

L202-4533

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DEED IN TRUST
WARRANTY DEED

#2

THIS INDENTURE WITNESSETH, That
the Grantor, LeRoy R. Smith
and Rita T. Smith, husband
and wife _____ of
the County of Cook and
for and in consideration of Ten and
no/100 (\$10.00)----- Dollars,
and other good and valuable considerations
in hand, paid, Convey(s) and Warrant(s) unto
the **PALOS BANK AND TRUST**
COMPANY, an Illinois Banking Corporation
of the United States of America, as Trustee

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1603/0051 11 001 Page 1 of 3
2002-09-10 12:15:14
Cook County Recorder 28.00



under the provisions of a Trust Agreement dated the 8th day of July 20 02 and known as
Trust Number 1-5422 the following described real estate in the County of Cook and the State of
Illinois, to-wit:

Unit 5-2D and Garage Unit G-5-2D in Ridge Point Condominium as delineated on a survey of
the following described real estate. That part of Lot 1 in Murden Meadows, being a
subdivision of the North 5 acres of the South 10 acres of the North 20 acres of the East 1/2 of,
the Northwest 1/4 of Section 18, Township 36 North, Range 13, East of the Third Principal
Meridian, in Cook County, Illinois, which survey is attached as exhibit A to the Declaration of
Condominium recorded August 17, 1998 as Document no. 98725017 as amended from time to
time, together with its undivided percentage interest in the common elements in Cook County,
Illinois.

Permanent Index No: 28-18-101-044-1056

Common Address: 6850 Ridge Point Drive, Unit 2D, Oak Forest, IL 60452

TO HAVE AND TO HOLD the said premises with the appurtenances, upon the trusts, and for the uses and purposes herein
and in said Trust Agreement set forth.

Full power and authority is hereby granted to said Trustee to improve, manage, protect and subdivide said premises or any
part thereof and to resubdivide said Property as often as desired, to contract to sell, to grant options, to sell on any terms, to convey
either with or without consideration to donate, to dedicate, to mortgage, pledge or otherwise encumber; to lease said property, or any
part thereof, from time to time, by leases to commence in praesenti or in futuro, and upon any terms and for any period of time, not
exceeding 198 years, and to renew or extend leases upon any terms and for any period or periods of time and to amend, change or
modify leases and the terms and provisions thereof at any time or times hereafter; to partition to exchange said property, or any part
thereof, for other real or personal property, to grant easements or charges of any kind, to release, convey or assign any right, title or
interest in or about said premises and to deal with said property and every part thereof in all other ways and for such other considerations
as it would be lawful for any person owning the same to deal with same, whether similar to or different from the ways above
specified, at any time or times hereafter.

In no case shall any party, to whom said premises, or any part thereof, shall be conveyed, contracted to be sold, leased or
mortgaged by said trustee, and in no case shall any party dealing with said trustee in relation to said premises, be obliged to see to
the application of any purchase money, rent or money borrowed or advanced on said premises or be obliged to see that the terms of
this trust have been complied with, or be obliged to inquire into the necessity or expediency of any act of said trustee, or be obliged

Box 24

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to inquire into the necessity or expediency of any act of said trustee, or be privileged or obliged to inquire into any of the terms of said agreement.

The interest of each and every beneficiary hereunder and of all persons claiming under them, is hereby declared to be personal property and to be in earning avails and proceeds arising from the disposition of the premises; the intention hereof being to vest in the said PALOS BANK AND TRUST COMPANY the entire legal and equitable title in fee, in and to all of the premises above described.

