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Cook County Recorder 23.00



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MAIL TO:
RONALD T. KOPEC
5916 SOUTH PULASKI ROAD
CHICAGO, IL. 60629

THIS INDENTURE MADE this 26th day of April, 2000, between **STANDARD BANK AND TRUST COMPANY**, a corporation of Illinois, as Trustee under the provisions of a deed or deeds in trust, duly recorded and delivered to said bank in pursuance of a Trust Agreement dated the 5th day of May, 1993, and known as Trust Number 13867, party of the first part and Stefan Koltas and Danuta Koltas, and wife, not as tenants not as tenants in common but as tenants by the entirety whose address is 1071 Norwalk Road, Lemont, Illinois 60439 party of the second part.

WITNESSETH, That said party of the first part, in consideration of the sum of Ten and No/100 (\$10.00) Dollars, and other good and valuable consideration in hand paid, does hereby grant, sell and convey unto said party of the second part, the following described real estate, situated in COOK County, Illinois, to wit:

**
Lot 124 in Covington Knolls Unit 2, a Subdivision of part of the Southwest 1/4 of Section 28, Township 37 North, Range 11, East of the Third Principal Meridian, according to the plat thereof recorded April 20, 1999 as Document 99-376259 in Cook County, Illinois.

P.I.N.: 22-28-301-01 30000

Common Address: 1071 Norwalk Road - Lemont, IL 60439

Subject to: General real estate taxes for the year 1999 and subsequent years.

*HUSBAND
**GALLAGHER AND HENRY'S

BOX 333-CTI

together with the tenements and appurtenances thereunto belonging.
TO HAVE AND TO HOLD the same unto said party of the second part, and to the proper use, benefit and behoof forever of said party of the second part.

This deed is executed pursuant to and in the exercise of power and authority granted to and vested in said trustee by the terms of said deed or deeds in trust delivered to said trustee in pursuance of the trust agreement above mentioned. This deed is made subject to the lien of every trust deed or mortgage (if any there be) of record in said county given to secure the payment of money, and remaining unreleased at the date of delivery hereof.

IN WITNESS WHEREOF, said party of the first part has caused its corporate seal to be hereto affixed and has caused its name to be signed to these presents by its T.O. and attested by its A.T.O. the day and year first above written.

STANDARD BANK AND TRUST COMPANY

As Trustee as aforesaid:

Attest: Joanne Esposito
Joanne Esposito, A.T.O.

By: Patricia Ralphson
Patricia Ralphson, T.O.

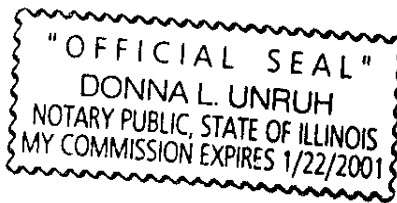
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STATE OF ILLINOIS COUNTY OF COOK }

SS: I, the undersigned, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY, that
Patricia Ralphson, T.O. of the **STANDARD BANK AND TRUST COMPANY** and
Joanne Esposito, A.T.O. of said Company, personally known to me to be the same persons
 whose names are subscribed to the foregoing instrument as such _____ and _____, respectively,
 appeared before me this day in person and acknowledge that they signed and delivered the said instrument as their own
 free and voluntary act, and as the free and voluntary act of said Company, for the uses and purposes therein set forth;
 and the said _____ did also then and there acknowledge that _____ as custodian of the corporate seal of said
 Company did affix the said corporate seal of said Company to said instrument as _____ own free and voluntary act,
 and as the free and voluntary act of said Company, for the uses and purposes of _____ therein set forth.
 Given under my hand and Notarial Seal this 28th day of April, 2000

Donna L. Unruh
 NOTARY PUBLIC



PREPARED BY: **Joanne Esposito, A.T.O.**
 Standard Bank & Trust Co.
 7800 W. 95th St.
 Hickory Hills, IL 60457

FENCES: No fence or other non-residential structure shall be erected or maintained on any lot in the Subdivision which shall restrict the view in any way from an adjoining lot in the Subdivision. Fences shall be allowed only in the rear yard of any lot. Said structures shall be no higher than four (4) feet, except for swimming pool enclosures, which in no event shall said fence protrude forward beyond the rear wall of the building, and shall be governed by local ordinances. Fences shall be limited to fifty percent (50%) opacity. Fencing materials shall be limited to painted or stained wood, wrought iron, aluminum or vinyl coated or galvanized cyclone fencing. In no event shall a fence protrude forward beyond the rear wall of a building and in the case of a corner lot, the fence shall not protrude forward beyond the rear wall of the building or the face of the building on either side fronting on a street. The fence, when necessary, should be designed to enhance rather than detract, from the overall appearance of the property.

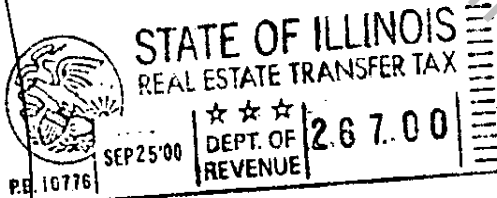
Prior to the erection or installation of any fence, plans showing the specific location and specifications for the same shall be submitted to Orchard Hill Construction, L.L.C. for written approval. NO FENCE SHALL BE INSTALLED WITHOUT THE EXPRESS WRITTEN CONSENT OF ORCHARD HILL CONSTRUCTION, L.L.C.

TRUSTEE'S DEED

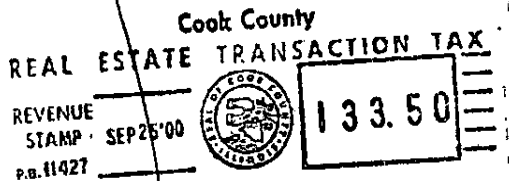


COOK CO. NO. 016

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STANDARD BANK AND TRUST CO.
 7800 West 95th Street, Hickory Hills, IL 60457