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TRUST AGREEMENT
(ILLINOIS)

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THE GRANTOR Thomas F. Regan and Bridie Regan, his wife

94305595
DEPT-01 RECORDING
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45353 KE * - 94 - 505595
COOK COUNTY RECORDER

of the County of Cook and State of Illinois,
for and in consideration of Ten and no/100

Dollars, and other good and valuable considerations in hand paid,
Return Warrants

See Exhibit A for Grantees names and addresses,
which is attached hereto and made a part
hereof

94305595

(The Above Space For Recorder's Use Only)

(NAME AND ADDRESS OF GRANTEE)

under the provisions of dated the day of

hereinafter referred to as "said trustee," regardless of the number of trustees,) and unto all and every successor or successors in trust under said trust agreement, the following described real estate in the County of Cook and State of Illinois, to wit:

See Exhibit A for Legal Description, which is attached hereto and made a part hereof

Permanent Real Estate Index Number(s): 13-20-217-018

Address(es) of real estate: 5805 W. Grace, Chicago, Illinois

TO HAVE AND TO HOLD the said premises with the appurtenances upon the trusts and for the uses and purposes herein and in said trust agreement set forth.

Full power and authority are hereby granted to said trustee to improve, manage, protect and subdivide said premises or any part thereof; to dedicate parks, streets, highways or alleys; to vacate any subdivision or part thereof, and to resubdivide said property as often as desired; to contract to sell; to grant options to purchase; to sell on any terms; to convey either with or without consideration; to convey said premises or any part thereof to a successor or successors in trust and to grant to such successor or successors in trust all of the title, estate, powers and authorities vested by said trustee; to donate, to donate, to mortgage, pledge or otherwise encumber said property, or any part thereof; to lease said property, or any part thereof, from time to time, in possession or reversion, by lease to commence in present or in the future, and upon any terms and for any period or periods of time not exceeding in the case of any single lease the term of 99 years, and to renew or extend leases upon any terms and for any period or periods of time and to amend, change or modify leases and the terms and provisions thereof at any time or times hereafter; to contract to make leases and to grant options to lease and options to renew leases and options to purchase the whole or any part of the reversion and to contract to specify the manner of fixing the amount of present or future rentals; to partition or to exchange said property, or any part thereof, for other real or personal property; to grant encumbrances or charges of any kind; to release, convey or assign any right, title or interest in or about or appurtenant to said premises or any part thereof; and to deal with said property and every part thereof in all other ways and for such other considerations as it would be lawful for any person owning the same to deal with the same, whether similar to or different from the ways or considerations specified, at any time or times hereafter.

In no case shall any party dealing with said trustee in relation to said premises or to whom said premises or any part thereof shall be conveyed, contracted to be sold, leased or mortgaged by said trustee, be obliged to see that the terms of this trust have been complied with, or be obliged to inquire into the necessity or expediency of any act of said trustee, or be obliged or privileged to inquire into any of the terms of said trust agreement; and every deed, trust deed, mortgage, lease or other instrument executed by said trustee in relation to said real estate shall be conclusive evidence in favor of every person relying upon or claiming under any such conveyance, lease or other instrument, (a) that at the time of the delivery thereof the trust created by this instrument and by said trust agreement was in full force and effect; (b) that such conveyance or other instrument was executed in accordance with the trusts, conditions and limitations contained in this instrument and in said trust agreement or in some amendment thereto and binding upon all beneficiaries hereunder; (c) that said trustee was duly authorized and empowered to execute and deliver every such deed, trust deed, lease, mortgage or other instrument; and (d) if the conveyance is made to a successor or successors in trust, that such successor or successors in trust have been properly appointed and are fully vested with all the title, estate, rights, powers, authorities, duties and obligations of its, his or their predecessor in trust.

The interest of each and every beneficiary hereunder and of all persons claiming under them or any of them shall be only in the earnings, avails and proceeds arising from the sale or other disposition of said real estate, and such interest is hereby declared to be personal property, and no beneficiary hereunder shall have any title or interest, legal or equitable, in or to said real estate or such, but only an interest in the earnings, avails and proceeds thereof as aforesaid.

If the title in any of the above lands is now or hereafter registered, the Registrar of Titles is hereby directed not to register or note in the certificate of title or duplicate thereof, or memorial, the words "in trust," or "upon condition," or "with limitation," or words of similar import, in accordance with the statute in such case made and provided.

