

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)



Doc#: 0502046199
Eugene "Gene" Moore Fee: \$38.00
Cook County Recorder of Deeds
Date: 01/20/2005 03:24 PM Pg: 1 of 8

Affidavit of Deceased Joint Tenant

SANDRA M. RUSIN

being duly sworn states as follows:

1. That she resides at:
**11627 Twin Lake Drive
Orland Park, IL 60467**
2. That she was acquainted with JOSEPH K. RUSIN, who died on August 27, 2004, as evidenced by the attached copy of death certificate;
3. That said decedent was one of the owners of land described as follows:

Lot 46 in the Preserve of Marley Creek Phase 2, a Planned Unit Development being a Subdivision of part of the Southwest Quarter and part of the Southeast Quarter of Section 31, Township 36 North, Range 12, East of the Third Principal Meridian, according to the Plat thereof recorded August 18, 1998 as Document 98728898, in Cook County, Illinois.

Permanent Real Estate Index Number(s): 27-31-400-004 0000
Address of Real Estate: 11627 Twin Lake Drive, Orland Park, Illinois 60462

4. That said decedent died:
[] leaving no Last Will and Testament;
[X] leaving a Last Will and Testament, a copy of which is attached;
5. That the total value of the estate of said decedent for State of Illinois Inheritance Tax and Federal Estate Tax purposes does not exceed **\$400,000.00**.

Sandra M. Rusin
Sandra M. Rusin

SUBSCRIBED and SWORN to
before me this 14th day
of January, 2005

Richard E. Burke
Notary Public

THIS DOCUMENT PREPARED BY:
RICHARD BURKE
14535 JOHN HUMPHREY DR
Suite 101
ORLAND PARK, IL 60462

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STATE FILE NUMBER

MEDICAL CERTIFICATE OF DEATH

REGISTRATION DISTRICT NO. **16.0**
REGISTERED NUMBER

DECEDENT'S BIRTH NO.
Type or Print in PERMANENT INK See Funeral Directors, Hospital, or Physicians Handbook for INSTRUCTIONS

DECEASED-NAME: **Joseph K. Rusin** SEX: **Male** DATE OF DEATH (MONTH, DAY, YEAR): **3 August 27, 2004**

CITY OF DEATH: **Cook** COUNTY OF DEATH: **Ill** UNDER 1 YEAR: **2** DATE OF BIRTH (MONTH, DAY, YEAR): **5d August 17, 1945**

CITY, TOWN, TWP. OR ROAD/DISTRICT NUMBER: **Orland Park** HOSPITAL OR OTHER INSTITUTION-NAME (IF NOT IN EITHER, GIVE STREET AND NUMBER): **11627 Twin Lakes Drive**

BIRTHPLACE (CITY AND STATE OR FOREIGN COUNTRY): **Evergreen, IL** MARRIED, NEVER MARRIED, WIDOWED, DIVORCED (SPECIFY): **8a Married** NAME OF SURVIVING SPOUSE (MAIDEN NAME, IF WIFE): **Sandra Franders**

SOCIAL SECURITY NUMBER: **332-36-2064** USUAL OCCUPATION: **Purchasing Agent** KIND OF BUSINESS OR INDUSTRY: **County Government** EDUCATION (SPECIFY ONLY HIGHEST GRADE COMPLETED): **College (1-4 or 5+)**

RESIDENCE (STREET AND NUMBER): **11627 Twin Lakes Dr.** CITY, TOWN, TWP. OR ROAD/DISTRICT NO.: **Orland Park** INSIDE CITY (YES/NO): **13c Yes** COUNTY: **13d Cook**

STATE: **Illinois** ZIP CODE: **60467** RACE (WHITE, BLACK, AMERICAN INDIAN, ETC.) (SPECIFY): **14a White** ETHNIC OR HISPANIC ORIGIN? (SPECIFY NO OR YES-IF YES, SPECIFY CUBAN, MEXICAN, PUERTO RICAN, ETC.): **14b, 14c, 14d, 14e, 14f, 14g, 14h, 14i, 14j, 14k, 14l, 14m, 14n, 14o, 14p, 14q, 14r, 14s, 14t, 14u, 14v, 14w, 14x, 14y, 14z**

