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**NINETEENTH AMENDMENT TO
DECLARATION OF PARTY WALL RIGHTS, COVENANTS,
CONDITIONS, RESTRICTIONS AND EASEMENTS
FOR POPLAR CREEK CLUB HOMES HOMEOWNER'S ASSOCIATION,
AS SUPPLEMENTED
HOFFMAN ESTATES, ILLINOIS**

This Nineteenth Amendment made and entered into by LYONS SAVINGS AND LOAN ASSOCIATION, an Illinois Corporation, not personally but solely as Trustee under Trust Agreement dated October 23, 1983, and known as Trust No. 209 (hereinafter sometimes referred to as "Declarant").

W I T N E S S E T H:

WHEREAS, Declarant on the 13th day of November, 1984, did execute and cause to be recorded on the 14th day of November, 1984, with the Recorder of Deeds of Cook County, Illinois a certain Declaration of Party Wall Rights, Covenants, Conditions, Restrictions and Easements for the Poplar Creek Club Homes Homeowner's Association as Document No. 27336477; and

WHEREAS, Section 1.09 of said Declaration states that "Parcel" shall mean and refer to a homesite which is part of a plat or lot upon which a Club Home is constructed or to be constructed and which may be described by a metes and bounds legal description as set forth on surveys which shall, from time to time, be recorded as amendments to said Declaration;

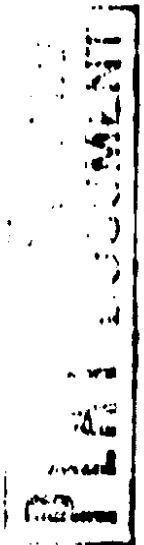
NOW THEREFORE, Declarant as owner of the "Property" described in said Declaration of Party Wall Rights, Covenants, Conditions, Restrictions and Easements, and for the purposes above set forth, does hereby amend said Declaration by placing of record the surveys attached hereto and made a part hereof as Exhibit 1.

THIS AMENDMENT TO DECLARATION OF PARTY WALL RIGHTS, COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS is executed by LYONS SAVINGS AND LOAN ASSOCIATION, as Trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee (and LYONS SAVINGS AND LOAN ASSOCIATION hereby warrants that it possesses full power and authority to execute this instrument). It is expressly understood and agreed by every person, firm or corporation hereafter claiming any interest

PREPARED BY & RETURN TO:
Guerard & Drenk, Ltd.
100 W. Roosevelt Rd. - Al
Wheaton, Illinois 60187

P.I.N. 07-08-300-060

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under said Declaration that the LYONS SAVINGS AND LOAN ASSOCIATION, as Trustee as aforesaid, and not personally, has joined in the execution of this Amendment to Declaration for the sole purpose of subjecting the title holding interest and the trust estate under said Trust No. 209 to the terms of this Amendment to Declaration; that any and all obligations, duties, covenants and agreements of every nature herein set forth by LYONS SAVINGS AND LOAN ASSOCIATION, as Trustee aforesaid, to be kept and performed, are intended to be kept, performed and discharged by the beneficiaries under said Trust No. 209 or their successors, and not by LYONS SAVINGS AND LOAN ASSOCIATION personally; and further, that no duty shall rest upon LYONS SAVINGS AND LOAN ASSOCIATION, either personally or as such Trustee, to sequester trust assets, rentals, avails or proceeds of any kind, or otherwise to see to the fulfillment or discharge of any obligation, express or implied, arising under the terms of this Amendment to Declaration, except where said Trustee is acting pursuant to direction as provided by the terms of said Trust No. 209 and after the Trustee has first been supplied with funds required for the purpose. In the event of conflict between the terms of this paragraph and of the remainder of the Declaration on any question of apparent liability or obligation resting upon said Trustee, the exculpatory provision hereof shall be controlling.

IN WITNESS WHEREOF, the said LYONS SAVINGS AND LOAN ASSOCIATION, as Trustee as aforesaid, and not individually, has caused its corporate seal to be affixed hereunto and has caused its name to be signed to these presents by its (Vice) President and attested by its (Assistant) Secretary, this 5th day of August, 1986.

LYONS SAVINGS AND LOAN
ASSOCIATION as Trustee under
Trust No. 209, and not
individually

BY: [Signature]
Trust Officer

ATTEST:

By: [Signature]
Assistant Trust Officer

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STATE OF ILLINOIS)

COUNTY OF ~~COOK~~ DuPage)

I, Susan C. Krauskopf, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY, that PETER MAY, Trust Officer of LYONS SAVINGS AND LOAN ASSOCIATION, an Illinois corporation, and MARILYN D. MARSH, Assistant Trust Officer of said Corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Trust Officer and Assistant Trust Officer respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth; and the said Assistant Trust Officer did also then and there acknowledge that said Assistant Trust Officer, as custodian of the corporate seal of said Corporation, did affix the said corporate seal of said Corporation to said instrument as said Assistant Trust Officer's own and free and voluntary act, and as the free and voluntary act of said Corporation for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 5th day of August, 1986.

Susan C. Krauskopf
Notary Public

My Commission Expires:

3/16/88

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CONSENT OF MORTGAGEE

KNOW ALL MEN BY THESE PRESENTS, that LYONS SAVINGS AND LOAN ASSOCIATION, an Illinois corporation, which is the owner and holder of various notes which are secured by various mortgages, recorded in the Office of the Recorder of Deeds of Cook County, Illinois, constituting a lien on parts of the real estate legally described in the foregoing Amendment to Declaration of Party Wall Rights, Covenants, Conditions, Restrictions and Easements ("Amendment to Declaration") does hereby consent to the execution and recording of the foregoing Amendment to Declaration and agrees that said mortgages and all related collateral documents are subject to the provisions of said Amendment to Declaration.

