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Chicago Title Insurance Company

DECEASED JOINT TENANCY AFFIDAVIT

STATE OF ILLINOIS
COUNTY OF _____

} ss.

Order No. _____

_____ Etta Kacsh _____ being duly sworn
states that she resides at _____ 9244 Grosspoint Rd. _____ in the XXXXXX
Village of Skokie

That she was acquainted with _____ OSCAR KACSH _____
deceased who, at the time of his death, was one of the owners of the land in _____ Cook _____
County, Illinois, described as:

See attached legal description
and commonly known as 9244 Grosspoint Rd., Unit C-207
Skokie, IL

That the deceased died _____ November 30, 1987 _____, as evidenced by a
certified copy of death certificate of the deceased attached hereto.

That the deceased died:

- Leaving no Last Will & Testament.
- Leaving a Last Will & Testament a copy of which is attached hereto. The original of the unproven will should be filed with the Clerk of the Probate Division of the Circuit Court of _____ County, Illinois.
- Leaving a Last Will & Testament which was filed in the Unproven Will Box of the Probate Division of the Circuit Court of _____ County, Illinois about _____

That the total value of the estate of the deceased, including both real and personal property owned by the deceased either individually or in joint tenancy at the time of the death of the deceased, does not exceed the sum of _____ \$200,000 _____ dollars.

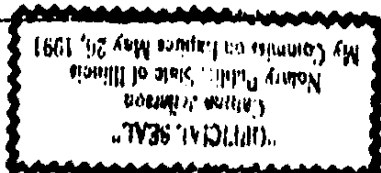
Affiant makes this affidavit for that purpose of inducing the Chicago Title Insurance Company to issue its Title Insurance Policy, describing the above mentioned property.

Subscribed and sworn to before me by the said

Etta Kacsh

this 12th day of April, A.D. 19 90

Carolina Jefferson
Notary Public



Etta Kacsh
(affiant's signature)

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Property of Cook County Clerk's Office

90-235087

PROPERTY RECORDS
PROPERTY TRANSFER TAX
BOOK # 90-235087
COOK COUNTY RECORDER



90235087

Catrina Jefferson
CAPITAL FUNDING GROUP, LTD.
875 North Dearborn Street
Chicago, IL 60610



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REGISTRATION DISTRICT NO 16, 23		STATE OF ILLINOIS		STATE FILE NUMBER	
REGISTERED NUMBER 1524		MEDICAL CERTIFICATE OF DEATH			
DECEASED-NAME FIRST MIDDLE LAST		SEX		DATE OF DEATH (MONTH, DAY, YEAR)	
1. OSCAR KACSH		2. MALE		3. NOVEMBER 30, 1987	
RACE (WHITE, BLACK, AMERICAN INDIAN, ETC.) (SPECIFY)		ORIGIN OR DESCENT		AGE - (MONTHS, DAYS, HOURS, MIN.)	
4. WHITE		5. AMERICAN		6. 70	
CITY, TOWN, TWP. OR ROAD DISTRICT NUMBER		HOSPITAL OR OTHER INSTITUTION - (NAME, IF NOT LOCAL, GIVE STREET AND LOCALITY)		DATE OF BIRTH (MONTH, DAY, YEAR)	
7. EVANSTON		7c. EVANSTON HOSPITAL		8. OCTOBER 29, 1917	
STATE OF BIRTH (IF NOT U.S.A. NAME COUNTRY)		CITIZEN OF WHAT COUNTRY		MARRIED, NEVER MARRIED, WIDOWED, DIVORCED (SPECIFY)	
9. ILLINOIS		9. U.S.A.		10. MARRIED	
SOCIAL SECURITY NUMBER		USUAL OCCUPATION		KIND OF BUSINESS OR INDUSTRY	
12. 337-16-0959		13. MERCHANT		13a. WHOLESALE PRODUCE	
RESIDENCE - STREET AND NUMBER		CITY, TOWN, TWP. OR ROAD DISTRICT NO.		INSIDE CITY (YES/NO)	
14a. 9244 GROSS POINT ROAD		14b. SKOKIE		14c. YES	
FATHER - NAME FIRST MIDDLE LAST		MOTHER - MAIDEN NAME FIRST MIDDLE LAST		NAME OF SURVIVING SPOUSE (MAIDEN NAME, IF WIFE)	
15. EVAN KACSH		16. JENNIE KAPLAN		11. ETTA MOSS	
INFORMANT NAME (TYPE OR PRINT)		RELATIONSHIP		MAILING ADDRESS (STREET AND NO. OR R. F. D., CITY OR TOWN, STATE, ZIP)	
17a. ALMA J. SPRALLS		17b. MEDICAL RECORDS		17c. 2650 RIDGE, EVANSTON, ILLINOIS 60201	
DEATH WAS CAUSED BY (ENTER ONLY ONE CAUSE PER LINE FOR (a), (b), AND (c))		APPROXIMATE INTERVAL BETWEEN ONSET AND DEATH			
PART I IMMEDIATE CAUSE		18a. (a) CARDIO-RESPIRATORY ARREST		18b. 1 HOURS	
CONDITIONS, IF ANY, WHICH GIVE RISE TO IMMEDIATE CAUSE (BE STATING THE UNDERLYING CAUSE LAST)		(b) ASPIRATION PNEUMONIA		24 HOURS	
		(c) EXTENSIVE METASTATIC COLON CARCINOMA		MONTHS	
PART II OTHER SIGNIFICANT CONDITIONS (CONDITIONS CONTRIBUTING TO DEATH BUT NOT RELATED TO CAUSE GIVEN IN PART I)		20a. PRE-RENAL AZOTEMIA WITH HYPOTENSIVEMIA		20b. DATE OF OPERATION, IF ANY	
21a. (IF DID NOT ATTEND THE DECEASED AND LAST SAW HIM WHEN ALIVE ON (MONTH, DAY, YEAR)		21b. WAS CORONER OR MEDICAL EXAMINER NOTIFIED? (SPECIFY YES OR NO)		HOUR OF DEATH	
11-30-87		21b. NO		21c. 4:30 P.M.	
TO THE BEST OF MY KNOWLEDGE, DEATH OCCURRED AT THE TIME, DATE AND PLACE AND DUE TO THE CAUSE(S) STATED.		DATE SIGNED (MO., DAY, YR.)			
22a. SIGNATURE		22b. ILLINOIS LICENSE NUMBER			
22c. HOWARD VERNOR, MD 500 DAVIS ST. EVANSTON, ILL. 60201		22d. 36-47531			
NAME OF ATTENDING PHYSICIAN (IF OTHER THAN CERTIFIER) (TYPE OR PRINT)		NOTE: IF AN INQUIRY WAS INVOLVED IN THIS DEATH THE CORONER OR MEDICAL EXAMINER MUST BE NOTIFIED.			
23. BURIAL, CREMATION, REMOVAL (SPECIFY)		CEMETERY OR CREMATORY - NAME		LOCATION	
24a. BURIAL		24b. SHALOM		24c. PALATINE ILLINOIS	
FUNERAL HOME		NAME		CITY OR TOWN	
25a. WEINSTEIN BROTHERS		111 SKOKIE BLVD.		WILMETTE, ILLINOIS 60091	
FUNERAL DIRECTOR'S SIGNATURE		FUNERAL DIRECTOR'S ILLINOIS LICENSE NUMBER			
25b. [Signature]		25c. 9158			
LOCAL REGISTRAR'S SIGNATURE		DATE REC'D BY LOCAL REGISTRAR (MONTH, DAY, YEAR)			
26a. [Signature]		26b. December 2, 1987			

