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Chicago Title Insurance Company

DECEASED JOINT TENANCY AFFIDAVIT

STATE OF ILLINOIS
COUNTY OF _____

ss.

Order No. _____

George M. Krivanec, Sr. being duly sworn
states that he resides at 7407 West 61st Place in the City of
Summit, Illinois

That he was acquainted with Mary J. Krivanec
deceased who, at the time of her death, was one of the owners of the land in Cook
County, Illinois, described as:

SEE ATTACHED EXHIBIT FOR LEGAL DESCRIPTION

DEPT. OF RECORDS	\$35.00
TAXES	
COOK COUNTY RECORDED	
DEPT. OF PENALTY	\$30.00

That the deceased died February 5, 1997, as evidenced by a
certified copy of death certificate of the deceased attached hereto.

That the deceased died:

- Leaving no Last Will & Testament.
- Leaving a Last Will & Testament a copy of which is attached hereto. The original of the unproven will should be filed with the Clerk of the Probate Division of the Circuit Court of _____ County, Illinois.
- Leaving a Last Will & Testament which was filed in the Unproven Will Box of the Probate Division of the Circuit Court of Cook County, Illinois about February, 1997

3300
3009
dw

That the total value of the estate of the deceased, including both real and personal property owned by the deceased either individually or in joint tenancy at the time of the death of the deceased, does not exceed the sum of _____ dollars.

Affiant makes this affidavit for that purpose of inducing the Chicago Title Insurance Company to issue its Title Insurance Policy, describing the above mentioned property.

Subscribed and sworn to before me by the said

George M. Krivanec

this 19th day of June, A.D. 19 97

Lisa Diane Smola
Notary Public Lisa Diane Smola
Notary Public, State of Illinois
My Commission Expires 07/06/99

George M. Krivanec
(affiant's signature)

BOX 358-011

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LEGAL DESCRIPTION

LOTS 3 AND 4 IN BLOCK 6 IN ARGO FOURTH ADDITION TO SUMMIT, BEING A SUBDIVISION OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 13, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN

COMMONLY KNOWN AS: 7407 WEST 61ST PLACE, SUMMIT, ILLINOIS 60501

P.I.N.: 18-13-420-018-0000 AND 18-13-420-019-0000

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The original record is permanently filed with the ILLINOIS DEPARTMENT OF PUBLIC HEALTH at Springfield. Local registrars are authorized to make certifications from copies of the original record. The Illinois statutes provide that the certification of this record by the Department of Public Health or the local registrar shall be prima facie evidence in all courts and places of the facts therein.

SIGNED: Robert C. Beckhaus REGISTRAR

PRINTED BY AUTHORITY OF THE STATE OF ILLINOIS

Type or Print in Permanent Record Hospital or Physicians Handbook for Instructions

REGISTERED NUMBER 183 DECEASED NAME MARY

STATE OF ILLINOIS MEDICAL CERTIFICATE OF DEATH

STATE FILE NUMBER 97469587

DECEASED

1 COUNTY OF DEATH COOK

2 CITY, TOWN, TWP, OR ROAD DISTRICT NUMBER BERYN

3 AGE - LAST BIRTHDAY (MOS) 79

4 SEX FEMALE

5 DATE OF BIRTH (MONTH DAY YEAR) MARCH 28 1917

6 DATE OF DEATH (MONTH DAY YEAR) FEBRUARY 5 1997

7 SOCIAL SECURITY NUMBER 337-07-2954

8 MARRIED NEVER MARRIED, MARRIED, DIVORCED (SPECIFY) MARRIED

9 EDUCATION (SPECIFY ONE YEAR'S GRADE COMPLETED) 9 NO

10 RESIDENCE (STREET AND NUMBER) 7407 W. 61st PL.

11 CITY, TOWN, TWP, OR ROAD DISTRICT NO. ILLINOIS

12 HOSPITAL OR OTHER INSTITUTION (NAME AND NUMBER) MAC NEAL

13 FATHER-NAME FIRST MIDDLE LAST RUDOLPH SIROLA

14 MOTHER-NAME FIRST MIDDLE LAST VIDLET

15 INFORMATION NAME (TYPE OR NUMBER) RUDOLPH SIROLA

16 MAKING ADDRESS (STREET AND NO. OR R.F.D., CITY OR TOWN, STATE) 16201 KARA CT, OAK FOREST, ILLINOIS 60452

CAUSE

17 CONDITIONS, IF ANY WHICH GAVE RISE TO IMMEDIATE CAUSE TO CAUSE LAST PART II. OTHER SIGNATURE (PRINT NAME AND ADDRESS OF PHYSICIAN OR OTHER THAN CENTER)