LYONS SAVINGS AND LOAN ASSOCIATION,
an Illinois corporation

By: William E. Haer
Its: Vice President

ATTEST:

Janet M. Dwyer
Its: Assistant Secretary

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STATE OF ILLINOIS)
)
COUNTY OF)

I, Susan E. Krauskopf, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY, that WILLIAM E HALE, personally known to me to be the Vice President of LYONS SAVINGS AND LOAN ASSOCIATION, an Illinois corporation, and JANET M. DONGARRA personally known to me to be an Assistant Secretary of said corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice President and Assistant Secretary respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Corporation for the uses and purposes therein set forth; and they did affix the corporate seal of said Corporation to said instrument as their own free and voluntary act and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 5th day of August, 1986.

Susan E. Krauskopf
Notary Public

My Commission Expires:

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DECLARATION OF PARTY WALL RIGHTS, COVENANTS,
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FOR POPLAR CREEK CLUB HOMES HOMEOWNER'S ASSOCIATION,
AS SUPPLEMENTED
HOFFMAN ESTATES, ILLINOIS**

This Nineteenth Amendment made and entered into by LYONS SAVINGS AND LOAN ASSOCIATION, an Illinois Corporation, not personally but solely as Trustee under Trust Agreement dated October 23, 1983, and known as Trust No. 209 (hereinafter sometimes referred to as "Declarant").

W I T N E S S E T H:

WHEREAS, Declarant on the 13th day of November, 1984, did execute and cause to be recorded on the 14th day of November, 1984, with the Recorder of Deeds of Cook County, Illinois a certain Declaration of Party Wall Rights, Covenants, Conditions, Restrictions and Easements for the Poplar Creek Club Homes Homeowner's Association as Document No. 27336477; and

WHEREAS, Section 1.09 of said Declaration states that "Parcel" shall mean and refer to a homesite which is part of a plat or lot upon which a Club Home is constructed or to be constructed and which may be described by a metes and bounds legal description as set forth on surveys which shall, from time to time, be recorded as amendments to said Declaration;

NOW THEREFORE, Declarant as owner of the "Property" described in said Declaration of Party Wall Rights, Covenants, Conditions, Restrictions and Easements, and for the purposes above set forth, does hereby amend said Declaration by placing of record the surveys attached hereto and made a part hereof as Exhibit 1.

THIS AMENDMENT TO DECLARATION OF PARTY WALL RIGHTS, COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS is executed by LYONS SAVINGS AND LOAN ASSOCIATION, as Trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee (and LYONS SAVINGS AND LOAN ASSOCIATION hereby warrants that it possesses full power and authority to execute this instrument). It is expressly understood and agreed by every person, firm or corporation hereafter claiming any interest

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under said Declaration that the LYONS SAVINGS AND LOAN ASSOCIATION, as Trustee as aforesaid, and not personally, has joined in the execution of this Amendment to Declaration for the sole purpose of subjecting the title holding interest and the trust estate under said Trust No. 209 to the terms of this Amendment to Declaration; that any and all obligations, duties, covenants and agreements of every nature herein set forth by LYONS SAVINGS AND LOAN ASSOCIATION, as Trustee aforesaid, to be kept and performed, are intended to be kept, performed and discharged by the beneficiaries under said Trust No. 209 or their successors, and not by LYONS SAVINGS AND LOAN ASSOCIATION personally; and further, that no duty shall rest upon LYONS SAVINGS AND LOAN ASSOCIATION, either personally or as such Trustee, to sequester trust assets, rentals, avails or proceeds of any kind, or otherwise to see to the fulfillment or discharge of any obligation, express or implied, arising under the terms of this Amendment to Declaration, except where said Trustee is acting pursuant to direction as provided by the terms of said Trust No. 209 and after the Trustee has first been supplied with funds required for the purpose. In the event of conflict between the terms of this paragraph and of the remainder of the Declaration on any question of apparent liability or obligation resting upon said Trustee, the exculpatory provision hereof shall be controlling.

IN WITNESS WHEREOF, the said LYONS SAVINGS AND LOAN ASSOCIATION, as Trustee as aforesaid, and not individually, has caused its corporate seal to be affixed hereunto and has caused its name to be signed to these presents by its (Vice) President and attested by its (Assistant) Secretary, this 5th day of August, 1986.

LYONS SAVINGS AND LOAN ASSOCIATION as Trustee under Trust No. 209, and not individually

BY: _____
Trust Officer

ATTEST:

By: Maulsby D. Maulsby
Assistant Trust Officer

509sek08/05/86

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STATE OF ILLINOIS)

COUNTY OF ~~COOK~~ DuPage)

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GIVEN under my hand and Notarial Seal this 5th day of August, 1986.

Susan E. Krauskopf
Notary Public

My Commission Expires:

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LYONS SAVINGS AND LOAN ASSOCIATION,
an Illinois corporation

By: William E. Yal
Vice President

ATTEST:

Janet M. Donagan
As: Assistant Secretary

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STATE OF ILLINOIS)
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GIVEN under my hand and Notarial Seal this 5th day of August, 1986.

Susan E. Krauskopf
Notary Public

My Commission Expires:

3/16/88

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