

COPY

<p>A. Settlement Statement</p> <p style="text-align: center; font-size: 1.2em;">FIRST AMERICAN TITLE INSURANCE COMPANY</p>	<p style="text-align: center;">B. Type of Loan</p> <p>1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FMHA 3. <input type="checkbox"/> CONV. UNINS. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> CONV. INS.</p> <p>6. File Number AW4809</p> <p>7. Loan Number N/A</p> <p>8. Mortgage Insurance Case Number N/A</p>
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C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked '(p.o.c)' were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name of Borrower: HOMER TOWNSHIP, FIRST NATIONAL BANK OF JOLIET AS TRUST #5364, FIRST NATIONAL BANK OF JOLIET

E. Name of Seller: RUTH ANN KINZLER, MARGARET ADELMAN AND ROBERT WELTER

F. Name of Lender:

G. Property Location: BELL ROAD AND 151ST STREET
HOMER TOWNSHIP, IL 60441

H. Settlement Agent: FIRST AMERICAN TITLE INSURANCE COMPANY	I. Settlement Date: 09 FEB 00 03:00
Address: 3215 FIDAY ROAD JOLIET, ILLINOIS 60431	Disbursement Date: 02/09/00
Place of Settlement: 3215 FIDAY ROAD Address: JOLIET, ILLINOIS 60431	

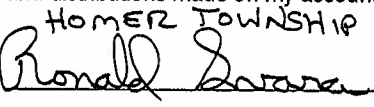
J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due From Borrower		400. Gross Amount Due To Seller	
101. Contract Sales Price	\$3,000,000.00	401. Contract Sales Price	\$3,000,000.00
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)	1,182.00	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
120. Gross Amount Due From Borrower	\$3,001,182.00	420. Gross Amount Due To Seller	\$3,000,000.00
200. Amounts Paid By Or In Behalf Of Borrower		500. Reductions In Amount Due To Seller	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges (line 1400)	10,193.00
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to		510. City/town taxes to	
211. County taxes 01/01/00 to 02/09/00	363.98	511. County taxes 01/01/00 to 02/09/00	363.98
212. Assessments to		512. Assessments to	
213. COUNTY TAXES FROM 01-01-99/12-31-99	3,321.26	513. COUNTY TAXES FROM 01-01-99/12-31-99	3,321.26
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$3,685.24	520. Total Reductions Amount Due Seller	\$13,878.24
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301 Gross amount due from borrower (line 120)	\$3,001,182.00	601 Gross amount due to seller (line 420)	\$3,000,000.00
302. Less amounts paid by/for borrower (line 220)	\$3,685.24	602. Less reductions in amount due to seller (line 520)	\$13,878.24
303. Cash (<input checked="" type="checkbox"/> From) (<input type="checkbox"/> To) Borrower	\$2,997,496.76	603. Cash (<input checked="" type="checkbox"/> To) (<input type="checkbox"/> From) Seller	\$2,986,121.76

FIRST AMERICAN TITLE INSURANCE COMPANY
Looking ahead since 1889

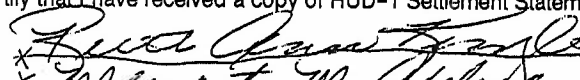
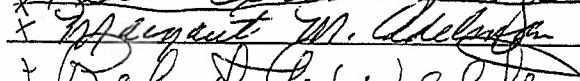
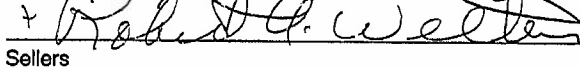
L. Settlement Charges

