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DISCLAIMER

WHEREAS, JOSEPH ALBERT DUDEK.

died testate on May 25, 1995 and was the creator of that certain Land Trust Agreement dated the 16th day of February, 1983 and known as Trust Number 7114, as amended on October 14, 1987, (the "Trust") with Bank One LaGrange, formerly known as LaGrange Bank & Trust Company, designated as and currently serving as Trustee thereunder (a) "Trustee");

WHEREAS, the Trust holds title to the following described real estate located in Cook County, Illinois to wit:

"PARCEL 1", legally described as:

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An undivided one-half (1/2) interest in and to:

- (A) That part of the East 276.80 (e.t. of the West 908.98 feet of the South half of the Southwest quarter of the Southwest quarter of Section 27, Township 39 North, Range 13, East of the Third Princ pal Meridian lying South of Southerly line of Chicago and Illinois Western Railroa (Except the South 150 feet) taken for 31st Highway:
- (B) That part of the South half of the Southwest quarter of the Southwest quarter of Section 27, Township 39 North, Range 13, East of the Third Principal Meridian which lies West of the Westerly line of Manufacturer's Junction Railway Company, described as follows:

Commencing at a point on the North line of the South half of the Southwest quarter of the Southwest quarter of said Section 27, 434.18 feet East of the West line of said Section 27; thence East along the North line of the South half of the Southwest quarter of the Southwest quarter of said Section 27, a distance of 165.0 feet; thence South along a line parallel with and 599.18 feet East of the West line of said Section 27, a distance of 315.38 feet to intersection of North Easterly right of way line of the Chicago and Illinois Western Railroad; thence North Westerly along the North Easterly right of way line of said Chicago and Illinois Western Railroad, a distance of 106.24 feet to center line of a railroad switch track running in a Northerly and Southerly direction; thence Northerly along the center line of said railroad switch track, being on an arc of a circle having a radius of 484.46 feet convex South Westerly, the arc of said circle forms a central angle of 11 degrees 36 minutes, a distance of 98.07 feet to a point which is 434.18 feet East of the West line of said Section 27 (measured on a line parallel with the North line of the South half of the Southwest quarter of the Southwest quarter of said Section 27) and 199.10 feet

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South of the North line of the South half of the Southwest quarter of the Southwest quarter of said Section 27, thence North along a line parallel with and 434.18 feet East of the West line of said Section 27, a distance of 199.10 feet to the place of beginning, all in Cook County, Illinois.

PIN: 16-27-306-035 and 16-27-306-036

Commonly known as:

2937 South Cicero Avenue

Cicero, Cook County, Illinois:

"PARCEL 2" legally described as:

An undivided one-half (½) interest in and to that part of the Southwest quarter (¼) of Section 8, Township 37 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois, lying East of the East Line of Ridgeland Avenue, Northeasterly Line of the Baltimore and Ohio Chicago Terminal Railroad property, and Southerly of the Southerly Line of the Southwest Drainage District Deeder, except that part thereof conveyed for highway purposes.

PIN: 24-08-316-007

Commonly known as:

East Side of Ridgeland Avenue

480' South of 101st Street

Chicago Ridge, Cook County. Minois.

The foregoing Parcel 1 and Parcel 2 are hereinafter collectively referred to as the "Property."

WHEREAS, the Property is valued at approximately \$268,000.00;

WHEREAS, the Trust provides that upon the death of JOSEPH ALBERT DUDEK the balance and residue of the Property shall be distributed in different amounts to the decedent's children, namely: FRED VICTOR DUDEK, RICHARD JOHN DUDEK, MICHAEL JOSEPH DUDEK, CHARLES FRANCIS DUDEK and PATRICIA THERESA RIZZO:

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WHEREAS, PATRICIA THERESA RIZZO is entitled to disclaim her entire interest in and to said Property and said Trust, pursuant to the provisions of the Illinois Compiled Statutes Chapter 755, Act 5, Section 2-7;

NOW THEREFORE, the undersigned, PATRICIA THERESA RIZZO, a married person, of 316 Castle Circle, LaGrange Park, Illinois hereby disclaims any and all right, title, interest, beneficial interest, or power of direction in, to, over or under the earning, avails and proceeds of the Property or of the Trust, irrespective of their value, if any, to which she became entitled upon the death of JOSEPH ALBERT DUDEK on May 25, 1995, under the terms of the 1997. Och Colling Clark's Office said Trust.

Dated: January 20

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ATTESTATION

STATE OF ILLINOIS) SS.

COUNTY OF COOK

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that PATRICIA THERESA RIZZO, a married person, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me in person and acknowledge that she signed, sealed and delivered the said instrument as a free and voluntary act, for the uses and purposes therein set forth.

County Clerk's Office

Given woder my hand and notarial seal this 20th day of January, 1997.

My Commission Expires: 6/25/01

This document was prepared by and after recording should be returned to: Mark G. Poulakidas, Esq. Huff & Gaines Ltd. 10 South LaSalle Street Suite 3500 Chicago, Illinois 60603



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