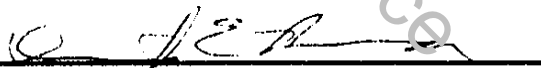


COVENANT


Know all men by these presents that the undersigned, David E. Berger, not individually, but as president of Berger Development, Ltd., owner of record of the title to the property located at 1327 N. Mohawk, Chicago, Illinois, 60010, Permanent Real Estate Index Number (PIN) 17-04-122-101-0000 and legally described on Exhibit A attached hereto does hereby covenant and agree for itself, its successor and assigns, that the maintenance and repair of the common sewer lines located anywhere on the property from the point of connection to the sewer main in the public street shall be the responsibility of the owners of the three (3) single family condominiums to be constructed as approved by the City of Chicago, as amended from time to time, and shall not be the responsibility of the City of Chicago. The undersigned further states that this covenant shall run with the land and shall be binding upon all subsequent grantees. This covenant is made to induce the City of Chicago to furnish sewer and water service to the above-described premises.

This instrument is executed by David E. Berger, not in his individual capacity, but solely in his capacity as President of Berger Development, Ltd. All the terms, provisions, stipulations, covenants and conditions to be performed by David E. Berger are undertaken solely as President of Berger Development, Ltd., and not individually and all statements are made on information and belief and are to be construed accordingly and no personal liability shall be asserted or be enforceable against David E. Berger by reason of any of the terms, provisions, stipulations, covenants and conditions and statements contained in this instrument.

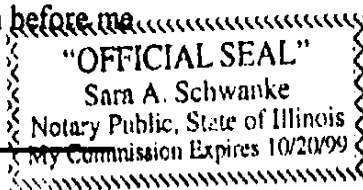
David E. Berger, not individually, but
as President of Berger Development, Ltd.



David E. Berger,
President of Berger Development, Ltd.

Subscribed and sworn before me
September 22, 1998


Notary Public



Please send this document to: **DAVID E. BERGER, 944 W. BARRY AVENUE
UNIT A, CHICAGO, IL 60657**

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EXHIBIT A LEGAL DESCRIPTION

The South 25 feet of the North 75 feet of Lot 1 in the Assessors Second Division of parts of Lots 24, 25, and 32 in Butterfields Addition to Chicago in Section 4, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

98847572

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