Mary Mary

. DEPT-01 RECORDING

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19871 1 ER 4-96-178875

COOK COUNTY RECURDER

(Space Above This Line For Recording Date)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on March \$,1996

The mongagor is Flenneth Tarnowski, Sucsessor Trustee under the Thaddeus A.

Tarnowski Trust dated September 7, 1995

("Barrower"). This Security Instrument is given to

Steven Seidman and Gail Seidman

, and whose address is

338 Lincoln Glencoe, Illinois 60022

("Lender"). Borrower owes Lender the principal sum of

Ninety-Two Thousand and no/100
Dollars (U.S. \$ 92,000.00 ). This jebt is evidenced by Borrower's note dated the same dute as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on December 5, 1996 . This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals. Examples and modifications of the Note, (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lendet the following described property located in

Cook

County, Illinois:

Lot 146, in Monterey Manor 2nd Addition, a subdivision of lots 11 and 12, and parts of lots 9 and 10 in Pennoyer's and Other's Subdivision of lots 1,2,3, and 4 in the Subdivision of The Estate of James Pennoyer in Sections 1,2,11, and 12 in Township 40 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Index No. 12-02-422-012

which has the address of 5672 N. Courtland

Illinois

[Zip Code]

("Property Address");

Chicago (City)

ILLINOIS-Single Family - Family Mac/Freddle Mee UNLFORM INSTRUMENT

Form 3014 9/90 (page 1 of 6 pages)

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BOX 333-CTI

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TOOETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully select of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property ugainst all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the

principal of and Interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Texes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly leases and assessments which may uttain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground tents on the Property, it any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums. If any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in theu of the payment of mongage insurance premiums. These items are called "Barrow home." Lender may, at any time, collect and hold Punds in an amount not to exceed the maximum amount a lender for a federally related mongage loan may require for Borrower's acrow account under the federal Real Estate Scallemant Procedures Act of 1974 as amunded from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds test a leaver amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. I, ender may estimate the amount of Funds due on the basis of current data and reasonable satimates of expenditures of future Bearn witches or otherwise in accordance with applicable law.

The Funds shall be light in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, it Lender is such an institution) or in any Federal Home Loan Bunk. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Domower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lunder to make such a charge. However, Lunder may require Borrower to pay a one-time charge for an independent resiculate tax reporting service used by Lender in connection, with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be prid, a ender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in witting, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which such debits to the Funds was made. The Funds are pindged as additional security for all sums secured by

this Security Instrument.

CON TONE

4)

If the Funds hold by Lender exceed the amounts permitted to be read by applicable law, Lender shall account to Bostower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds hald by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Bostower in writing, and, in such case Bostower shall pay to Lender the amount necessary to make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lander shall compily refund to Borrower any Punds held by Lander. If, under paragraph 21, Lander shall acquire or sail the Property, flender, prior to the acquisition or sail of the Property, shall apply any Punds held by Lander at the time of acquisition or sail as a credit against the sums

secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to emplied: first, to any prepayment charges due under the Note; second, to emplied: first, to any prepayment charges due under the Note; second, to emplied: first, to any prepayment charges due under the Note; second, to emplied: first, to any prepayment charges due under the Note; second, to emplied the latest due to the Note; second, to emplie the latest due to the Note; second, to emplie the latest due to the Note; second, to emplie the latest due to the Note; second, to emplie the latest due to the Note; second, to emplie the latest due to the Note; second, to emplie the latest due to the Note; second, to emplie the latest due to the Note; second, to emplie the latest due to the Note; second, to emplie the latest due to the Note; second, to emplie the latest due to the Note; second, to emplie the latest due to the Note; second, to emplie the Note; second due to t

paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions altributable to the Property which may attain priority over this Security Instrument, and leasthold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any iten which has priority over this Security Instrument unious Borrower: (a) agrees in writing to the payment of the obligation accured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) accures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice,

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Proporty insured against loss by fire, insured included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the

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periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7

All insurance policies and renewals shall be acceptable to Lender and shall include a standard morreage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and

Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lunder and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged. If the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to actile a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums accured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due (as) of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security

Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property: Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty tlays after the execution of this Security instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless externating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, show the Property to deteriorate, or contmit waste on the Property. Borrower shull be in default if any forfeiture action or proceeding, whether civil or oriminal, is begun that in Lender's good faith judgment could result in forfulture of the Property of otherwise materially impair the lien created by this Security Instrument or Lendor's recurity interest. Borrower may cure sur n i default and reinstate, as provided in puregraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lander's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien croated by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially rules or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on disassivoid. Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the lease held and the fee title shall not merge unless Lender sprees

7. Protection of Lender's Rights in the Property. If Borrowar fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or for enture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums accured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys fees and entering on the Property to make repairs. Although Lender may take action

under this paragraph 7, Lendar does not have to do ko.

