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DECLARATION OF RATIFICATION AGREEMENT

This Ratification Agreement, made this 31st day of March, 1988, between FIRST STATE BANK AND TRUST COMPANY OF FRANKLIN PARK now FSB and AFFILIATED BANK/WESTERN NATIONAL, a National Banking Association, of Cicero, Illinois:

1. That AFFILIATED BANK/WESTERN NATIONAL was granted fiduciary trust powers in compliance with the Corporate Fiduciary Act of the State of Illinois.

2. That FIRST STATE BANK AND TRUST COMPANY OF FRANKLIN PARK, entered into an agreement on the 1st day of September, 1987, with AFFILIATED BANK/WESTERN NATIONAL in which AFFILIATED BANK/WESTERN NATIONAL agreed to provide trust services to FIRST STATE BANK AND TRUST COMPANY OF FRANKLIN PARK.

3. That on the 1st day of October, 1987, AFFILIATED BANK/FRANKLIN PARK pursuant to a Purchase and Assumption Agreement, with FIRST STATE BANK & TRUST COMPANY OF FRANKLIN PARK, assumed the assets and liabilities of FIRST STATE BANK AND TRUST COMPANY OF FRANKLIN PARK including its trust obligations, but because AFFILIATED BANK/FRANKLIN PARK does not have trust powers, it cannot perform the functions of trustee under trust agreements. Accordingly, FIRST STATE BANK AND TRUST COMPANY OF FRANKLIN PARK and AFFILIATED BANK/FRANKLIN PARK have designated AFFILIATED BANK/WESTERN NATIONAL as initial trustee under trust agreements and AFFILIATED BANK/WESTERN NATIONAL as provider of trust services to FIRST STATE BANK AND TRUST COMPANY OF FRANKLIN PARK under the aforesaid Trust Services Agreement hereby declares that the following land trust agreement and documents executed by AFFILIATED BANK/FRANKLIN PARK are ratified, approved, and confirmed and shall continue operative according to their terms and effects and all property in and held under each of the land trusts, and all rights of the beneficiaries thereunder shall be and remain subject to the terms and conditions of the trust:

AFFILIATED BANK/FRANKLIN PARK, Trustee under Trust Agreement No. 1248.

Legal Description

Lot 5 in Panoramic Builders Subdivision of part of the North section of Robinson's Reservation in Township 40 North, Range 12, East of the Third Principal Meridian in Cook County, Illinois.

Address of Property;
4547 Rose St
Schiller Park, IL 60176

12-15-103-054 CKO

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Lot 4981 in Elk Grove Village, Section 17, being a sub-division in Sections 25 and 26, Township 41 North, Range 10, East of the Third Principal Meridian, in Elk Grove Village, Illinois, according to the plat thereof recorded in the Office of the Recorder of Deeds on November 14, 1969 as document number 21013188, in Cook County, Illinois.

FIN# 07-36-210-028

4. By Amendment to its Charter, FIRST STATE BANK AND TRUST COMPANY OF FRANKLIN PARK has changed its name to FSB, which Amendment to Charter was recorded with the Recorder of Deeds on October 16, 1987, as Document No. 87560918.

IN WITNESS WHEREOF, the aforesaid parties have caused its corporation seal to be hereto affixed, and has caused its name to be signed in these presents by the President and attested to by its Secretary, the day and year first above written.

FSB

AFFILIATED BANK/WESTERN NATIONAL

BY *John P. Collins*
ASSISTANT VICE PRESIDENT

BY *Carol Ann Weber*
Vice President, Carol Ann Weber

ATTEST:

ATTEST:

Richard Bradford
Its Secretary
ASSISTANT TRUST OFFICER

Rosemarie J. Baran
Its Secretary, Rosemarie J. Baran
Asst.

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DEPT-03 RECORDING \$14.25
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BOOK # 41 00-0438-5313 4776
COOK COUNTY RECORDER

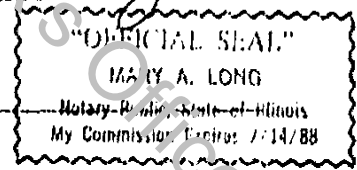
STATE OF ILLINOIS)
)SS
COUNTY OF COOK)

I, MARY A. LONG, a Notary Public in and for said County, in the State aforesaid, do hereby certify that JOHN EVANS, Vice President of FSB, a State Banking Corporation and EVELYN D. BRADFORD, Assistant Trust Officer of said State Banking Corporation who are personally known to me to be the same persons whose names are subscribed to the foregoing instruments as such Vice President 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 State Banking Corporation as Trustee, for the uses and purposes therein set forth; and the said Assistant Secretary then and there acknowledged that he, as custodian of the corporate seal of said State Banking Corporation, did affix the corporate seal of said State Banking Corporation to said instrument as his free and voluntary act and as the free and voluntary act of said State Banking Corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 31st day of March, 1988.

Mary A. Long
NOTARY PUBLIC

My Commission



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Mail to →

This document is prepared by:
The Firm of Per K. Hanson Associated, P.C.
1000 Skokie Boulevard
Wilmette, Illinois 60091.

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