FATHER-NAME: **Joseph E. Rusin** MOTHER-NAME: **Eve Steponaitis**

INFORMANT'S NAME (TYPE OR PRINT): **Sandra Rusin** MAILING ADDRESS (STREET AND NO. OR R.F.D., CITY OR TOWN, STATE, ZIP): **17c 11627 Twin Lake Dr. Orland Pk, IL 60467**

18. PART I. Enter the disease, or complications that caused the death. Do not enter the mode of dying, such as cardiac or respiratory arrest, shock, or heart failure. List only one cause of each line.

Immediate Cause (Final disease or condition resulting in death): **(a) Cerebrovascular Accident**

CONDITIONS, IF ANY WHICH GIVE RISE TO IMMEDIATE CAUSE (a): **(b) DUE TO OR AS A CONSEQUENCE OF**

CAUSE LAST: **(c) DUE TO OR AS A CONSEQUENCE OF**

PART II. Other significant conditions contributing to death but not resulting in the underlying cause given in PART I.

DATE OF OPERATION, IF ANY: **20b.** MAJOR FINDINGS OF OPERATION: **20c. YES NO**

IF FEMALE, WAS THERE A PREGNANCY IN PAST THREE MONTHS? **20c. YES NO**

DATE OF OPERATION (MONTH, DAY, YEAR): **8/27/04** HOUR OF DEATH: **10:40 A.M.**

WAS CORONER OR MEDICAL EXAMINER NOTIFIED? (YES/NO): **21b. NO** DATE SIGNED (MONTH, DAY, YEAR): **8/27/04**

NAME AND ADDRESS OF CERTIFIER (TYPE OR PRINT): **Alex Denjoy DO** ILLINOIS LICENSE NUMBER: **36-60489**

NAME OF ATTENDING PHYSICIAN IF OTHER THAN CERTIFIER (TYPE OR PRINT): **Alex Denjoy DO**

BURIAL, CREMATION, REMOVAL (SPECIFY): **24a. Burial** CEMETERY OR CREMATORY-NAME: **Holy Sepulchre** STATE: **Illinois**

FUNERAL HOME: **Becvar & Son Funeral Home, 5539 W. 127 St., Crestwood, IL 60445**

FUNERAL DIRECTOR'S SIGNATURE: **[Signature]** FUNERAL DIRECTOR'S ILLINOIS LICENSE NUMBER: **25c. 34-010709**

LOCAL REGISTRAR'S SIGNATURE: **[Signature]** DATE FILED BY LOCAL REGISTRAR (MONTH, DAY, YEAR): **AUG 30 2004**

STATE OF ILLINOIS
County of Cook
DAVID ORR, County Clerk

I, David Orr, County Clerk of the County of Cook, in the State aforesaid, and Keeper of the Records and Files of said County do hereby certify that the attached is a true and correct copy of the original Record on file, all of which appears from the records and files in my office.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the Seal of the County of Cook, at my office in the City of Chicago, in said County, **[Signature]** County Clerk

UNOFFICIAL COPY**COPY****Last Will and Testament****OF****JOSEPH K. RUSIN**

I, JOSEPH K. RUSIN, of Orland Park, County of Cook and State of Illinois, do hereby make, publish and declare this to be my Will, and I hereby revoke all wills and codicils or testamentary dispositions by me heretofore made.

ARTICLE I

I direct that my debts, expenses of my last illness, funeral and the administration of my estate shall be paid by my Executor from the principal of my residuary estate.

ARTICLE II

All inheritance, estate and succession taxes (including interest and penalties thereon) payable by reason of my death shall be paid out of and be charged generally against the principal of my residuary estate without reimbursement from any person.

