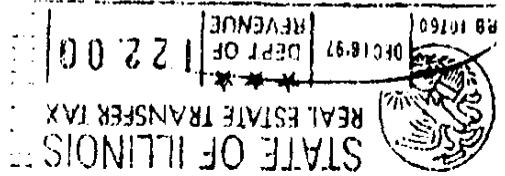
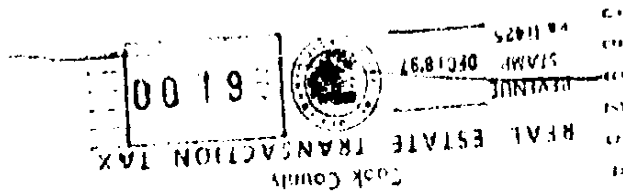


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together with the tenements and appurtenances thereto belonging.



Property of *Cook County*
Lawyers Title Insurance Corporation

Lot 6 in Block 7 in Willowick Estates, being a subdivision of part of the southwest 1/4 and part of the southeast 1/4 of Section 22, Township 36 North, Range 13 East of the Third Principal Meridian, North of the Indian Boundary Line, in Cook County, Illinois.

COMMON ADDRESS: 16426 S. Terry Lane, Oak Forest, IL 60452

PIN # 28-22-305-030-0000

WITNESSETH, That said party of the first part, in consideration of the sum of Ten & 00/100's Dollars (10.00), and other good and valuable considerations in hand paid, does hereby grant, sell and convey unto said party of the second part, the following described real estate, situated in Cook County, Illinois, to-wit:

party of the second part, as joint tenants and not as tenants in common.

1997, and known as Trust Number 97-6014, party of the first part, and Kevin Kratowicz, an unmarried man and Joann Molina, an unmarried woman of 5130 N. Western, Chicago, IL 60625

THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, Made this 11TH day of December 1997, between HERITAGE TRUST COMPANY of 17500 Oak Park Ave., Tinley Park, IL 60477, a corporation duly authorized by the Statutes of Illinois to execute trusts, as trustee under the provisions of a deed or deeds in trust duly recorded and delivered to said company in pursuance of a trust agreement dated the 7th day of January 1997, and known as Trust Number 97-6014, party of the first part, and Kevin Kratowicz, an unmarried man and Joann Molina, an unmarried woman of 5130 N. Western, Chicago, IL 60625

JOINT TENANCY DEED
97-11573 1/43

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TO HAVE AND TO HOLD the same unto said party of the second part, and to the proper use, benefit and behoof forever of said party of the second part, in joint tenancy and not in tenancy in common.

This deed is executed pursuant to and in the exercise of the power and authority granted to and vested in said trustee by the terms of said deed or deeds in trust delivered to said trustee in pursuance of the trust agreement above mentioned. This deed is made subject to the lien of every trust deed or mortgage (if any there be) of record in said county given to secure the payment of money, and remaining unreleased at the date of delivery hereof. This deed is subject to real estate taxes for the year 1997 and subsequent years, easements, conditions, covenants, and restrictions of record.

IN WITNESS WHEREOF, said party of the first part has caused its corporate seal to be hereto affixed, and has caused its name to be signed to these present by its Asst. Trust Officer and attested by its Asst. Secretary, the day and year first above written.

*HERITAGE TRUST COMPANY As Trustee or as Successor Trustee to Bremen Bank & Trust Company, Heritage Bremen Bank & Trust Company, County Bank & Trust Company, Heritage County Bank & Trust Company, Alsip Bank & Trust Company, and First National Bank of Lockport aforesaid,

By: Donna J. Wroblewski
Asst. Trust Officer
Attest: Lynda A. Blust
Asst. Secretary

State of Illinois

County of Cook

I, the undersigned, A NOTARY PUBLIC, in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Donna J. Wroblewski, Asst. Trust Officer of the HERITAGE TRUST COMPANY and Lynda A. Blust, Asst. Secretary of said Corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instruments as such Asst. Trust Officer and Asst. Secretary respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act of said Corporation, for the uses and purposes therein set forth; and said Asst. Secretary did also then and there acknowledge that she, as custodian of the corporate seal of said Corporation, did affix the said corporate seal of said Corporation to said instrument as her own free and voluntary act and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 11th day of December, 19 97.

OFFICIAL SEAL
Beth O'Hagan
Notary Public, State of Illinois
My Commission Expires Feb. 23, 2001

Beth O'Hagan
Notary Public

THIS INSTRUMENT PREPARED BY:

FUTURE TAX BILLS TO:

HERITAGE TRUST COMPANY
17500 Oak Park Avenue
Tinley Park, Illinois 60477

Kevin Kratowicz
Joann Molina
16426 S. Terry Lane
Oak Forest, IL 60452

JOINT TENANCY DEED

RETURN RECORDED DEED

Kevin Kratowicz
Joann Molina
16426 S. Terry Lane
Oak Forest, IL 60452



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