TRUSTEES CERTIFICATE

WHEREAS, RBS Citizens, N.A. , hereinafter referred to as Charter One requested the following information concerning the below named trust, as it is necessary for Charter One ascertain whether it will be able to obtain the necessary unconditional guaranty of the trust.

THEREFORE, acting in my/our capacity as trustee(s) of the trust named below, I/we certify and confirm to Charter One that the information set forth is accurate and correct.

The undersigned hereby certify, in acc dance with the provision of the

REVOCABLE LIVING TRUST OF TIMOTHY G RUANE AND EMILY K RUANE

under a Declaration of Trust dated 06/05/2006

- (1) The trust is in full force and effect, having no been revoked as of the date hereof nor amended, altered or modified.
- (2) The current Trustees of said trust are TIMOTHY G RUANE AND EMILY K RUANE, TRUSTEES

who are all of the trustees of said Trust.

- (3) The beneficiaries of said Trust are not minors nor incompetent.
- (4) In accordance with the provisions of said trust, the Trustee has been authorized by all holders of the beneficial interest in the trust to borrow money from and to mortgage trust property at

1761 E WOOD LANE MOUNT PROSPECT, IL 60056

to Charter One upon such terms and conditions as agreed to at the sole discretion of the Trustees, and to execute and deliver such documents deemed necessary either by the Trustees and/or Charter One to effectuate the mortgage of the property as set forth herein.

Witness our hand(s) and sealed under the pains and penalties of perjury on this day o

6 hom Trustee

IMOTHY G RUANE, TRUSTEE

EMILY K RUANE, TRUSTEE

TrusteeCertILandPA Rev. 04/09 F

Charter One is a division of RBS Citizens, N.A.





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STATE OR COMMONWEALTH OF ILLINOIS

,SS.

SEPT. 20 ,20 13

Before me, the undersigned notary public, personally appeared TIMOTHY G RUANI AND EMILY K RUANE, TRUSTEES

proved to me through satisfact in evidence of identification, which were Driver's License(s), to be the person whose name(s) are signed on the pieceding document, and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of their knowledge and believe.

OFFICIAL SEAL
URSULA MARCZUK
NOTARY PUBLIC - STATE OF ILLINOIS
MY COMMISSION EXP. 02/21/2017

My commission expires: O2-21-17

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20-03729156

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS, TO WIT:

LOT 173 IN BRICKMAN MANOR SECOND ADDITION, UNIT NUMBER 4, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF SECTION 25, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

BEING THE SAME PROPERTY CONVEYED TO TIMOTHY G. RUANE AND EMILY K. RUANE, AS TRUSTEES OF A CERTAIN TRUST KNOWN AS THE REVOCABLE LIVING TRUST OF TIMOTHY G. RUANE AND EMILY K. RUANE, DATED JUNE 5, 2006 BY DEED FROM TIMOTHY G. RUANE AND EMILY K. RUANE, HUSBAND AND WIFE RECORDED 06/15/2006 IN DEED DOCUMENT NO. 0616631052, IN THE OFFICE OF THE RECORDER OF DEEDS FOR COOK, ILLINOIS.

PARCEL ID: 03-25-702-034-0000

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