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ACKNOWLEDGEMENT

State of COLORADO

DENVER

County ss:

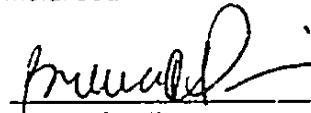
The foregoing instrument was acknowledged before me this 1ST day of NOVEMBER 1995, by ANGELA BOEHM VICE PRESIDENT of INDEPENDENCE ONE MORTGAGE CORPORATION

who is/are personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

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

07/24/99

Date Commission Expires

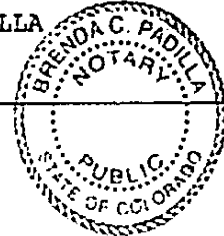


Notary Public

BRENDA C. PADILLA

1099 18TH STREET, SUITE 2300 DENVER COLORADO 80202

Notary Address



This instrument prepared by:

LAWRENCE E. CASTLE
CASTLE & CASTLE, P.C.

1099 18TH STREET, SUITE 2300 DENVER, COLORADO 80202

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165782203
XRF0259-044-0018

EXHIBIT A

(Legal Description)

LOT 19 IN BLOCK 1 IN WASSELL, BRAMBERG AND COMPANY'S OAK PARK HOME ADDITION,
BEING A SUBDIVISION OF LOTS 3 TO 7 BOTH INCLUSIVE IN SUPERIOR COURT COMMISSIONERS
PARTITION OF THE SOUTH 1/2 OF THE SOUTH 85 ACRES OF THE NORTHWEST 1/4 OF SECTION
5 AND THE SOUTH 1/2 OF THE EAST 17 ACRES OF THE SOUTH 85 ACRES OF THE NORTHEAST
1/4 OF SECTION 6, ALL IN TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY ILLINOIS.

TAX# 16-05-127-017

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