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Warranty Deed TENANCY BY THE ENTIRETY Statutory (ILLINOIS) (Individual to Individual)

CAUTION: Consult a lawyer before using or acting under this form. Neither the publisher nor the seller of this form makes any warranty with respect thereto, including any warranty of merchantability or fitness for a particular purpose.

THE GRANTOR (NAME AND ADDRESS)

John L. Reilly and Karen M. Reilly, husband and wife,

(The Above Space For Recorder's Use Only)

of the Village of Western Springs County of Cook State of Illinois

for and in consideration of Ten & No/100 DOLLARS, & other good & valuable considerations in hand paid, CONVEY and WARRANT to Vernon A. Kowal and Jane R. Kowal

4204 Clausen Avenue, Western Springs, IL 60558 (NAMES AND ADDRESS OF GRANTEE(S))

as husband and wife, not as Joint Tenants with rights of survivorship, nor as Tenants in Common, but as TENANTS BY THE ENTIRETY, the following described Real Estate situated in the County of Cook in the State of Illinois, to wit: (See reverse side for legal description.) 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 as husband and wife, not as Joint Tenants nor as Tenants in Common, but as TENANTS BY THE ENTIRETY forever. SUBJECT TO: General taxes for 1997 and subsequent years and special assessments confirmed after Contract date; building, building line & use or occupancy restrictions, conditions & covenants of record; zoning laws & Ordinances; easements for public utilities; drainage ditches, feeders, laterals & drain tile, pipe or other conduit.

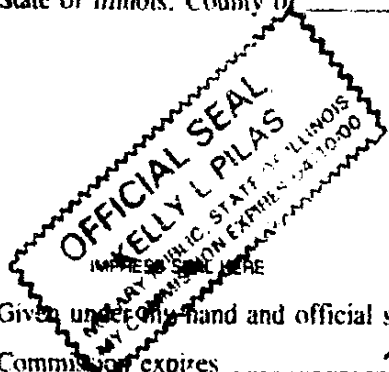
Permanent Index Number (PIN): 18-07-201-016

Address(es) of Real Estate: 4728 Central Avenue, Western Springs, IL 60558

DATED this 15th day of October 1997

PLEASE PRINT OR TYPE NAME(S) BELOW SIGNATURE(S) John L. Reilly (SEAL) Karen M. Reilly (SEAL)

State of Illinois, County of DuPage ss. I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that John L. Reilly and Karen M. Reilly, husband and 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 official seal, this 15th day of October 1997 Commission expires 4-10-2000 Kelly L. Pilas NOTARY PUBLIC

This instrument was prepared by O'Brien & Associates, P.C., 17W200 22nd Street, Oakbrook Terrace, IL 60181

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

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Legal Description

of premisses commonly known as 4728 Central Avenue, Western Springs, IL 60558

The South 1/2 of Lot 4 in Block 1 in Forest Hills Commercial and Park District Subdivision of Blocks 5, 6, 7, 8, 17, 18, 19, 20, 29, 30, 31, 32, 41, 42, 43 and 44 in the "The Forest Hills of Western Springs" a Subdivision of the East 1/2 of Section 7, Township 38 North, Range 12, East of the Third Principal Meridian and that part of Blocks 12, 13, 14 and 15 in "The Highlands" being a Subdivision of the Northwest 1/4 and the West 800 feet of the North 144 feet of the Southwest 1/4 of Section 7, Township 38 North, Range 12, East of the Third Principal Meridian, lying East of a line 33 feet West of and parallel with the East line of said Northwest 1/4 of said Section 7, also Lots 1, 2, 3, 4 and 5, except that part thereof dedicated for street by Plat Document No. 209880 in Block 12, in "The Highlands" aforesaid, all in Cook County, Illinois, also Fair Elms Avenue (now vacated) as shown on the Plat of Forest Hills of Western Springs aforesaid, filed in the Office of Registrar of Titles of Cook County, Illinois as Document 209880.

05901	Cook County	200M	OCT 27 1997	HB 10583	STATE OF ILLINOIS	REVENUE
	REAL ESTATE TRANSACTION TAX	SO. INC. 016			REAL ESTATE TRANSFER TAX	
REVENUE STAMP	170.00				DEPT. OF REVENUE	340.00
NOV 11 1997						



MAIL TO:

DEWEET BRANZ ATTYS
 (Name)
 708 S. LASALLE SUITE 688
 (Address)
 CHICAGO IL 60604
 (City, State and Zip)

SEND SUBSEQUENT TAX BILLS TO:

Vernon A. Kowal
 (Name)
 4728 Central Avenue
 (Address)
 Western Springs, IL 60558
 (City, State and Zip)

OR RECORDER'S OFFICE BOX NO. _____