ARTICLE III

I give, devise and bequeath all my residuary estate, regardless of its character or location, to my wife, SANDRA M. RUSIN, (hereinafter referred to as my "wife") as and for her absolute property forever.

ARTICLE IV

In the event my wife, SANDRA M. RUSIN, shall predecease me, I give, devise and bequeath all jewelry and paintings to my daughter, KELLY L. ALVERS as and for her absolute property forever. I give all the rest, residue and remainder of my estate as follows: one-half (1/2) of my entire estate to KELLY L. ALVERS as and for her absolute property forever and one-half (1/2) to KELLY L. ALVERS, as Trustee, in a trust for the benefit of my son, JOSEPH K. RUSIN, JR., to be handled and managed as provided herein. This Trust shall be called the "JOSEPH K. RUSIN, JR. TRUST":

JKL

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The express purpose of this trust is to provide for JOSEPH K. RUSIN, JR.'s extra and supplemental care, maintenance, support, and education in addition to and over and above the benefits JOSEPH K. RUSIN, JR. otherwise receives as a result of JOSEPH K. RUSIN, JR.'s handicap or disability from any local, state, or federal government or from any private agencies, any of which provides services or benefits to handicapped persons. It is the express purpose of the grantor to use the trust estate only to supplement other benefits received by the beneficiary; and the Trustee may only distribute the trust principal or interest for these purposes but in amounts as determined in the trustee's sole discretion.

Upon the death of JOSEPH K. RUSIN, JR., the entire principal and interest of the JOSEPH K. RUSIN, JR. TRUST shall be distributed to my daughter, KELLY L. ALVERS, as and for her absolute property forever. If KELLY L. ALVERS shall predecease me, I give, devise and bequeath 25% of my entire estate to my son-in-law, KENNETH ALVERS, as and for his absolute property forever, and 75% of said estate to the JOSEPH K. RUSIN, JR. TRUST. If KELLY L. ALVERS and KENNETH ALVERS predecease me, then I give, devise and bequeath my entire estate to the JOSEPH K. RUSIN, JR. TRUST.

In the event that KELLY L. ALVERS shall predecease JOSEPH K. RUSIN, JR., I give, devise, bequeath and direct that any interest she would take in the JOSEPH K. RUSIN, JR. TRUST shall vest in my son-in-law, KENNETH ALVERS, as and for his absolute property forever, per stirpes.

ARTICLE V

The trustee for said trust shall have the following powers in addition to others granted by law:

- A. To retain any property for undivided interests in property received from my estate or from any other source, regardless of lack of diversification; to accept any additions to said trusts from any source.
- B. To invest and reinvest the trust estate in bonds, notes, bank accounts or savings and loan associations (including time deposit certificates offered by such institutions) or stocks of corporations.
- C. To sell any trust property, for cash or on credit, at public or private sales; to exchange any trust property for other property; to grant options to purchase or acquire any trust property and to determine the prices and terms of sales, exchanges and options.
- D. To determine what is principal and income according to the Principal and Income Act contained in Chapter 30, Sections 159 through 176 of the Illinois Revised Statutes (or according to said statute as hereinafter revised). The trustee shall be reimbursed for all expenses incurred in

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the administration of this trust and said expenses shall be charged against income or principal as determined by the above-cited Principal and Income Act.

E. To collect, pay, contest or compromise or abandon claims or demands of or against the trust estate; to execute contracts and other documents necessary to carry out the purposes of this trust.

F. To make any distribution or division of the trust property in cash or in kind or both, and to continue to exercise any powers and discretion hereunder for a reasonable period after the termination of the trust but only for so long as no rule of law relating to perpetuities would be violated.

G. I hereby waive the requirement of surety bond in the performance of the duties of trustee under any trusts created under this Will.

