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WARRANTY DEED
Joint Tenancy
Statutory (ILLINOIS)
(Individual to Individual)

95243290

THE GRANTOR, JAMES RICE, A BACHELOR of the City of Chicago, County of Cook, State of Illinois, for and in consideration of Ten Dollars and 00/100 (\$10.00) and other good and valuable consideration, in hand paid, CONVEY and WARRANT to GUILLERMO SEVILLA AND VELIA SEVILLA, HUSBAND AND WIFE, AND JESSICA SEVILLA, SINGLE NEVER HAVING BEEN MARRIED, AS JOINT TENANTS the following described Real Estate situated in the County of Cook in the State of Illinois, to wit:

LOT 43 AND LOT 44 (EXCEPT THE EAST 20 1/2 FEET OF SAID LOT 44) IN BLOCK 6 IN GROSS MILWAUKEE AVENUE ADDITION TO CHICAGO, A SUBDIVISION OF THE WEST HALF OF THE NORTHWEST QUARTER OF SECTION 22, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois. TO HAVE AND TO HOLD said premises not in tenancy in common, but in joint tenancy forever.

Permanent Real Estate Index Number: 13-22-121-038-0000

Address of Real Estate: 4714 West Patterson Chicago IL 60641-3612
95243290

DATED this 27th day of February, 1995

DEPT. OF RECORDING \$23.50
TRAN 6453 04/12/95 12:49:00
*3441 * API * -95-243290
COOK COUNTY RECORDER

James Rice

JAMES RICE

ATTORNEY'S NATIONAL
TITLE NETWORK, INC

State of Illinois, County of Cook, ss. I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that JAMES RICE, A BACHELOR, IS 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 HE signed, sealed and delivered the said instrument as HIS 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 an official seal, this 27th day February, 1995.

Paul A. Kolpak

Notary Public

Paul A. Kolpak
Notary Public, State of Illinois
My Commission Expires 6/12/96

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This instrument was prepared by: PAUL A. KOLPAK, KOLPAK AND LERNER
6767 North Milwaukee Avenue, Suite #202, Niles, Illinois 60714
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MAIL TO:

IRA KAUFMAN
ATTORNEY AT LAW
1207 OLD MCHENRY ROAD, SUITE 209
BUFFALO GROVE IL 60089

SEND SUBSEQUENT TAX BILLS TO:

GUILLERMO & VELIA SEVILLA
4714 WEST PATTERSON AVENUE
CHICAGO IL 60641-3612

95243-99

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to the obligations set forth therein, the full repayment of the debt evidenced by the Agreement, as revised to reflect the increased credit limit, together with interest and all applicable fees as calculated under the Agreement.

This Modification of Security Instrument shall be deemed to be made under and subject to the laws of the State where the Property is located. Except as herein modified and as herein modified, it is expressly agreed that all of the terms and provisions of the Security Instrument shall be and remain in the same full force and effect.

IN WITNESS WHEREOF, the parties hereto have executed this Modification of Deed of Trust/Mortgage as of the date first above written.

"Borrower"/"Trustor"

"Lender"/"Beneficiary"

Dennis M. Schon
DENNIS M. SCHON 850-1725-3063

MONOGRAM HOME
EQUITY CORPORATION

Sheryl L. Schon
SHERYL L. SCHON 850-7925-7281

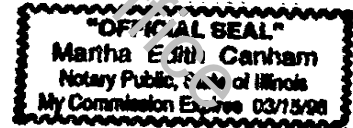
By: Julie Boyle
Agent

STATE OF)
COUNTY OF)

On Feb. 6, 1995 before me personally appeared DENNIS M. SCHON AND SHERYL L. SCHON, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signatures on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Martha E. Canham



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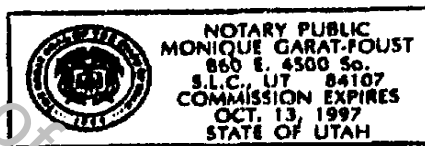
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STATE OF UTAH)
COUNTY OF SALT LAKE)

On 2-13-95 before me personally appeared Julie Boyle, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signatures on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Monique Garat-Foust

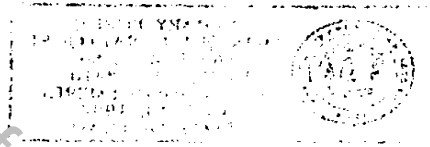


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