This conveyance is made upon the express understanding and condition that neither PALOS BANK AND TRUST COMPANY individually or as Trustee, nor its successor or successors in trust shall incur any personal liability or be subjected to any claim, judgement or decree for anything it or they or us or their agents or attorneys may do or omit to do in or about the said real estate or under the provisions of this Deed or said Trust Agreement or any amendment thereto or for injury to person or property happening in or about said real estate, any all such liability being hereby expressly waived and released. Any contract, obligations or indebtedness incurred or entered into by the Trustee in connection with said real estate may be entered into by it in the name of the then beneficiaries under Trust agreement as their attorney-in-fact, hereby irrevocably appointed for such purposes, or at the election of the Trustee, in its own name, as Trustee of an express trust and not individually (and the Trustee shall have no obligation whatsoever with respect to any such contract, obligation or indebtedness except only so far as the trust property and funds in the actual possession of the Trustee shall be applicable for the payment and discharge thereof). All persons and corporations whomsoever and whatsoever shall be charged with notice of this condition from the date of the filing for record of this deed.

And the said grantor (s) hereby expressly waive (s) and release (s) any and all right or benefit under and by virtue of any an all statutes of the State of Illinois providing for the exemption of homesteads from sale on execution or otherwise.

In Witness Whereof the grantor (s) aforesaid has (ve) hereunto set (his) (her) (their) hand and seal (s) this _____ day of _____, 20 02

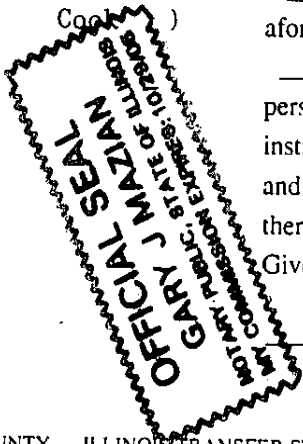
(SEAL) X LeRoy R. Smith (SEAL) X Rita T. Smith
LERROY R. SMITH RITA T. SMITH
(SEAL) _____ (SEAL) _____

State of Illinois)
County of Cook)

I, Gary J. Mazian a Notary Public in and for said County, in the state aforesaid, do hereby certify that LeRoy R. Smith and Rita T. Smith, husband and wife,

personally known to me to be the same person(s) whose name(s) 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 users and purposes therein set forth, including the release and waiver of the right of homestead.

Given my hand and notarial seal this 15th day of July 20 02



Gary J. Mazian
Notary Public

COUNTY — ILLINOIS TRANSFER STAMPS

EXEMPT UNDER PROVISIONS OF PARAGRAPH E SECTION 4. REAL ESTATE TRANSFER ACT.

DATE: July 15, 2002

Gary J. Mazian
Buyer, Seller or Representative

Mail Tax Bills To:

Mr. and Mrs. LeRoy R. Smith

6850 Ridge Point Drive, Unit 2D

Oak Forest, Illinois 60452

Mail to: Grantee's Address

This instrument was prepared by:
Sokol & Mazian, 60 Orland Square Drive,
Suite 202, Orland Park, IL 60462

Palos Bank and Trust
TRUST AND INVESTMENT DIVISION
12600 South Harlem Avenue / Palos Heights, Illinois 60463
(708) 448-9100

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STATEMENT BY GRANTOR AND GRANTEE

The Grantor or his agent affirms that, to the best of his knowledge, the name of the Grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation, authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire title to real estate under the laws of the State of Illinois.

Dated July 15, 2002

Signature: X Jerry R. Smith
Grantor or Agent

Subscribed and sworn to before me
by the said grantor this
15 day of July, 2002

Notary Public Gary J. Mazian



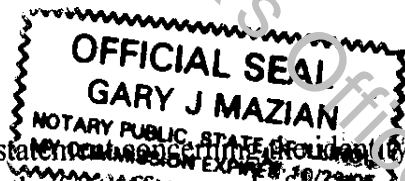
The Grantee or his agent affirms and verifies that the name of the Grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois.

Dated July 15, 2002

Signature: X Rita T. Smith
Grantee or Agent

Subscribed and sworn to before me
by the said grantee this
15 day of July, 2002

Notary Public Gary J. Mazian



NOTE: Any person who knowingly submits a false statement or certificate of a grantee shall be guilty of a Class C misdemeanor for the first offense and of a Class A misdemeanor for subsequent offenses.

(Attach to deed or ABI to be recorded in Cook County, Illinois, if exempt under the provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.)