Any amounts disbursed by Lender under this paragraph 7 shall become additional data of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts than hear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lunius of Comower requesting

payment

A. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the Main recured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. It is any reason, the mortgage insurance average substantially aquivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurance previously in effect, from an alternate mortgage insurance previously in effect, from a alternate mortgage insurance previously in effect, from a liternate mortgage insurance coverage is not available. Burrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage tepsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in her of mortgage materiance. Loss reserve payments may no longure be required, in the option of Lender, if mortgage materiance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lander again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage instrumes in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

2. Inspection, Lender or its agent may make reasonable entries upon and inspections of the Property. Londer shall

give florrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any sward or claim for dumages, direct or consequential, in connection with any

Single Funity -- Fannie Mac/Freddie Mac UNIFORM INSTRUMENT -- Uniform Coverants - 1/10 (piece 2 of 6 pieces)

condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and

shall be paid to Lander.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security instrument, whether or not then due, with any excess paid to Romower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless nortower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following Traction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property Immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the tair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Londor otherwise ugree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnar offers to make an award or setting a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this security instrument, whether or not then due.

Unions Lunder and Borrower etherwise agree in writing, any application of proceeds to principal shall not extend or

postpone the due date of the mount of such payments referred to in paragraphs I and 2 or change the amount of such payments.

11. Borrower Not Newscorf Furbearance By Londor Not a Walver. Extension of the time for payment or modification of amortization of the number secured by this Security Instrument granted by Lender to any successor in interest of Burrower shall not operate to latered the liability of the original Borrower's processors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sum secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in injurer. Any forbearance by Lender in exercising any right or remedy shall not be a

waiver of or proclude the exercise of any right or remedy.

12. Successors and Assigns Bound: Join and Several Lightlity: Co-signers. The coverance and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of purgraph 17. Borrower's covenants and agreements anall bu joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the suins accured by this Security Instrument; and (c) agrees that Londer and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this feetably Instrument or the Note without that Borrower's

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum toan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then; (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by raducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall begiven by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class multo Lander's address stated herein or any other address Lander designates by notice to Borrower. Any police provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given w provided in this

paragraph.

15. Governing Law; Severability. This Sucurity Instrument shall be governed by federal law and the law of the Note. jurisdiction in which the Property is located. In the event their any provision or clause of this Security Institution or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given affect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Cupy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Burrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, as its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender excreixes this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the natice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any

remedics permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as

applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred: (b) cures any default of any other covenants or agreements; (c) pays ell expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable atterneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums accured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this tight to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note: Change of Luan Servicer. The Note or a partial interest in the Note (together with this Security Insulment) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer. Borrower will be given written notice of the change in accordance with payments though any applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will

also contain any other information required by applicable law.

20. Hazardove Substances. Borrower shall not cause or pennit the presence, use, disposel, storage, or release of any biazardove Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, unything affecting the Property that is in projection of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardove Substances that are generally recognized to be appropriate to normal residential uses and to realize mance of the Property.

Borrower shall promptify give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has each at knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower

shall promptly take all necessary rame (is) exclore in accordance with Environmental Law.

As used in this puragraph 20, "Flaze dous Substances" are those substances defined as toxic or huxirdous substances by Bavironmental Law and the following substances: gasoline, keroseno, other flammable or toxic penoleum products, toxic pesticides and herbicides, volatile solvents, includes containing aspector or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and I inder further government and agree as follows:

II. Acceleration: Remodies. Lender shall give notice to Burrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Itstrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall (polify) (a) the default; (b) the uction required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Burrower, by which the default must be cured; and (d) that failure to cure the default on or before the date evelfied in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sule of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date spacified in the notice, Lender at the option may require immediate payment in full of all sums secured by this Security Instrument without further default and may foreclose this Security Instrument by judicial proceeding. Lender shall be satisfied to collect all expenses incorred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. Release. Upon payment of all sums secured by this Security Instrument, Length shall release this Security

Instrument without charge to Bostower. Bostower shall pay any recordation costs.

