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STATE OF CALIFORNIA

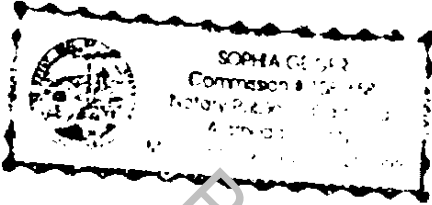
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COUNTY OF ALAMEDA

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On this day of 5-13-97 before me, Sophia Geiger, Notary Public, personally appeared Phillip K. Twanmoh, Assistant Secretary, FIRST DEPOSIT NATIONAL BANK, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument

WITNESS my hand and official seal.



Sophia Geiger
Notary Public

EXHIBIT "A"

THE LAND REFERRED TO IN THIS COMMITMENT IS SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS, AND IS DESCRIBED AS FOLLOWS: THE WEST 15 FEET OF LOT 12 AND ALL OF LOT 13 AND THE EAST 10 FEET OF LOT 14 IN BLOCK 2 IN EDGEWATER HEIGHTS, BEING A SUBDIVISION OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 7, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

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