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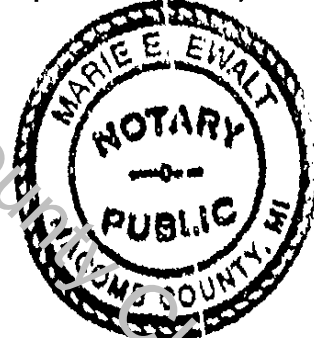
STATE OF Michigan
COUNTY OF Oakland

On this the 20th day of January 1998 A.D. , before me, a Notary Public, appeared Albert J. Marshall to me personally known, who being by me duly sworn, did say that (s)he is the Vice President of STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Albert J. Marshall acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.



Marie E. Ewalt
Notary Public, Macomb County, Michigan
Acting in Oakland County
My Commission Expires 10/23/2000



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Exhibit 'A'

Index: 19217

State: IL

Loan#: 700052632

County: Cook

Borrower: **GEORGE RABINDRAN AND SHANTA RABINDRAN
AND GEORGE A. KARAVATTUVEETIL AND REENI
M. KARAVATTUVEETIL.**

Job#: 405_8801

UNIT 2815 AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF LAND (HEREINAFTER REFERRED TO AS PARCEL;) CERTAIN LOTS IN THE PLAT OF LAKE FRONT PLAZA, A SUBDIVISION OF A PARCEL OF LAND LYING IN ACCRETIONS TO FRACTIONAL SECTION 10, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 30, 1962 AS DOCUMENT NUMBER 18461961, WHICH SURVEY IS ATTACHED AS EXHIBIT A TO DECLARATION MADE BY AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 9, 1962 AS TRUST NUMBER 17460, RECORDED AS DOCUMENT NO. 22453315; TOGETHER WITH AN UNDIVIDED .10235 PERCENT INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY) IN COOK COUNTY, ILLINOIS.

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