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or periods of time and to amend, change or modify leases and the terms and provisions thereof at any time or times hereafter; to contract to make leases and to grant options to lease and options to renew leases and options to purchase the whole or any part of the reversion and to contract respecting the manner of fixing the amount of present or future rentals; to partition or 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 or title or interest in or about or easement appurtenant to said real estate or any part thereof; 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 the same, whether similar to or different from the ways above specified, at any time or times hereafter.

In no case shall any party dealing with the trustee in relation to said real estate, or to whom said real estate or any part thereof shall be conveyed, contracted to be sold, leased or mortgaged by the trustee, be obliged to see to the application of any purchase money, rent, or money borrowed or advanced on said real estate, or be obliged to see that the terms of his trust have been complied with, or be obliged to inquire into the necessity or expediency of any act of the trustee, or be obliged or privileged to inquire into any of the terms of said trust agreement; and every deed, trust deed, mortgage, lease or other instrument executed by the trustee in relation to said real estate shall be conclusive evidence in favor of every person relying upon or claiming under any such conveyance, lease or other instrument, (a) that at the time of the delivery thereof the trust created by this Indenture and by said trust agreement was in full force and effect, (b) that such conveyance or other instrument was executed in accordance with the trusts, conditions and limitations contained in this Indenture and in said trust agreement or in some amendment thereof and binding upon all beneficiaries thereunder, (c) that the trustee was duly authorized and empowered to execute and deliver every such deed, trust deed, lease, mortgage or other instrument, and (d) if the conveyance is made to a successor or successors in trust, that such successor or successors in trust have been properly appointed and are fully vested with all the title, estate, rights, powers, authorities, duties and obligations of their predecessors in trust.

The interest of each and every beneficiary hereunder and of all persons claiming under them or any of them shall be only in the earnings, avails and proceeds arising from the sale or other disposition of said real estate, and such interest is hereby declared to be personal property, and no beneficiary hereunder shall have any title or interest, legal or equitable, in or to said real estate as such, but only an interest in the earnings, avails and proceeds thereof as aforesaid.

If the title to any of the above real estate is now or hereafter registered, the Registrar of Titles is hereby directed not to register or note in the certificate of title or duplicate thereof, or memorial, the words "in trust" or "with limitations," or words of similar import, in accordance with the statute in such cases made and provided.

(Signature on Immediately Succeeding Page)

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Dated January 10, 2003

James F. Kobs
James F. Kobs

Nadine M. Kobs
Nadine M. Kobs

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT JAMES F. KOBS AND NADINE M. KOBS, who is personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the foregoing instrument as their free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notarial seal this 10 day of January, 2003



Amy Schoeffel
Notary Public

My commission expires on December 7, 2005

Prepared by and after recording return to: Richard B. Thies, Wildman, Harrold, Allen & Dixon, 225 West Wacker Drive, Suite 2800, Chicago, Illinois 60606

Mail subsequent tax bills to: James F. Kobs and Nadine M. Kobs, 173 Cawdor Lane, Inverness, Illinois 60067

THIS TRANSACTION IS EXEMPT UNDER 35 ILLINOIS COMPILED STATUTES 305/4 (e).

NAME	DATE
<u>James F. Kobs</u>	<u>1/10/03</u>
<u>Nadine M. Kobs</u>	<u>1-10-03</u>

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STATEMENT BY GRANTOR AND GRANTEE (55 ILCS 5/3 5020 B)

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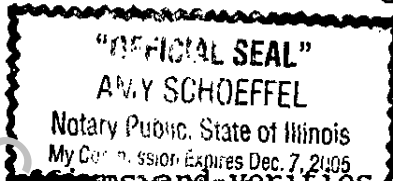
The Grantor or his Agent affirms that, to the best of his knowledge, the name of the Grantee shown on the Deed or Assignment of Beneficial Interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate 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 Jan. 10, 2003

Signature: James J. Kober
Grantor or Agent

Subscribed and sworn to before me
by the said
this 10th day of Jan, 2003
Notary Public

Amy Schoeffel



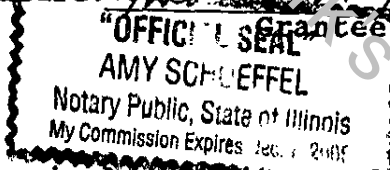
The Grantee or his Agent ~~affirms and verifies~~ that the name of the Grantee shown on the Deed or Assignment of Beneficial Interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, 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 Jan. 10, 2003

Signature: James J. Kober
Grantee or Agent

Subscribed and sworn to before me
by the said
this 10th day of Jan, 2003
Notary Public

Amy Schoeffel



NOTE: Any person who knowingly submits a false statement concerning the identity 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.)



EUGENE "GENE" MOORE

RECORDER OF DEEDS / REGISTRAR OF TORRENS TITLES
COOK COUNTY, ILLINOIS

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Unit 163 in Inverness on the Ponds Condominium as delineated on the survey of a portion of the following described real estate:

Loch Lomond Greens Unit 1, being a subdivision of parts of Lots 11 and 14 in School Trustees Subdivision of Section 16, Township 42 North, Range 10 East of the Third Principal Meridian, according to the plat thereof recorded December 4, 1980 as Document No. 25,692,755 and Inverness on the Ponds Unit 2, being a subdivision of part of Lot 11 in School Trustees Subdivision of Section 16, Township 42 North, Range 10 East of the Third Principal Meridian, according to the plat thereof recorded September 20, 1985 as Document No. 85-198,886 in Cook County, Illinois, which survey is attached as Exhibit B to the Amended and Restated Declaration of Condominium Ownership made by Chicago Title and Trust Company, as Trustee under Trust Agreement dated July 17, 1979 and known as Trust No. 1075503, recorded in the Office of the Recorder of Deeds of Cook County, Illinois, on June 9, 1983 as Document No. 26,637,534, together with a percentage of the common elements appurtenant to said unit as set forth in said Declaration, as amended from time to time, which percentage shall automatically change in accordance with Amended Declarations as same are filed of record in the percentages set forth in such Amended Declaration, which percentages shall automatically be deemed to be conveyed effective on the recording of such Amended Declaration as though conveyed thereby.

C 02-16-303-047-1099 Vol. 149 (Current Tax Index No.)
Tax Index No. 02-16-301-008 Vol. 149 (Prior obsolete Tax Index No.)

Commonly known as: 173 Cawdor Lane, Inverness, IL 60067

Grantor hereby grants to the grantee, its successors and assigns, as rights and easements appurtenant to the above described real estate, the rights and easements for the benefit of said property set forth in the Declaration of Condominium, aforesaid, and grantor reserves to itself, its successors and assigns, the rights and easements set forth in said Declaration for the benefit of the remaining property described therein.

This Deed is subject to all rights, easements, covenants, conditions, restrictions and reservations contained in said Declaration the same as though the provisions of said Declaration were recited and tiplulated at length herein.