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WARRANTY DBED
TENANCY BY ENTIRETY

BOX 321

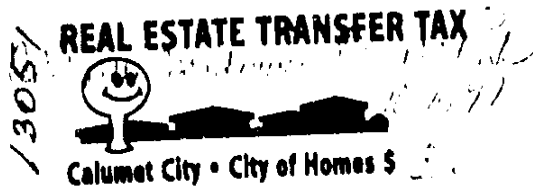
The Grantors, WILLIAM T. HINTON, a bachelor

of the City of Calumet City
County of Cook, State of Illinois

for and in consideration of TEN DOLLARS and 00/100 +/- other good and valuable consideration CONVEY and WARRANT to WILLIAM J. KOWALSKI and SHIRLEY R. KOWALSKI 1582 Stateline Road, Calumet City, IL 60409

as husband and wife, not as Joint Tenants or Tenants in Common but as TENANTS BY THE ENTIRETY, the following described real estate situated in the County of Cook, State of Illinois, to wit:

Lot 1 In Block 6 In GOLD COAST 4TH ADDITION TO CALUMET CITY, being a Resubdivision of Lots 1 to 20, both Inclusive, in Block 10 and all of Blocks 11 to 20, both Inclusive, in Shirleywood Subdivision in Calumet City, all being in Sections 20 and 29, Township 36 North, Range 15, East of the Third Principal Meridian, in Cook County, Illinois.



2

2300

Commonly known as: 1582 Stateline Road, Calumet City, IL 60409

Permanent Real Estate Index Number(s): 30-20-415-051

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 or tenants in common but as TENANTS BY THE ENTIRETY forever.

SUBJECT TO: covenants, conditions, and restrictions of record.

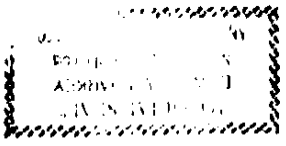
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[Handwritten scribbles and lines]

AFTER RECORDING RETURN TO: WILLIAM J. KOWNSKI
1582 STATE LINE
CARUMET CITY, IL 60409
 Send subsequent tax bills to:
WILLIAM J. KOWNSKI
1582 STATE LINE
CARUMET CITY, IL 60409

This instrument prepared by: EDWARD V. SHARKEY
14105 Lincoln Ave., P. O. Box 27, Dolton, IL 60419
 Atty. at Law,

Commission expires MAY 20 1997



Edward V. Sharkey
 Notary Public
 (SEAL)

I, the undersigned, a Notary Public in and for said County, in the
 State aforesaid, do hereby certify that WILLIAM T. HINTON, a
bachelor is known to me to be the same person(s) whose name(s) is is subscribed
to the foregoing instrument, appeared before me this day in person,
and acknowledged that he signed, sealed and delivered the said
instrument as his own free and voluntary acts, for the uses and
purposes therein set forth, including the release and waiver of the
right of homestead.
 Given under my hand and seal this 20th day of October, 1997.

STATE OF ILLINOIS)
 COUNTY OF COOK) SS.

and to General Taxes for 1997 and subsequent years.
 DATED THIS 20th day of October, 1997.
William T. Hinton
 WILLIAM T. HINTON