23. Walver of Humestead. Borrower walves all right of humestead exemption in the Property.

Graduated Payment Rider    Graduated Payment Rider	Adjustable Rate Rider Condom	ninium Rider	
Deter(s) (specify)  By SIONING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) Accused by Borrower and recorded with it.  Witnesses:  Witnesses:  Witnesses:  Social Security Number  Social Security Number  County 65:  A Notary Public in and for said county and state, do hereby certify that  personally known to me to be the same prison(s) whose name(s)  subscribed to the foregoing instrument, appeared before me this day in person, and a moviedged that  free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this  My Commission expires:  A Notary Public in and for said county and state, day of NY (CA) A Subscribed to the foregoing instrument as  free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this	Graduated Payment Rider Planned	Unit Development Rider Biweekly Payment Rider	r
BY SIONING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) Accused by Borrower and recorded with it.  Witnesses:    Kenneth Tarnowski, Successor Truste under the Thaddeus A. Tarnowski Trudated September 7, 1995	Balloon Rider Rate Imp	provement Rider Second Home Rider	
And in any rider(s) Acquired by Borrower and recorded with it.  Witnesses:  Witnesses:  Kenneth Tarnowski, Successor Truste under the Thaddeus A. Tarnowski Trudated September 7, 1995  Social Security Number  Social Security Number  County se:  I. Condition of the foregoing instrument, appeared before me this day in person, and authorised day whose name(s)  subscribed to the foregoing instrument as  free and voluntary act, for the uses and purposes therein set louth.  Given under my hand and official seal, this  Any Commission expires.	Other(s) (specify)		
Witnesses:    Kenneth Tarnowski Turdet the Thaddeus A. Tarnowski Trudeted September 7, 1995   Social Security Number			nerit
dated September 7, 1995)  Social Security Number  Soci		Kenneth Tarnowski, Successor Tru	
Social Security Number  County st:  I. Con Land County and state, do hereby certify that  I. personally known to me to be the same person(a) whose name(a)  personally known to me to be the same person (a) whose name(b)  subscribed to the foregoing instrument, appeared before me this day in person, and a mowledged that signed and delivered the said instrument as  free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this the day of the uses and purposes therein set forth.  My Commission expirate.	TY (GIGIS)	deted Contembor 7 1005/7	
Social Security Number  Social Security Number  Social Security Number  County se:  a Notary Public in and for said county and state, do hereby certify that  personally known to me to be the same person(s) whose name(s)  subscribed to the foregoing instrument, appeared before me this day in person, and authowiedged that  signed and delivered the said instrument as  free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this  My Commission expires:		Kennett Knowsky Succis	oal)
Social Security Number  State Of Illinois,  County ss:  a Notary Public in and for said county and state, do hereby certify that  personally known to me to be the same purson(s) whose name(s)  subscribed to the foregoing instrument, appeared before me this day in person, and a mowiedged that it is signed and delivered the said instrument as  free and voluntary act, for the uses and purposes therein est forth.  Oliven under my hand and official seal, this in the uses and purposes therein est forth.  My Commission expires.		,	DW01
Social Security Number  State Of Illinois,  County ss:  a Notary Public in and for said county and state, do hereby certify that  personally known to me to be the same purson(s) whose name(s)  subscribed to the foregoing instrument, appeared before me this day in person, and a mowiedged that it is signed and delivered the said instrument as  free and voluntary act, for the uses and purposes therein est forth.  Oliven under my hand and official seal, this in the uses and purposes therein est forth.  My Commission expires.	Ox		laal t
STATE OF ILLINOIS,  County se:  A Notary Public in and for said county and state,  do hereby certify that  personally known to me to be the same person(a) whose name(s)  subscribed to the foregoing instrument, appeared before me this day in person, and a smowledged that  signed and delivered the said instrument as  free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this  Ay Of My Commission expire.		nod.	
personally known to me to be the same purson(s) whose name(s)  subscribed to the foregoing instrument, appeared before me this day in person, and a strowledged that  signed and delivered the said instrument as  free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this  My Commission expires:		Social Security Number	
personally known to me to be the same person(s) whose name(s)  subscribed to the foregoing instrument, appeared before me this day in person, and a provided that signed and delivered the said instrument as free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this the day of the person of the day	STATE OF ILLINOIS	County st	
personally known to me to be the same purson(s) whose name(s)  subscribed to the foregoing instrument, appeared before me this day in person, and a showledged that signed and delivered the said instrument as free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this the day of the same purposes therein set forth.  My Commission expires:	() () 1 Park words	C	
aubscribed to the foregoing instrument, appeared before me this day in person, and a simpwiedged that signed and delivered the said instrument as free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this they day of Market in the commission expired:	I C. C. A. C. C. R. S. An J. Salasti.	, a Notary Public in and for said county and si	iale,
aubscribed to the foregoing instrument, appeared before me this day in person, and a simpwiedged that signed and delivered the said instrument as free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this they day of Market in the commission expired:	do hereby conify that the formation town	CAN ALL COME TO COME OF THE CO	
and delivered the said instrument as  free and voluntary act, for the uses and purposes therein set  forth.  Given under my hand and official seal, this  My Commission expired:			
Conth.  Given under my hand and official seal, this sign day of Ministry Discount of the Ministry Discount One of the Ministry Discount Discount One of the Ministry Discount	subscribed to the foregoing instrument, appeared before me	s this day in person, and a simpwiedged that 1/2000 sig	ned
Olven under my hand and official seal, this Philips day of MOTOTA 100		free and voluntary act, for the uses and purposes therein	n sat
My Commission expired:	and delivered the suit instrument as		
My Commission expired:	test "	0	
	forth.	ay of Market 1974	
This instrument was prepared by and reducen to: Richard E. Patinkin	forth.  Given under my hand and official seal, this 1 1/4	m day of MO 121-17596	
This instrument was prepared by and Today roll (	forth.  Given under my hand and official seal, this 1 1/1-	m day of MOTOL- 1896	
This instrument was prepared by and Tudurn to:	forth.  Given under my hand and official seal, this 1 1/1-		(
Richard E. Patinkin	forth.  Given under my hand and official seal, this 1 1/1-		Public
	forth.  Given under my hand and official seal, this I \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		Public
	forth.  Given under my hand and official seal, this  My Commission expired:  This instrument was prepared by and reducin to:		- ubile