18 DATE OF OPERATION, IF ANY

19 MAJOR FINDINGS OF OPERATION

20 (a) DIRECTED BY (b) ASSISTED BY

21 (a) DATE OF OPERATION (b) TIME OF OPERATION

22 SIGNATURE (PRINT NAME AND ADDRESS OF CENTER) M. Shek MD

23 (a) DATE AND PLACE AND DUE TO THE CAUSE(S) STATED

24 (a) DATE AND PLACE AND DUE TO THE CAUSE(S) STATED

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57 (a) DATE AND PLACE AND DUE TO THE CAUSE(S) STATED

DISPOSED - ON

CERTIFIED

CAUSE

PARENTS

DECEASED

BRIDGE-SOBIESK FUNERAL HOME 6039 S. ARCHER RD. SUMMIT ILLINOIS 60501

RESURRECTION FUNERAL HOME 2400 JUSTICE ILLINOIS

DATE 2 FEB 8 1997

TIME 9:40 P.M.

DATE OF OPERATION 11/30/97

TIME OF OPERATION 11:30 AM

DATE AND PLACE AND DUE TO THE CAUSE(S) STATED

DATE AND PLACE AND DUE TO THE CAUSE(S) STATED

DATE AND PLACE AND DUE TO THE CAUSE(S) STATED

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WILL

OF

MARY KRIVANEC

I, MARY KRIVANEC, of Summit, Illinois, declare this to be my Will, and I revoke all prior wills and codicils that I have made.

ARTICLE I

All estate, inheritance, and other death taxes (including interest and penalties, if any, but excluding any generation-skipping tax), together with all administration expenses, payable in any jurisdiction by reason of my death (including those taxes and expenses payable with respect to assets which do not pass under this Will) shall be paid out of and charged generally against the principal of my estate as provided in ARTICLE III. I waive any right of reimbursement for or recovery of those death taxes and administration expenses, except reimbursement for or recovery of any federal or state estate tax attributable to property in which I have a qualifying income interest for life or over which I have a power of appointment.

ARTICLE II

A. I give all the tangible personal property which I own at my death, including any household furniture and furnishings, automobiles, books, pictures, jewelry, art objects, tools, fishing equipment and collections, wearing apparel, and other articles of household or personal use or ornament, to my spouse, GEORGE M. KRIVANEC, SR. ("my spouse"), if my spouse is living on the thirtieth day after the date of my death, or, if my spouse is not then living, then I give such tangible personal property in the following manner:

1. I give all his tools, coin collections, fishing equipment, boats, motors, automobile, his wristwatch and wearing apparel to my son, GEORGE M. KRIVANEC, JR. ("my son") if my son is living on the thirtieth day after the date of my death.

2. I give all of the remainder of the tangible personal property which I own at my death, including any household furniture and furnishings, books, pictures, jewelry, art objects and other articles of household or personal use or ornament, including any gift made to my son in subparagraph 1. above that may lapse, to my daughter, CAROL ANN KRIVANEC ("my daughter") if my daughter is living on the thirtieth day after the date of my death.

3. I direct my executor to dispose of or sell, as my executor in her or his sole discretion deems best, any such tangible personal property not distributed pursuant to subparagraphs 1. and 2. of this paragraph A. and add the proceeds of such sale or sales to my residuary estate.

B. All costs of safeguarding, insuring, packing, and storing my tangible personal property prior to its distribution and of delivering each item to the place of residence of the beneficiary of that item shall be deemed to be expenses of administration of my estate.

ARTICLE III

A. After the payment of all expenses as provided in ARTICLE I, I give all my residuary estate, being all property, real or personal, wherever situated, in which I may have any interest at my death not otherwise effectively disposed of, but not including any property over which I have power of appointment, to my spouse if my spouse is living on the thirtieth day after the date of my death.

B. In the event my spouse is not living on the thirtieth day after the date of my death, I give all my said residuary estate in the following manner:

1. I give the sum of Twenty Thousand (\$20,000.00) Dollars to my son, if

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living on the thirtieth day after the date of my death. In the event my son is not then living I give said sum to his spouse, SANDRA KRIVANEC, if living on the thirtieth day after the date of my death, otherwise in equal shares to such of the children of my son as are living on the thirtieth day after the date of my death.

2. After the distribution provided for in subparagraph 1. above and the payment of all expenses as provided in ARTICLE I, I give the balance of any of my cash on hand or in any of my accounts as of the date of my death, together with any interest accrued or to be accrued thereon, in equal shares to such of my son and my daughter as are living on the thirtieth day after the date of my death or all to the one then living, except that:

a. If my son is not then living, his spouse, SANDRA KRIVANEC, shall receive the share he would have received if he were then living. In the event his spouse is not then living, then the share my son would have received shall be distributed in equal shares to such of his children as are living on the thirtieth day after the date of my death.

b. If my daughter is not then living but there is any descendant of hers then living, such descendants shall receive, per stirpes, the share she would have received if she were then living.