I HEREBY CERTIFY THAT the foregoing is a true and correct copy of the death record for the decedent named at item 1, and that this record was established and filed in my office in accordance with the provisions of the Illinois Vital Records Act.

DATE February 4, 1988 SIGNED [Signature] C. Bernia Brown
Evanston, Illinois OFFICIAL TITLE Local Registrar

The original record of this death is permanently filed with the ILLINOIS DEPARTMENT OF PUBLIC HEALTH at Springfield. County clerks and local registrars are authorized to make certifications from copies of the original record. The Illinois statutes provide that the certification of a death record by the Department of Public Health or the local registrar or the county clerk shall be considered as prima facie evidence of the facts therein stated.

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THIS RIDER ATTACHED HERETO AND MADE A PART OF A CERTAIN TRUSTEE'S DEED BETWEEN THE AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NO. 77875, GRANTOR AND OSCAR KAGSH AND ETIA KAGSH, HIS WIFE, GRANTEE, DATED 12/23/74.

Unit No. C-207 as delineated on the survey of the following described parcel of real estate (hereinafter referred to as "Parcel")

That part of the following described property in the Northeast 1/4 of Section 16, Township 41 North, Range 13, East of the Third Principal Meridian, lying Northwesteasterly of a line drawn from the Northeasteasterly line of said property at a point 554.20 feet Northwesteasterly from the most Easterly corner thereof, said line forming an interior angle of 82°16'40" with said Northeasteasterly line: Commencing at the Southeast corner of said Northeast 1/4; thence North on East line of said Section 9.91 chains to center of Cross Point Road; thence South 43.5 degrees West on Center of said road 3.74 chains to a point being a place of beginning; thence North 26 degrees West, 25.77 chains to a point in the South line of land owned by Philipp Welle, said point being 14.40 chains West of the East line of said Section 16; thence West along the South line of said Philipp Welle's land to the East line of the West 7 acres' of the East 1/2 of the Northeast 1/4 of Section 16 aforesaid; thence South along said last mentioned land 6.26 chains; thence South 36 degrees East, 23.41 chains to center of said road; thence Northeasteasterly along center of said road to a point 4.06 chains Southwest of the intersection of the center line of Cross Point Road and East line of Section 16 and measured along the center line of said Cross Point Road; thence Northeast 21.12 feet to the point of beginning (except that part thereof lying West of the East line of Lamon Avenue extended North) all in Cook County, Illinois.

which said survey is attached as Exhibit "A" to a certain Declaration of Condominium Ownership made by the American National Bank and Trust Company of Chicago, as Trustee under a certain Trust Agreement dated November 20, 1972 and known as Trust No. 77875, and recorded in the Office of the Recorder of Deeds of Cook County as Document No. 22765915

together with an undivided 2.626 % interest in said Parcel (excepting from said Parcel all property and space comprising all the Units thereon as defined and set forth in said Declaration of Condominium Ownership and survey).

