

COOK COUNTY
RECORDER

JESSE WHITE
NOTARY PUBLIC

STATE OF ILLINOIS

COUNTY OF COOK

DECEASED JOINT TENANCY AFFIDAVIT

JOHN F. KARNER, being duly sworn, deposes and says:

That he resides at 7952 Golf Drive, City of Palos Heights, State of Illinois, and that he is the surviving spouse of MARILYN R. KARNER, deceased, who, at the time of her death, was one of the owners of the land in Cook County, Illinois, described as:

PARCEL 1: UNIT 7952 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN OAK HILLS CONDOMINIUM II AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 23771002, IN THE SOUTHWEST 1/4 OF SECTION 36, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH AND DEFINED IN THE DECLARATION OF EASEMENTS RECORDED AS DOCUMENT NUMBER 23684698 AND SUPPLEMENTED FROM TIME TO TIME, ALL IN COOK COUNTY, ILLINOIS.

P. I. N. 23-36-303-124-1035

That the deceased died April 21, 1994, as evidenced by a certified copy of death certificate of the deceased attached hereto, AND LEAVING A WILL A COPY ATTACHED.

No Federal or State of Illinois Estate Taxes are due and payable based on the value of the decedent's estate at the time of her death.

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

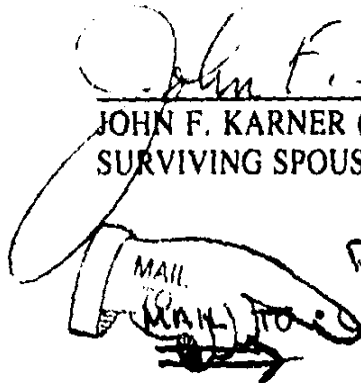
John F. Karner

JOHN F. KARNER (affiant)
SURVIVING SPOUSE

Subscribed and Sworn to before me this 10th day of October, 1997.

John V. DeStefano
Notary Public

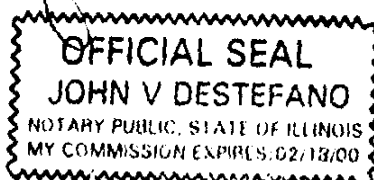
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Document Prepared By:

JOHN V. DE STEFANO
ATTORNEY AT LAW

SUITE 201
11850 SOUTH HARLEM AVENUE
PALOS HEIGHTS, ILLINOIS 60483



Certified Copy of a Death Record

REGISTRATION DISTRICT NO. 16 1/2 STATE OF ILLINOIS MEDICAL CERTIFICATE OF DEATH 97853244 Page 1 of 6

DECEASED: MARILYN H. FANNER, FEMALE, BORN APRIL 21, 1906, DIED AUGUST 1, 1979. COOK COUNTY, ILLINOIS. FOSTER G. MCCAW HOSPITAL. MARRIED TO JOHN FANNER. HOME: 7952 GOLF DRIVE, PALOS HTS, ILLINOIS.

PARENTS: EARLE MC AVER and MARY. SISTER: JIMMA PAMELA BOUL-LANNE, 2160 S 1ST AVE, MAYWOOD, ILL. CAUSE: Acute Myocardial Infarction.

CERTIFIED BY: THEODORE J. HUBLEY, M.D., 2160 S EAST AVE, MASSACHUSETTS. SIGNATURE: SACHA NAND. WITNESSES: Dick J. ... and ... of ... Broadview, Illinois 60153.

APR 25 1994 SIGNED: Richard J. Billie, Illinois Department of Public Health

THE COUNTY Clerk's Office. I hereby certify that the foregoing is a true and correct copy of the death record for the decedent named herein...

LAST WILL AND TESTAMENT OF MARILYN R. KARNER

I, MARILYN R. KARNER, of the City of Palos Heights, County of Cook and State of Illinois, being of sound and disposing mind, memory and understanding, do hereby make, ordain, publish and declare this to be my Last Will and Testament, hereby revoking any and all Wills which may have been by me heretofore made.

FIRST: I hereby direct my Executor, hereinafter named, to pay all of my just debts, funeral expenses and costs of administration as soon after my death as is practicable.

SECOND: I give, devise and bequeath all my estate, real, personal or mixed, of every kind and nature whatsoever and wheresoever the same may be situated, of which I may own or have any interest in at the time of my death to my husband, JOHN F. KARNER.

