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RIDER NO. 1

Grantees assume liability and agree to pay all obligations arising under the mortgage note and mortgage executed by Grantors in favor of Manufacturers Hanover Mortgage Corporation, said mortgage having been recorded in the Office of the Registrar of Titles for Cook County, Illinois as document 3114774 on August 28, 1979. Grantors further assume liability for all obligations of Grantors to the Administrator of Veterans Affairs to guarantee the aforesaid mortgage loan. Grantees agree to indemnify the Administrator of Veterans Affairs for any claim arising from said guaranty. Grantors specifically declare and acknowledge their Indemnification Liability to the Administrator of Veterans Affairs by having executed VA Form 26-6382 on June 22, 1983.

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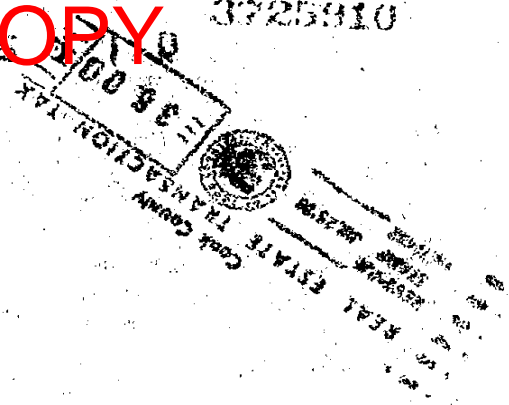
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WARRANTY DEED
Agency
S. L. No. 1
(Ind.) (Individual)

CAUTION: Consult a lawyer before using or making any warranty with respect thereto, including this form. Neither the publisher nor the seller of this form warrants the merchantability or fitness for a particular purpose.



THE GRANTORS Calvin Staker and Joan C. Staker, his wife,

of the Village of Arlington Heights, County of Cook, State of Illinois, for and in consideration of ten (\$10.00) and other valuable consideration in hand paid, CONVEY and WARRANT to Matthew V. Vliet and Sandra A. Trost, his wife, of Arlington Heights, Illinois,

(The Above Space For Recorder's Use Only)

(NAMES AND ADDRESSES OF GRANTEES) JOINT TENANCY, the following described Real Estate situated in the County of Cook, State of Illinois, to wit:

Lot 194 in H. R. Perry Co.'s Laudymont Terrace being a Subdivision of part of the Southeast 1/4 of Section 31, and part of the Southwest 1/4 of Section 32, all in Township 42 North, Range 11, East of Third Principal Meridian, in Cook County, Illinois, subject to General Taxes for the year 1987 and subsequent years; building lines and building and liquor restrictions of record; zoning and building laws and ordinances; private, public and utility easements; covenants and restrictions of record as to occupancy; and subject to the terms of Rider No. 1 attached to this Warranty Deed;

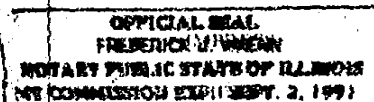
hereby releasing and waiving all claims under and by virtue of the Homestead Exemption Laws of the State of Illinois. TO HAVE AND TO HOLD said premises not in tenancy in common, but in joint tenancy forever.

Permanent Real Estate Index Number(s): 03-32-309-070-0000
Address(es) of Real Estate: 730 South Dunton, Arlington Heights, Illinois

DATED this 20th day of July 1988

PLEASE PRINT OR TYPE NAMES(S) BELOW SIGNATURE(S)
Calvin Staker (SEAL) Joan C. Staker (SEAL)
Calvin Staker Joan C. Staker (SEAL)

State of Illinois, County of Cook, I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Calvin Staker and Joan C. Staker, his wife, are known to me to be the same person whose name said subscribed and signed, sealed and delivered the said instrument as their voluntary act, for the uses and purposes therein set forth, including the waiver of the right of homestead.



Given under my hand and official seal this 22nd day of July 1988
Commission expires 1991
This instrument was prepared by T. Hettinger, 123 W. Madison, Chicago, IL (NAME AND ADDRESS)

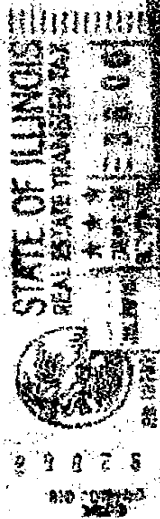
MAIL TO: William L. Staker, Attorney at Law, 532 N. Oak Lake Forest, IL 60045
Matthew and Sandra Vliet, 730 South Dunton, Arlington Heights, Illinois 60005

OR RECORDER'S OFFICE BOX NO.

EQUITY TITLE COMPANY EC 101409

3725910

APPLY RIDERS OR REVENUE STAMPS HERE



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Warranty Deed

JOHN TENANCY
INSTRUMENT TO INDIVIDUAL

1979

TO

Address
Deliver Hereafter
Remainder to
Sig. Card

GEORGE E. COLE
LEGAL FORMS

Property of Cook County Clerk's Office

3725910

0165213

0165213

COOK COUNTY CLERK
JUL 22 1979
Address
Deliver Hereafter
Remainder to
Sig. Card

WILLIAM Z. DEAR
582 N. OAKWOOD
LAKE FOREST, ILL. 60045