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**WARRANTY DEED
JOINT TENANCY
ILLINOIS STATUTORY**

96931325

MAIL TO:

Dominic J. Mancini
133 Fuller Rd.
Hinsdale, Illinois 60521

COOK COUNTY RECORDS
1000 NORTH LAKE STREET
CHICAGO, ILLINOIS 60611-3325
TELEPHONE (773) 325-1325
FAX (773) 325-1325

NAME & ADDRESS OF TAXPAYER:

Mr. Ramon A. Pagan &
Mrs. Marina Morales
3940 W. Division
Chicago, Illinois 60651

96931325
23-50
293-201

THE GRANTOR(S), Anthony P. Christopher & Arla V. Christopher,
SR. Husband and Wife; of the City of
Chicago County of Cook, State of Illinois for and
in consideration of Ten DOLLARS and other goods in hand paid, CONVEY(S) and
WARRANT(S) to Ramon A. Pagan & Marina Morales, husband & wife
(GRANTEES' ADDRESS) 3940 W. Division
of the City of Chicago County of Cook State
of Illinois not in Tenancy in Common, but in JOINT TENANCY, the
following described Real Estate situated in the County of Cook,
State of Illinois, to wit:

Lot 23 in Block 3 in Thomas J. Diven's Subdivision of Blocks 7, 8, 9, 10
and 11, in Seymour's Estate Subdivision of the West 1/2 of the Northwest
1/4, of Section 2, Township 39 North, Range 13, East of the Third Principal
Meridian, according to the plat of Thomas J. Diven's subdivision recorded
September 23, 1887 as Document Number 875199, in Cook County, Illinois.

SUBJECT TO: General Taxes for 1996 and subsequent years; Special
Assessments confirmed after this Contract date; Building, building line
and use or occupancy restrictions, conditions and covenants of record;
Zoning laws and Ordinances; Easements for public utilities; Drainage
ditches, feeders, laterals and drain tile, pipe or other conduit; acts done
or suffered by Grantee(s).

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 Index Number: 16-02-125-035

Address of Real Estate: 3944 W. Division, Chicago, Illinois 60651

Dated this 17th day of January, 1996.

Anthony P. Christopher (SEAL) Arla V. Christopher (SEAL)
(SEAL) (SEAL)

NOTE: PLEASE TYPE OR PRINT NAME BELOW ALL SIGNATURES

SAS - A DIVISION OF INTERCOUNTY

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STATE OF ILLINOIS

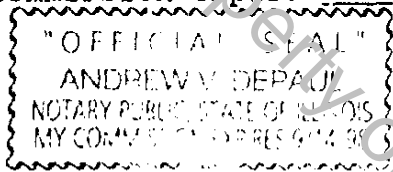
County of COOK

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, CERTIFY THAT Anthony P. Christopher & Arla V. Christopher, husband and wife are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed 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.

Given under my hand and official seal, this 14 day of November 1991.

Notary Public

My commission expires 7-14 1991.



IMPRESS SEAL HERE

COUNTY-ILLINOIS TRANSFER STAMP

* If Grantor is also Grantee you may want to strike Release & Waiver of Homestead Rights.

NAME and ADDRESS OF PREPARER:
Helaine L. Berger
20 N. Clark St., Suite 1725
Chicago, IL 60602

EXEMPT UNDER PROVISIONS OF PARAGRAPH _____ SECTION 4,
REAL ESTATE TRANSFER ACT
DATE: _____

Signature of Buyer, Seller
or Representative

96931325

(Faint signature or stamp)