And the said grantor hereby expressly waives and releases any and all right or benefit under and by virtue of any and all statutes of the State of Illinois, providing for the exemption of homesteads from sale on execution or otherwise.

In Witness Whereof, the grantor S aforesaid by Vereminto set hands and seal this 17th

day of March 19 94

Thomas F. Regan (SEAL)
Thomas F. Regan

Bridie Regan (SEAL)
Bridie Regan

State of Illinois, County of Cook ss.

"OFFICIAL SEAL"

ELIZABETH MICHMIELEWSKI
Notary Public, State of Illinois
My Commission Expires 3/10/97

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Thomas F. Regan and Bridie Regan, his wife, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, read 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.

17th

day of March 19 94

Commission expires

19 97

NOTARY PUBLIC

This instrument was prepared by Gregory G. Castaldi, 8303 W. Higgins, Chicago, IL
(NAME AND ADDRESS)

USE WARRANT OR OUTF CLAIM AS PARTIES DESIRE

LAW OFFICE OF GREGORY G. CASTALDI

A PROFESSIONAL CORPORATION
8703 W. HIGGINS ROAD, SUITE 300
CHICAGO, ILLINOIS 60631

SEND SUBSEQUENT TAX BILLS TO:

Thomas F. Regan
5805 W. Grace
Chicago, Illinois

2550

AFFIX "RIDERS" OR REVENUE STAMPS HERE

EXEMPT UNDER PROVISIONS OF PARAGRAPH E
SECTION 4, REAL ESTATE TRANSFER TAX ACT.

2-29-94 Thomas F. Regan
Representative
Date

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EXHIBIT A

Grantees Names and Address:

To each, a one-half (1/2) undivided interest, not as joint tenants with rights of survivorship, but as tenants-in-common:

Thomas F. Regan, as Trustee of the Thomas F. Regan Trust under Agreement dated MARCH 29, 1994
5805 W. Grace, Chicago, Illinois

Bridie Regan, as Trustee of the Bridie Regan Trust under agreement dated MARCH 29, 1994
5805 W. Grace, Chicago, Illinois

Legal Description:

THE EAST 37 1/2 FEET OF THE WEST 75 FEET OF LOT 15 IN KOESTER AND ZANDER'S ADDITION TO WEST IRVING PARK SUBDIVISION OF THE SOUTH HALF OF THE NORTH EAST QUARTER OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. #13-20-217-018

COMMONLY KNOWN AS: 5805 W. GRACE
CHICAGO, ILLINOIS

92005590

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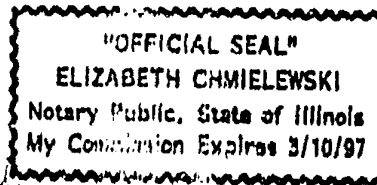
STATEMENT BY GRANTOR AND GRANTEE

The Grantor or his Agent affirms that, to the best of his knowledge, the name of the Grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois Corporation or Foreign Corporation authorized to do business or acquire and hold title to real estate in Illinois, a Partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire title to real estate under the laws of the State of Illinois.

Dated 2/2/97

Signature Thomas F. Regan
Grantor or Agent

Subscribed and Sworn to before me by the said _____
this 2nd day of March,
1997.



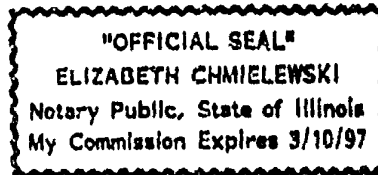
Notary Public Elizabeth Chmielewski

The Grantee or his Agent affirms and verifies that the name of the Grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois Corporation or Foreign Corporation authorized to do business or acquire and hold title to real estate in Illinois, a Partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois.

Dated 2/2/97

Signature Thomas F. Regan
Grantee or Agent

Subscribed and Sworn to before me by the said _____
this 2nd day of March,
1997.



Notary Public Elizabeth Chmielewski

Note: Any person who knowingly submits a false statement concerning the identity of a Grantee shall be guilty of a Class C misdemeanor for the first offense and of a Class A misdemeanor for subsequent offenses.

(Attach to deed or ABI to be recorded in Cook County, Illinois, if exempt under provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.)

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