

A. Settlement Statement		B. Type of Loan		
FIRST AMERICAN TITLE INSURANCE COMPANY		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.	
		6. File Number AW4809		
		7. Loan Number N/A		
		8. Mortgage Insurance Case Number N/A		
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 Address: 3215 FIDAY ROAD JOLIET, ILLINOIS 60431			I. Settlement Date: 09 FEB 00 03:00	
Place of Settlement: 3215 FIDAY ROAD Address: JOLIET, ILLINOIS 60431			Disbursement Date: 02/09/00	
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
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

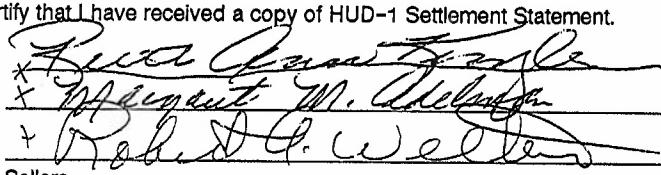
Looking ahead since 1889

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		

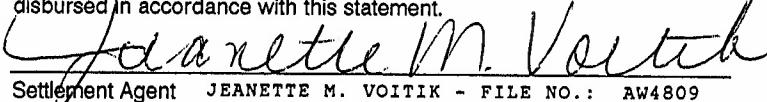
I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and distributions made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

HOMER TOWNSHIP BY
Ronald Swanson



Borrowers

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.



09 FEB 00

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

Date

EST JOLIET

First American Title Insurance Company

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

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RECEIPTS

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Entry#	Received from	S	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

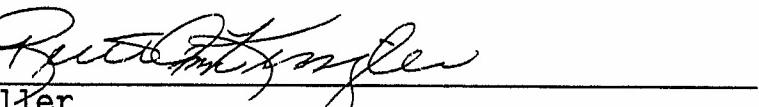
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Ending Balance: \$.00

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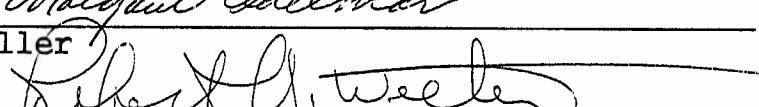
Owner: JEANETTE M. VOITIK

Homer Township by


Buyer


Lender

Buyer


Buyer