3. I give all of the remainder of my residuary estate, including any interest in any property occupied by me at my death as my principal residence and any gifts that may have lapsed, to my daughter if she is living on the thirtieth day after the date of my death, otherwise to her descendants then living, per stirpes, if none then to my descendants then living, per stirpes.

C. In the event any descendant of mine has not reached legal age under the law of the jurisdiction in which that descendant is domiciled at the time of distribution under this Article, then distribution of his or her share shall be made instead to a qualified person or trust company designated by my executor as custodian for that descendant under an applicable Uniform Gifts to Minors Act.

ARTICLE IV

A. I name my spouse as executor of this Will, or if he fails or ceases to act as such, I name my daughter as executor, or if she fails or ceases to act as such, I name my son as executor. No executor of this Will shall be required to furnish surety or other security on any bond as executor. As used in this Will, the term "executor" designates the court-appointed fiduciary of my estate from time to time qualified and acting in any jurisdiction.

B. If the appointment of an executor of my estate is necessary or desirable in any jurisdiction in which no executor herein named is able and willing to act, I appoint as my executor in that jurisdiction such person or corporation as may be designated in an instrument signed by my Illinois executor; that executor to serve without bond, or if bond is required, without surety thereon, and to have all the powers and discretion with respect to my estate in that jurisdiction that are set forth or referred to in paragraph C. of this Article, to be exercised without court order.

C. In addition to any powers granted by law, I give my executor power, exercisable in the discretion of my executor and without court order, to retain, sell (at public or private sale), exchange, lease for any term (even though commencing in the future or extending beyond the date of final distribution of my estate), mortgage, pledge, or otherwise deal for any purpose with the property, real or personal, from time to time comprising my estate, for such consideration and on such terms (with or without security) as my executor shall determine; to borrow money for any purpose, at interest rates then prevailing, from any individual, bank, or other source, irrespective of whether that lender is then acting as executor; to invest in any property whatsoever; to compromise or abandon any claims in favor of or against my estate; to hold any property in the name of a nominee or in bearer form; to employ accountants, depositaries, attorneys, and agents (with or without discretionary powers); to execute contracts, notes, conveyances, and other instruments, including instruments containing

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covenants and warranties binding upon and creating a charge against my estate, and containing provisions excluding personal liability; to make distributions wholly in cash or in kind, or partly in each; to allot different kinds or disproportionate shares of property or undivided interests in property among the beneficiaries; and to determine the value of any property distributed in kind.

D. I direct my executor to make such elections under the tax laws as my executor deems advisable, without regard to the relative interests of the beneficiaries, and my executor shall have no liability for, or obligation to make compensating adjustments between principal and income or in the interests of the beneficiaries by reason of, the effects of those elections. Any decision made by my executor with respect to compensating adjustments or the exercise of any tax election shall be binding and conclusive on all persons.

I have signed this Will on May 16 - 1985.

Mary Krivanec
MARY KRIVANEC

We certify that in our presence on the date appearing above MARY KRIVANEC signed the foregoing instrument and acknowledged it to be her Will, that at her request and in her presence and in the presence of each other we have signed our names below as witnesses, and that we believe her to be of sound mind and memory.

<p><u><i>Ruthie Mackin</i></u></p> <p><u><i>James J. White</i></u></p> <p><u><i>William H. Fleming</i></u></p>	<p><u>334-17-11</u></p> <p><u><i>James J. White</i></u></p> <p><u><i>James J. White</i></u></p> <p><u><i>James J. White</i></u></p> <p><u>5829 J. FRANKLIN AVE</u></p> <p><u>LAKEMAN, ILLINOIS</u></p>
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AFFIDAVIT

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

We, the undersigned, being the testator and the witnesses, respectively, whose names are signed to the foregoing instrument, and being first duly sworn, do hereby declare to the undersigned authority that the testator, in the presence of witnesses,

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signed the instrument as her last Will and that she signed willingly; and that each of the witnesses, in the presence of the testator and in the presence of each other, signed the Will as a witness and that to the best of his or her knowledge the testator was at that time of legal age, of sound mind and under no constraint or undue influence.

Mary Krivanec
TESTATOR

Patricia Marchis
WITNESS

Edward T. Hart
WITNESS

William H. Shroy
WITNESS

Signed and sworn to before me by MARY KRIVANEC, the testator, and by each of the above witnesses, this 6th day of May, 1985.

Constance O. Malmquist
NOTARY PUBLIC

My commission expires June 30, 1986

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