Grantor furthermore expressly grants to the grantees, their successors and assigns, as rights and easements appurtenant to the above described real estate, the rights and easements for the benefit of said property set forth in the aforementioned Declaration, and the rights and easements set forth in other Declarations of Condominium Ownership made by American National Bank and Trust Company of Chicago, as Trustee under Trust No. 77875 whether heretofore or hereafter recorded affecting other premises owned by said Trust adjacent to the above described property, and the easements for ingress, egress, sewer and water set forth in a certain Declaration of Easement heretofore recorded as Document No. 22965914

This conveyance is made subject to all rights, benefits, easements, restrictions, conditions, reservations and covenants contained in said Declaration, and the Grantor expressly reserves to itself, its successors and assigns, the rights, benefits and easements set forth in said Declaration for the benefit of all remaining property described in said survey and said Declaration.

* * * * *

Cross Point Towers
924 1/2 Cross Point Road

23 062 017
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LAST WILL AND TESTAMENT

OF

OSCAR KACSH

I, OSCAR KACSH, of Skokie, Illinois, declare this to be my Will, and revoke all of my previous wills and codicils.

ARTICLE ONE

My wife's name is ETNA KACSH, and references to my wife are to her. I have three (3) children, my daughters, DIANE OPENSKY and ELLEN ELISCU, and my son, HOWARD KACSH.

ARTICLE TWO

All estate and inheritance taxes (including interest and penalties, if any) which become due by reason of my death shall be paid by my Executor from the residue of my estate without reimbursement from any person. I recommend that assets sold by my Executor to make the foregoing payments be selected, to the extent practicable, so as to minimize the recognition by my estate of gain for Federal income tax purposes. My Executor shall make such elections under the tax laws as he deems advisable, without regard to the relative interests of the beneficiaries. No compensatory adjustments shall be made for the effect of elections made under the tax laws by my Executor.

ARTICLE THREE

Section 1. I give all of my jewelry to my son, HOWARD KACSH. I give all of my other personal household effects, including furniture and furnishings, books, pictures, wearing apparel, and automobiles to my wife if she survives me.

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IF my wife does not survive me, I give all of my other personal and household effects not otherwise effectively disposed of to my daughters who survive me to be divided among them in substantially equal shares as they shall agree. My Executor shall sell any property as to which there is no agreement within six (6) months after my death and add the proceeds thereof to the residue of my estate.

ARTICLE FOUR

I give the residue of my estate, being all real and personal property of whatever kind owned by me, wherever situated, and not effectively disposed of, to my wife if she survives me.

If my wife does not survive me, the rest and residue of my estate shall be distributed to my children who survive me to be equally divided among them.

ARTICLE FIVE

For purposes of this will, no person shall be considered to have survived me unless he or she is living on the thirtieth day after the date of my death.

ARTICLE SIX

Section 1. I name my wife, ETTA KACSH, as Executor of this will, and if she should die, resign, or otherwise be unable, or unwilling to act as Executor, I name my nephew, MICHAEL H. MOSS, as successor Executor.

Section 2. I hereby give to my Executor and successor Executor full power and authority at any time or times to sell at public or private sale, to invest in and to retain any property, to mortgage, pledge, exchange, lease or otherwise deal with or dispose of the property comprising my estate; to settle and compromise any and all claims in favor of or against my estate; to distribute the residue of my estate in cash or in kind or partly in each and, for this purpose to determine the value of property delivered in kind; and any other powers that may be granted by law, all to be exercised in the discretion of

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my Executor without court order; and for any of the foregoing purposes to make, execute and deliver any and all deeds, mortgages, contracts, releases or other instruments necessary or desirable therefor.

Section 3. Should appointment of an Executor be necessary or advisable in any jurisdiction in which my Illinois Executor is unwilling or unable to act, I appoint as my Executor in that jurisdiction such person as may be designated in an instrument signed by my Illinois Executor to act without bond and to have with respect to my estate in that jurisdiction all of the powers and discretions given by this Will to my Executor, to be exercised without court order.

ARTICLE SEVEN

No surety or security shall be required of any person named herein as Executor.

IN WITNESS WHEREOF, I have signed this will, consisting of three (3) typewritten pages, on this 1ST day of DECEMBER, 1983.

OSCAR KACSH

We certify that on the 1ST day of DECEMBER, 1983, the Testator, OSCAR KACSH, signed and declared the foregoing instrument to be his will in our presence, and we have, at his request, in his presence, and in the presence of each other, signed our names as attesting witnesses, each of us believing the Testator to be of sound and disposing mind and memory at the time of signing.

ADDRESS _____

ADDRESS _____

ADDRESS _____

90235387