H. To make gifts.

If for any reason, KELLY L. ALVERS cannot serve as trustee of the JOSEPH K. RUSIN, JR. TRUST, I nominate and appoint my son-in-law, KENNETH ALVERS, of Orland Park, Illinois, as successor trustee. In the event KENNETH ALVERS cannot serve as trustee of the JOSEPH K. RUSIN, JR. TRUST, I then nominate and appoint MARY BEEBE of Palos Park, IL, as successor trustee.

ARTICLE VI

If at my death, my wife does not survive me and any child of mine is under legal or other disability, I nominate and appoint my daughter, KELLY L. ALVERS, as guardian of the person and property to serve without giving surety on her official bond as said guardian of such child of mine. If KELLY L. ALVERS is unable to serve as said guardian for any reason whatsoever, I nominate and appoint my son-in-law, KENNETH ALVERS of Orland Park, Illinois, as successor-guardian as aforesaid, to serve without giving surety on his official bond. The guardians named herein shall act as guardian for my son, JOSEPH K. RUSIN, JR., until his death.

ARTICLE VII

I appoint my wife, SANDRA M. RUSIN, as Executor of this Will to serve without giving surety on her official bond, and to have the following powers to be exercised without Court Order, in addition to all other powers granted by law. The following provisions shall also apply to any successor executor:

A. To retain any property of my estate;

JKB

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B. To sell any real or personal property in my estate for cash or credit, at public or private sale, for any purpose and for such price and terms as my executor deems best;

C. To employ attorneys, auditors, depositories, proxies and agents, with or without discretionary powers;

D. To collect, pay, contest, compromise or abandon claims of or against my estate wherever situated; to execute contracts, conveyances and other instruments necessary to carry out the provisions of this Will and the proper administration of my estate.

E. To make any distribution or division of my estate in cash or kind or both.

F. To allot different kinds of property or disproportionate shares of property on undivided interests in property among the beneficiaries to satisfy the bequests or devises to them, and to determine the value of such property.

If my wife is unable to serve as Executor for any reason whatsoever, I appoint KELLY L. ALVERS of Orland Park, Illinois, as Successor Executor to serve without giving surety on her official bond.

ARTICLE VII

In the event my wife and I shall die under such circumstances that it is impossible to determine which of us died first, it shall be presumed that I predeceased her, and this presumption shall apply throughout my Will.

IN WITNESS WHEREOF, I have signed this Will, consisting of six (6) typewritten pages, the following page included, each of which bears my signature for better identification this 18 day of FEBRUARY, 2002.

 (SEAL)
JOSEPH K. RUSIN

11/21

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We, the undersigned, hereby certify that the foregoing instrument was on the day of the date thereof, signed, sealed, published and declared by the testator, JOSEPH K. RUSIN, as and for his Will, in the presence of us, who, in his presence and in the presence of each other have, at his request, hereunto subscribed our names as witnesses to the execution thereof the day and date above written, and we hereby certify that at the time of the execution hereof, we believe the testator to be of sound and disposing mind and memory and under no constraint.

Jan Fisher

10830 Sacramento
Residing at

Chap 14 60655

Suzanne Honey

15800 113th Ave
Residing at

Orland Park, Ill 60467

Jan [Signature]

8833 W. Parkview Ln
Residing at

North Hill, Ill 60457

Property of Cook County Clerk's Office

JKR

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STATE OF ILLINOIS)
) SS.
 COUNTY OF COOK)

AFFIDAVIT OF ATTESTING WITNESSES

We the attesting witnesses to the LAST WILL AND TESTAMENT OF JOSEPH K. RUSIN, state under oath that each of us was present and saw the testator sign and declare as his Will the instrument of which this affidavit is a part, that each of us believe him to be of sound mind and memory and not under duress or constraint of any kind, and that each of us then attested the Will at the testator's request and in the presence of the testator and of each other.

Jan E. Guder

Regina Honey

SUBSCRIBED and SWORN to
 before me this 18th day
 of February, 2002.

David Smith

 Notary Public

c:\wp51\wills\Rusin,J (h)Trst.



JKJ