

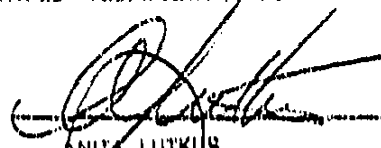
COVENANT

Know all men by these presents that the undersigned, American National Bank and Trust Company of Chicago, not individually, but as Trustee under the provisions of a Trust Agreement dated April 15, 1997, and known as Trust #122647-01, holder as Trustee as aforesaid of the title to the property legally described on Exhibit A attached hereto does hereby covenant and agree for itself, its successors 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 townhomes to be constructed, as approved by the City of Chicago, is 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 American National Bank and Trust Company of Chicago, not personally but solely as Trustee, as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee. All the terms, provisions, stipulations, covenants and conditions to be performed by American National Bank and Trust Company of Chicago are undertaken by it solely as Trustee, as aforesaid, and not individually and all statements herein made are made on information and belief and are to be construed accordingly, and no personal liability shall be asserted or be enforceable against American National Bank and Trust Company of Chicago by reason of any of the terms, provisions, stipulations, covenants and/or statements contained in this instrument.

**AMERICAN NATIONAL BANK and
TRUST COMPANY OF CHICAGO,**
not individually, but as Trustee under Trust
Agreement dated April 15, 1997, and
known as Trust #122647-01

BY:



ANIKA LUTKUS

TITLE: TRUST OFFICER

This document prepared by and
return to:

Cornell Partners LP II
c/o: Urban Equities, Inc.
1809 E. 71st Street, Suite D
Chicago, IL 60649

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