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WARRANTY DEED IN TRUST

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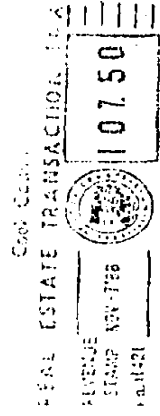
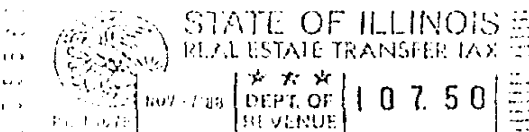
THIS INDENTURE WITNESSETH: That the Grantor, Andris E. Ievins and Daina R. Vitrungs,  
his wife, as joint tenants  
of the County of Cook and State of Illinois, for and in consideration  
of the sum of Ten Dollars (\$ 10.00 )  
in hand paid, and of other good and valuable considerations, receipt of which is hereby duly acknowledged, Convey and  
Warrant unto LAND OF LINCOLN SAVINGS AND LOAN, 1400 N. Gannon Drive, Hoffman Estates, IL 60196, an Illinois  
corporation duly organized and existing under the laws of the State of Illinois, and duly authorized to accept and execute trusts within the  
State of Illinois, as Trustee under the provisions of a certain Trust Agreement, dated the 13th day of  
October, 1988, and known as Trust Number 292, the following de-  
scribed real estate in the County of Cook and State of Illinois, to-wit:

Street address: 1846 S. Clarence, Berwyn, Illinois

Legal description

The North 15 feet of Lot 19 and Lot 18 (except the North 7 1/2 feet thereof)  
in Block 11 in Walter G. McIntosh's Metropolitan "L" Subdivision of that  
part of the southeast 1/4 lying north of the south 1271.3 feet of the  
south 300 acres of Section 19, Township 39 North, Range 13, East of the  
Third Principal Meridian, in Cook County, Illinois.

Real Estate Index No. 16-19-410-035



SUBJECT TO Covenants, conditions and restrictions of record; public and utility easements and roads and highways, existing leases and tenancies; general taxes for the year 1988 and subsequent years.

TO HAVE AND TO HOLD the said real estate, with the appurtenances, upon the trusts, and for the uses and purposes herein and in said Trust Agreement set forth... Full power and authority is hereby granted to said Trustee to improve, mortgage, convey and subdivide said real estate of any part thereof, to dedicate, park, streets, highways or alleys... and to execute any instrument to carry out any part thereof... and to execute any instrument to carry out any part thereof...

In no case shall any party dealing with said Trustee, or any successor in trust, be obliged to inquire into the validity of any conveyance or other instrument made by said Trustee... This conveyance is made upon the express understanding and condition that neither LAND OF LINCOLN SAVINGS AND LOAN individually or as Trustee, nor its successors or assigns...

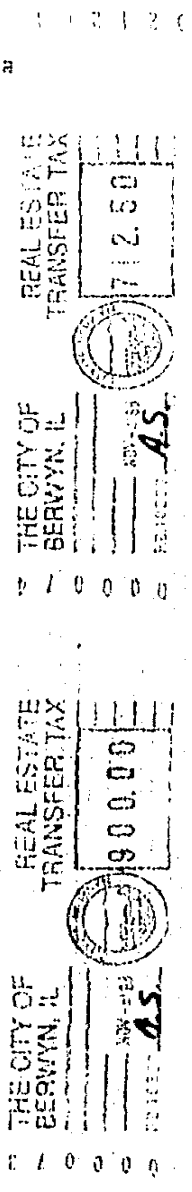
And the said grantor hereby expressly waives and releases any and all right to heretofore and hereinafter and by statute of any and all states of the State of Illinois...

In Witness Whereof, the grantor S. Ievins and Daina R. Vitrungs herunto set their hand and seal S. Ievins this 13th day of November 1988

State of Illinois SS. Andris E. Ievins a Notary Public in and for said County, County of Cook in the state aforesaid, do hereby certify that Andris E. Ievins and Daina R. Vitrungs, his wife

personally known to me to be the same person S. whose name S. subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal this 13th day of November, 1988  
Andris E. Ievins  
Notary Public



12.25

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BANK OF AMERICA - 11/07/85 09:25:00  
COOK COUNTY RECORDER