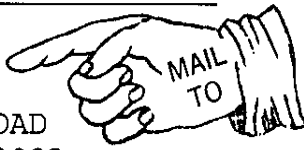


WARRANTY DEED  
TENANCY BY THE ENTIRETY



MAIL TO:  
DAVID FULLERTON  
295 NORTHFIELD ROAD  
NORTHFIELD, IL 60093



NAME & ADDRESS OF TAXPAYER:  
TODD A. KAPRAK  
5040 W. BERTEAU  
CHICAGO, IL 60641

GRANTOR(S), GARRY E. HOWARD and BARBARA HOWARD, his Wife, as Joint Tenants of CHICAGO, in the County of COOK, in the State of IL, for and in consideration of Ten Dollars (\$10.00) and other good and valuable consideration in hand paid, CONVEY(S) and WARRANT(S) to the GRANTEE(S), TODD A. KAPRAK and KRISTIN M. KAPRAK, husband and wife, of 701 W. JACKSON, CHICAGO, in the County of COOK, in the State of IL, not as TENANTS IN COMMON and not as JOINT TENANTS, but as TENANTS BY THE ENTIRETY, the following described real estate:

1132537

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R

ATGF, INC

LOT 27 IN GARDNER SIXTH ADDITION TO MONTROSE, BEING A SUBDIVISION OF THAT PART WEST OF MILWAUKEE AVENUE OF THE SOUTH 1/2 OF LOT 10 IN SCHOOL TRUSTEES' SUBDIVISION OF SECTION 16, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index No:  
13-16-412-028

Property Address:  
5040 W. BERTEAU, CHICAGO, IL 60641

SUBJECT TO: (1) General real estate taxes for the year 1998 and subsequent years. (2) Covenants, conditions and restrictions of record. →

hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois. TO HAVE AND TO HOLD said premises not as TENANTS IN COMMON and not as JOINT TENANTS but as TENANTS BY THE ENTIRETY.

DATED this 15th day of June 1999.

Garry E. Howard  
GARRY E. HOWARD

Barbara Howard  
BARBARA HOWARD

STATE OF ILLINOIS )  
                                  ) SS  
COUNTY OF COOK )

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that GARRY E. HOWARD and BARBARA HOWARD, his

Wife, as Joint Tenants personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notary seal, this 15th day of

June, 1999.

Josephine M O'Brien Notary Public



My commission expires 4/15/02

COUNTY - ILLINOIS TRANSFER STAMPS

Exempt Under Provision of Paragraph          Section 4, Real Estate Transfer Act  
Date:                                 

Prepared By:  
FRANK M. HOWARD  
5801 N. NORTHWEST HIGHWAY  
CHICAGO, IL 60631

Signature:   

STATE TAX

STATE OF ILLINOIS

JUL.-8.99

COOK COUNTY

0018000000 #

REAL ESTATE TRANSFER TAX
0025000
FP325652

COUNTY TAX

COOK COUNTY

REAL ESTATE TRANSACTION TAX

JUL.-8.99

REVENUE STAMP

0670000000 #

REAL ESTATE TRANSFER TAX
00125.00
FP326665

CITY TAX

CITY OF CHICAGO

JUL.-8.99

REAL ESTATE TRANSACTION TAX DEPARTMENT OF REVENUE

0000000517 #

REAL ESTATE TRANSFER TAX
00900.00
FP326650

CITY TAX

REAL ESTATE TRANSACTION TAX DEPARTMENT OF REVENUE

JUL.-8.99

CITY OF CHICAGO

0000000518 #

REAL ESTATE TRANSFER TAX
00975.00
FP326650