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or charges of any kind, to release, convey or assign any right, title or interest in or about or easement appurtenant to said real estate or any part thereof, and to deal with said real estate 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 said Trustee, or any successor in trust, 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 said Trustee, or any successor in trust 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 this trust have been complied with, or be obliged to inquire into the authority, necessity or expediency of any act of said 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 said Trustee, or any successor in trust, in relation to said real estate shall be conclusive evidence in favor of every person (including the Registrar of Titles of said county) 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 all amendments thereof, if any, and binding upon all beneficiaries thereunder, (c) that said Trustee or any successor in trust, 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 its, his or their predecessor in trust.

This conveyance is made upon the express understanding and conditions that neither the First American Bank, individually or as Trustee, nor its successor or successors in trust shall incur any personal liability or be subjected to any claim, judgment or decree for anything it or they or its or their agents or attorneys may do or omit in or about the said real estate or as a result of any operations conducted on or any contamination of, on or about said real estate, including, without limitation, any injury or damage associated with or resulting from the environmental condition of said real estate, such operations or any substance thereon or the release or threat of release of any substance therefrom, 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 and all such liability being hereby expressly waived and released. Any contract, obligation 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 said 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. The Grantor(s) and each and every beneficiary shall indemnify, defend, protect and hold harmless the Trustee, its officers, directors, employees, agents, successors and assigns from any and all claims, penalties, fines, judgments, forfeitures, losses, costs, expenses (including reasonable attorneys' fees) and other liabilities associated with and such injury or damage.

The interest of each and every beneficiary hereunder and under said Trust Agreement 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 any 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, the intention hereof being to vest in said the First American Bank the entire legal and equitable title in fee simple, in and to all of the real estate above described.

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 "upon condition", or "with limitations", or words of similar import, in accordance with the statute in such case made and provided, and said Trustee shall not be required to produce the said Agreement or a copy thereof, or any extracts therefrom, as evidence that any transfer, charge or other dealing involving the registered lands is in accordance with the true intent and meaning of the trust.

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

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DERONDA C. PIERCE and

In Witness Whereof, the grantors ANITA C. PIERCE aforesaid have

hereunto set their hands _____ and seals _____

this 8th day of October ~~19~~ 2003

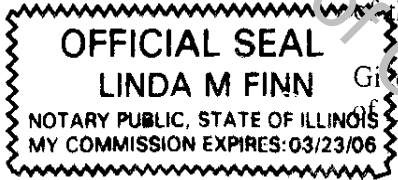
Deronda C. Pierce [SEAL] Anita C. Pierce [SEAL]
 DERONDA C. PIERCE ANITA C. PIERCE
 _____ [SEAL] _____ [SEAL]

State of IL } I, the undersigned a Notary Public in and for said County, in
 County of COOK } SS. the state aforesaid, do hereby certify that Deronda C. Pierce
Anita C. Pierce

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
Deronda C. Pierce signed, sealed and delivered
 the said instrument as her free and voluntary act, for
 the uses and purposes therein set forth, including the release and waiver
 of the right of homestead.

Given under my hand and notarial seal this 8 day
Oct 2003

Linda M. Finn
 Notary Public



GRANTEE'S ADDRESS AND
 RETURN TO
 FIRST AMERICAN BANK

FIRST AMERICAN BANK
218 WEST MAIN
DUNDEE, ILLINOIS 60118

Send Subsequent Tax Bills To:
Deronda C. Pierce

1013 Ridgeview Dr, Inverness, IL
60010

Document Prepared By: James Potter, Ltd.
200 Applebee St, Ste 201
Barrington, IL 60010

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LEGAL DESCRIPTION - EXHIBIT A

Legal Description: Unit No. 18, in The Estates at Inverness Ridge Condominiums, as delineated on a plat of survey of the following described tract of land: Lot 1, in the Estates at Inverness Ridge--Unit 1, being a subdivision of part of the West half of Section 24, Township 42 North, Range 9 East of the Third Principal Meridian, according to the plat thereof recorded April 11, 2001 as document no. 00101292526; which survey is attached as Exhibit "B" to the Declaration of Condominium Ownership recorded October 2, 2002 as document no. 0021080525, as amended from time to time, together with its undivided percentage interest in the common elements, all in Cook County, Illinois.

Permanent Index #'s: 01-24-100-003 Vol. 0001

Property Address: 1013 Ridgeview Drive, Inverness, Illinois

Property of Cook County Clerk's Office