THIRD: In the event my husband shall predecease me or we die in a common disaster then I give, devise and bequeath all my estate, real, personal or mixed, of every kind and nature whatsoever and wheresoever the same may be situated, of which I may die seized and possessed, or which I may own or have any interest in at the time of my death as follows:

- A. My wedding ring and my diamond shaped gold with diamonds cocktail ring to my daughter, LINDA MARIE CHRISTENSEN;
- B. The sum of Four Thousand Dollars (\$4,000.00) to my son, JAMES EDWARD KARNER;
- C. The entire rest, residue and remainder of my estate to be divided equally between my son, JAMES EDWARD KARNER

(1)

Marilyn R. Karner

and my daughter, LINDA MARIE CHRISTENSEN. In the event either of the above shall predecease me, then the share he or she would have received shall be divided equally among his or her descendants, per stirpes; or in the event there are no descendants surviving, said share shall vest in my surviving child.

FOURTH: If any distributee is a minor when distribution is made, then notwithstanding anything hereinbefore contained to the contrary, his or her share though vesting in him or her, shall remain in the care and custody of my daughter, LINDA MARIE CHRISTENSEN, as Trustee (with all the powers of sale and investment and all other powers conferred upon trustees by the Statutes of the State of Illinois from time to time in force, including the right to reasonable compensation), until such child attains age twenty-one (21). In the meantime, so much of the income of such share and such part of the principal thereof as said Trustee may, in her uncontrolled discretion deem wise shall be applied for the care, support, maintenance, and education of such child, with any excess income being added to principal at the end of each calendar year, until such child attains age twenty-one (21), at which time the principal and all accumulated and undistributed income of such share shall be paid over to him or her.

FIFTH: I hereby nominate and appoint my husband, JOHN F. KARNER, as Executor of this my Last Will and Testament. I hereby give to him as such Executor full power and authority at

Marilyn R. Karner

any time or times to sell, mortgage, pledge, exchange or otherwise deal with or dispose of the property comprising my estate upon such terms as he shall deem best, to settle and compound any and all claims in favor of or against my estate as he shall deem advisable, and for any of the foregoing purposes to make, execute and deliver any and all deeds, contracts, mortgages, bills of sale or other instruments necessary or desirable therefor. I further direct that no bond or other security be required of my Executor for the faithful performance of his duties.

SIXTH: In the event of the death, resignation, inability or refusal to qualify or act as my Executor, hereinabove named, then I appoint my son, JAMES EDWARD KARNER, as Successor-Executor in lieu of the above-named Executor with the same powers, duties and privileges hereinabove specified.

Although my husband and I have executed Wills on or about the same date containing similar provisions, we are not doing so pursuant to any contract between us or with any understanding or promise as to revocability.

IN WITNESS WHEREOF, I have hereunto set my hand and seal to this, my Will, consisting of four (4) typewritten pages on each of which I have affixed my signature this 31st day of

January, 1985.

Marilyn R. Karner
MARILYN R. KARNER

We, the undersigned, hereby certify that the foregoing instrument was on the day of the date thereof, signed, sealed,

published and declared by the said MARILYN R. KARNER, the Testatrix, as and for her Will in the presence of us, who in her presence, and in the presence of each other, have at her request hereunto subscribed our names as witnesses of the execution thereof, this 31ST day of JANUARY, 1985, and we hereby certify at the time of the execution hereof we believe said MARILYN R. KARNER to be of sound and disposing mind and memory.

James E. De By residing at 9821 S. Turner, Evergreen Park, Ill.

Diana Deusing residing at 14613 W. Willow, Orland Park, Ill.

John C. Deusing residing at 6231 West 129th Place, Palos Hills, Ill.

STATE OF ILLINOIS)
COUNTY OF COOK) SS.

We, the attesting witnesses to the Will of MARILYN R. KARNER, on oath state that each of us was present and saw the Testatrix sign the Will, of which this affidavit is a part, in our presence; that the Will was attested by each of us in the presence of the Testatrix; and that each of us believed the Testatrix to be of sound mind and memory at the time of signing.

James E. De By
Diana Deusing
John C. Deusing

Signed and Sworn to before me this 31ST day of JANUARY, 1985.

[Signature]
Notary Public

Marilyn R. Karner