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sforasaid, DO HEREBY CERTIFY that BERNARD J. HALAGIERA and DOLORES HALAGIERA, his wife 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 notary seal, this 28th day of February, 19 96.

Dorothy A. Doody

Notary Public

(seal)

My commission expires



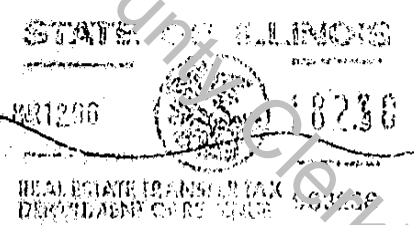
COUNTY - ILLINOIS TRANSFER STAMPS

Exempt Under Provision of Paragraph Section 4, Real Estate Transfer Act
Date: February 28, 1996

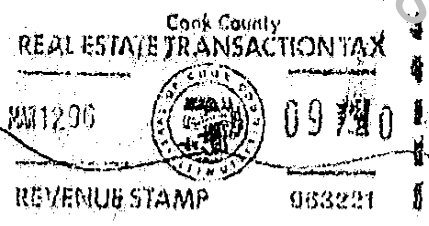
Prepared By:
THOMAS F. COURTNEY
7000 WEST 127TH STREET
PALOS HEIGHTS, Illinois 60463

Signature: _____

IBT #
1174-8134
3-12-96



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