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BOX 169

NBD BANK

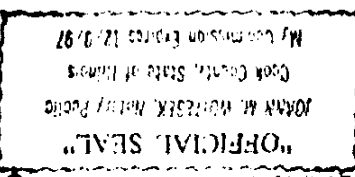
Prepared by: Julie DeMarco
Evanston, IL 60204
1603 Orrington Ave.
NBD Bank

Drafted by:

When recorded, return to:
NBD Bank
1603 Orrington Ave.
Evanston, IL 60204

2300

My Commission Expires 12-9-97
Notary Public, Cook County, Illinois



day of November 1997
Subscribed and sworn to before me this
day of November 1997
Johan M. Wolzesk

STATE OF ILLINOIS
COUNTY OF COOK
I, JOHAN M. WOLZESK, Notary Public,
Michael S. Engelman and Hannah G. Engelman, in Joint Tenancy
person whose name is (or are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and deliv-
ered the instrument as his/hers/their free and voluntary act for the use and purposes therein set forth.