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Eugene "Gene" Moore Fee: \$32.00
Cook County Recorder of Deeds
Date: 05/27/2003 08:54 AM Pg: 1 of 5

371 8.119280

WARRANTY DEED

Illinois Statutory

MAIL TO:

TINA ZEKICH
10459 S. KEDZIE
CHICAGO IL 60655

MAIL TAX BILLS TO:

STEVEN A. BREWER
2814 W. 140TH PLACE
BLUE ISLAND ILLINOIS 60406

THE GRANTOR(S) J & T HOMES, LLC, an Illinois Limited Liability Company, a limited liability company, created and existing under an by the laws of ILLINOIS, and duly authorized to transact business in Illinois, for an in consideration of TEN & NO/100 (\$10.00) DOLLARS, and other good and valuable considerations in had paid, CONVEY(S) AND WARRANT(S) unto STEVEN A. BREWER AND JOYCE A. BREWER HUSBAND AND WIFE * of the City (Village) of

_____, Illinois the following described real estate situated in Cook County, Illinois, to wit,

* NOT AS TENANTS IN COMMON NOT AS JOINT TENANTS
BUT AS TENANTS BY THE ENTIRETY
SEE ATTACED LEGAL

28-01

Permanent index number(s): 2801-321-027

Property Address: 2814 W. 140th Place, Blue Island, IL

"Subject to covenants, restriction, easements and conditions of record, if any, and the general real estate taxes for 2003 and subsequent years."

IN WITNESS WHEREOF, said Grantor has caused its limited liability company seal to be hereto affixed, and has caused its name to be signed hereto by it President, and attested by its Secretary, this 4-30-03.

[Signature]
By: John W. Davis, President J+T Homes
[Signature]
Attest:
By: John W. Davis, Secretary J+T Homes

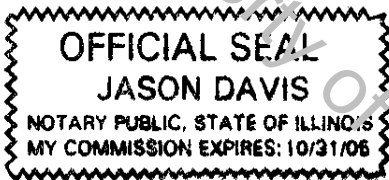
BOX 333-CTF

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STATE OF ILLINOIS }
County of COOK }

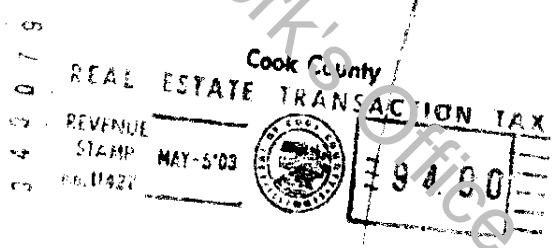
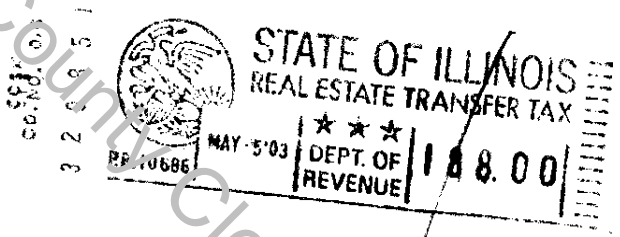
I, the undersigned, a Notary Public in and for said County in the state aforesaid, CERTIFY THAT John W. Davis, personally known to me to be the President of the J & T Homes, LLC, an Illinois Limited Liability Company, and John W. Davis, personally known to me to be the Secretary of said limited liability company, and personally known to me to be the same(s) person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such President and Secretary, they signed and delivered the said instrument as President and Secretary of said limited liability company and caused the limited liability company seal of said limited liability company to be there affixed, pursuant to authority given by the Board of Directors of said limited liability company, as their free and voluntary act, and as the free and voluntary act and deed of said limited liability company, for the uses and purposes therein set forth.

Given under my hand and official seal, this 30 day of April, 2003.



[Signature]
NOTARY PUBLIC

PREPARED BY:
Taeya Spencer
J & T Homes
312-699-9169



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STREET ADDRESS: 2814 W. 140TH PLACE

CITY: BLUE ISLAND

COUNTY: COOK

TAX NUMBER: 28-01-321-027-0000

LEGAL DESCRIPTION:

LOT 27 IN BLOCK 6 IN CALIFORNIA GARDENS, A SUBDIVISION IN THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 1, TOWNSHIP 36 NORTH, RANGE 13, BEING LOTS 1 TO 15 AND 19 TO 52 IN ROACH'S BLUE ISLAND SUBDIVISION, OF PART OF THE SOUTHWEST 1/4 OF SECTION 1, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office

UNOFFICIAL COPY**ILLINOIS LAND TRUST
RIDER**

Loan No.: 0079595062

THIS RIDER dated MAY 6, 2003 changes and adds to the Mortgage (the "Security Instrument") signed by the Borrower (the "Borrower") this day. The Security Instrument secures Borrower's Note (the "Note") to Washington Mutual Bank, FA

(the "Lender"), also signed this day, and covers the property as described in the Security Instrument and located at:

18112 Edgar Place, Tinley Park, Illinois 60477
(Property Address)

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

1. The word "Borrower," whenever used in the Security Instrument to describe the Trustee, is hereby amended to read "Mortgagor."
2. The following provision of paragraph 3 on page 1 of the Security Instrument, as reprinted below, is hereby deleted so long as borrower is an Illinois Land Trust, otherwise it shall remain in full force and effect:

Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

3. Non-Uniform Covenant #24 of the Security Instrument is hereby amended to read as follows:

24. **WAIVER OF HOMESTEAD AND REDEMPTION.** Borrower hereby waives all right of homestead exemption in the Property. To the extent permitted by applicable law, Borrower hereby waives all right of redemption on behalf of Borrower and on behalf of all other persons acquiring any interest or title in the Property subsequent to the date of this Instrument, and on behalf of any person beneficially interested in Borrower.

4. This Security Instrument is executed by MARQUETTE BANK F/A/A MARQUETTE NATIONAL BANK, AN ILLINOIS BANKING ASSOCIATION, AS TRUSTEE HEREUNDER TRUST AGREEMENT DATED APRIL 3, 2002 AND (the "Trustee"), not personally, but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee and MARQUETTE BANK F/A/A MARQUETTE NATIONAL BANK, AN ILLINOIS BANKING ASSOCIATION, AS TRUSTEE HEREUNDER TRUST AGREEMENT DATED hereby warrants that it possesses full power and authority to execute this Instrument and it is expressly understood and agreed that nothing herein shall be construed as creating any liability on the Trustee personally to pay the Note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant either expressed or implied herein contained; all such liability, if any, being expressly waived by each taker and holder hereof, but nothing herein contained shall modify or discharge the personal liability expressly assumed by any guarantor, co-signor, surety or endorser of the indebtedness secured hereby.

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0079595062

BY SIGNING BELOW, the undersigned accept and agree to the terms and covenants contained in this Rider.

MARQUETTE BANK, F/A/A MARQUETTE NATIONAL BANK, AN ILLINOIS BANKING ASSOCIATION, AS TRUSTEE HEREUNDER TRUST AGREEMENT DATED APRIL 3, 2002 AND KNOWN AS TRUST NUMBER 16603

By: [Signature]
MARQUETTE BANK F/A/A MARQUETTE NATIONAL BANK, AS TRUSTEE

[Signature] ASST. Sec.

Property of Cook County Clerk's Office