700. Total Sales/Broker's Commission based on price \$3,000,000.00 @ % =		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of Commission (line 700) as follows			
701. \$	to		
702. \$	to		
703. Commission paid at Settlement			
704.			
800. Items Payable In Connection With Loan			
801. Loan Origination Fee	%		
802. Loan Discount	%		
803. Appraisal Fee to			
804. Credit Report to			
805. Lender's Inspection Fee			
806. Mortgage Insurance Application Fee to			
807. Assumption Fee			
808.			
809.			
810.			
811.			
900. Items Required By Lender To Be Paid In Advance			
901. Interest from	to @ \$	/day 1	
902. Mortgage Insurance Premium for		months to	
903. Hazard Insurance Premium for		years to	
904.			
905.			
1000. Reserves Deposited With Lender			
1001. Hazard Insurance	months @ \$	per month	
1002. Mortgage Insurance	months @ \$	per month	
1003. City property taxes	months @ \$	per month	
1004. County property taxes	months @ \$	per month	
1005. Annual assessments	months @ \$	per month	
1006.	months @ \$	per month	
1007.	months @ \$	per month	
1008. Aggregate Accounting Adjustment			.00
1100. Title Charges			
1101. Settlement or Closing/Escrow fee to FIRST AMERICAN TITLE INSURANCE COMPANY		815.00	
1102. Abstract or title search to			
1103. Title examination to			
1104. Title insurance binder to			
1105. Document preparation to			
1106. Notary fees to			
1107. Attorney's fee to MCKEOWN LAW FIRM			3,750.00
(Includes above items numbers:)			
1108. Title insurance to FIRST AMERICAN TITLE INSURANCE COMPANY		175.00	3,493.00
(Includes above items numbers: 1102-1103-1104)			
1109. Lender's coverage \$			
1110. Owner's coverage \$ 3,493.00			
1111. DOCUMENT PROCESSING FEE TO FIRST AMERICAN TITLE		10.00	
1112. COPIES TO FIRST AMERICAN TITLE		42.00	
1113. LATER DATE FEE TO: FIRST AMERICAN TITLE		65.00	
1200. Government Recording And Transfer Charges			
1201. Recording fees: Deed \$ 75.00 Mortgage \$ Release \$		75.00	
1202. City/county tax/stamps: Deed \$;Mortgage \$			
1203. State tax/stamps: Deed \$;Mortgage \$			
1204.			
1205.			
1300. Additional Settlement Charges			
1301. Survey to ROGINA AND ASSOCIATES			2,775.00
1302. Pest inspection to			
1303. TRUST FEES TO: FIRST NATIONAL BANK OF JOLIET			175.00
1304.			
1305.			
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$1,182.00	\$10,193.00

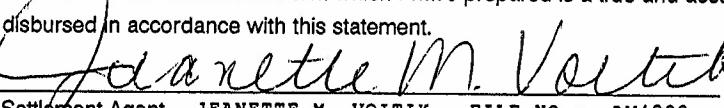
I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and distributions made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

HOMER TOWNSHIP BY


 Borrowers

 Sellers

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.


 Settlement Agent JEANETTE M. VOITIK - FILE NO.: AW4809

09 FEB 00

 Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine or imprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010.

Entire Ledger
Printed on: 02/09/00 At: 14:01

For File Number: AW4809

Closing Date: 02/09/00
Disbursement Date: 02/09/00

Buyer: HOMER TOWNSHIP, FIRST NATIONAL BANK OF JOLIET AS TRUST #5364
Seller: RUTH ANN KINZLER, MARGARET ADELMAN AND ROBERT WELTER
Lender:

Property Address:
BELL ROAD AND 151ST STREET
HOMER TOWNSHIP , IL 60441

=====
RECEIPTS
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entry#	Received from	S	(W)Frn# T-Type	TransDt	Receipt#	Amount
934	HOMER TOWNSHIP		CK			\$2,997,496.76
Total Receipts:						\$2,997,496.76

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DISBURSEMENTS
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entry#	Payee	S	T-Type	TransDt	AR Trans# Chk/Frn#	Amount
0484	ROGINA & ASSOCIATES LTD.		CK			\$2,775.00
0485	FIRST MIDWEST TRUST COMP		CK			\$175.00
0486	MCKEOWN LAW FIRM		CK			\$3,750.00
0487	WELTER TRUST		CK			\$40,792.00
0488	BENNY WELTER		CK			\$92,651.22
0489	FIRST AMERICAN EXCHANGE		CK			\$259,100.00
0490	JUNE PANKOW		CK			\$373,265.22
0491	MARGE ADELMAN		CK			\$52,500.00
0492	MARGE ADELMAN		CK			\$290,587.22
0493	MARGE ADELMAN		CK			\$10,000.00
0494	NICHOLAS WELTER		CK			\$60,000.00
0495	FIRST AMERICAN EXCHANGE		CK			\$312,165.22
0496	ROBERT WELTER		CK			\$373,265.22
0497	RUTH ANN KINZLER		CK			\$373,265.22
0498	CAROL STAMM		CK			\$373,265.22
0499	BETTE MCBRIDE		CK			\$373,265.22
0501	FIRST AMERICAN TITLE INS		AR			\$4,675.00
0538	FIRST AMERICAN TITLE INS		CK			\$2,000.00
Total Disbursements:						\$2,997,496.76

Ending Balance: \$.00

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Seller: JEANETTE M. VOITIK

HOMER TOWNSHIP BY

Ruth Ann Kinzler
Seller

Ronald Swarc
Buyer

Margaret Adelman
Seller

Buyer

Robert A. Welter