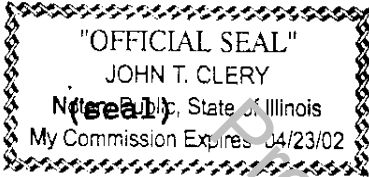


UNOFFICIAL COPY

aforesaid, DO HEREBY CERTIFY that Fred Collins and Rhonda Collins, husband and wife 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 18th day of December, 1999.

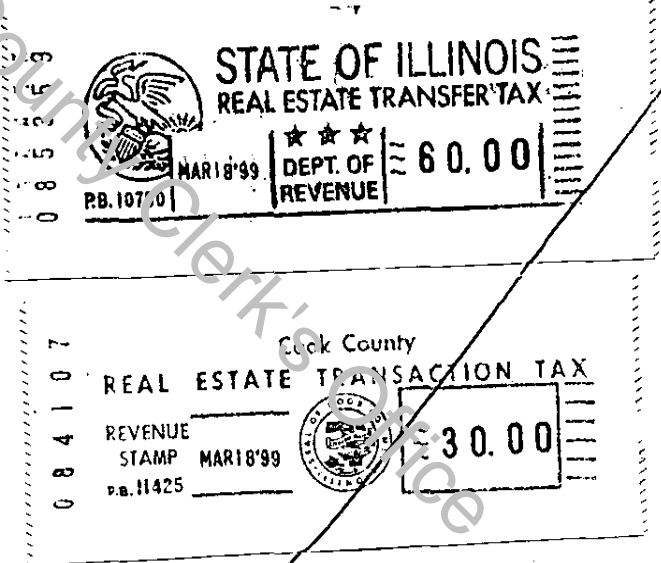


[Signature] Notary Public
My commission expires 4/23/02

COUNTY - ILLINOIS TRANSFER STAMPS
Exempt Under Provision of
Paragraph _____ Section 4,
Real Estate Transfer Act
Date: _____

Prepared By:
JOHN T. CLERY
1111 PLAZA DRIVE
SCHAUMBURG, IL 60173

Signature: _____



99265746