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DISCLAIMER

TO: Phillip J. Netznik Independent Executor of the Estate of Sam LoBue, Deceased,
12903 Red Oak Court
Lockport, IL 60441

1. I am the wife of Sam LoBue who died April 29, 1981, leaving a Last Will and Testament dated October 10, 1991 (the "Will"), which was admitted to probate on July 7, 1991, in the Circuit Court of Cook County, Illinois, Case No. 81 P 3955 (the "Probate Case").
2. Letters Testamentary were duly issued to Phillip J. Netznik as Independent Executor in the Probate Case on July 7, 1991, and said Letters are still in full force and effect as of the date hereof.
3. An Inventory was filed October 8, 1982 in the Probate Case, but said Inventory indicated that no real estate was included as part of the probate estate.
4. On June 26, 1991, the aforesaid Independent Executor filed a First Amended Inventory in the Probate Case, in which the following real estate (collectively, the "Real Estate") was listed as being part of the probate estate:

R.1 The North 400 feet of the West half of the North East quarter (except Chicago and Southern Railroad), Section 33, Township 35 North, Range 14, East of the Third Principal Meridian;

ALSO

The West half of the North East quarter (except the East 480 feet lying South of the North 400 feet) and (except the North 400 feet) North of Public Road (except Chicago and Southern Railroad) of Section 33, Township 35 North, Range 14, East of the Third Principal Meridian;

ALSO

The East 480 feet North of Public Road (except the North 400 feet) of the West half of the North East quarter of Section 33, Township 35

DEPT-01 RECORDING \$25.50
 T#3333 TRAN 8358 11/16/92 10:53:00
 #6381 *-92-856305
 COOK COUNTY RECORDER

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North, Range 14, East of the Third
Principal Meridian, all in Cook
County, Illinois.

Commonly known as: Sauk Trail West of
State Street
South Chicago
Heights, IL 60411

(DEEMED WORTHLESS)

5. Article III of the Will provides as follows:

"I give all my residuary estate, being all real and personal property, wherever situated, in which I may have any interest at the time of my death and not otherwise effectively disposed of, but not including any property over which I have a power of appointment, to PHILLIP J. NETZNIK, as trustee".

6. None of the Real Estate identified above has been transferred to Phillip J. Netznik, as trustee and none of the Real Estate identified above has been transferred to any successor trustee, nor has any of the income or other benefits attributable to the Real Estate been so transferred. Legal title to the Real Estate, as of the date hereof, is in Phillip J. Netznik, as Independent Executor of the Estate of Sam LoBue, Deceased.
7. I am a beneficiary of the trusts established under Article III of the Will.
8. The Disclaimer is limited to the interests in the Real Estate hereinabove described, and shall not be construed to extend to any other property interest in the Probate Case to which I am entitled by virtue of the aforesaid Will.
9. I HEREBY IRREVOCABLY, ABSOLUTELY, UNEQUIVOCALLY AND WITHOUT QUALIFICATION REFUSE TO ACCEPT AND DISCLAIM all the Real Estate identified in Paragraph 5 above and all interest in all of the said Real Estate.

DATED: Oct. 28, 1992.

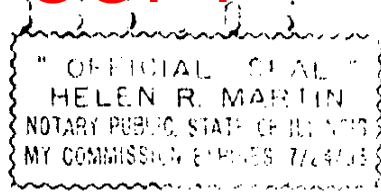
Dominica LoBue
Dominica LoBue

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STATE OF ILLINOIS)
) SS
COUNTY OF Cook)



On this 28th day of October, 1992, before me
Helen R. Martin, a Notary Public, personally appeared
Dominica LoBue, known to me to be the person whose name is
subscribed to the within instrument and acknowledged that he
executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I have hereunto set my hand and official
seal.

Helen R. Martin
Notary Public

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