



105 3874

H.O.A. AFFIDAVIT AND INDEMNITY AGREEMENT

STATE OF ILLINOIS § Recording Requested by &
 § When Recorded Return To:
COUNTY OF COOK § US Recordings, Inc.
 § PO Box 19989
 § Louisville, KY 40259

BEFORE ME, the undersigned authority, a Notary Public in and for said State and County, on this date personally appeared, James P. Ritcheske and Anne T. Ritcheske, the undersigned, personally known to me, who, after having been by me first duly sworn, upon oath, according to law, deposed and said:

1. Our names are James P. Ritcheske and Anne T. Ritcheske (hereinafter, "Affiant", whether one or more persons). We are over 18 years of age and make this Affidavit upon personal knowledge.

2. Affiant is the owner of the following described real property (hereinafter, the "Property"):

Parcel 1:

The Northerly 40.35 feet of the Southerly 98.74 feet to lot 5 in FOUR SEASONS FINAL SUBDIVISION AND P.U.D. PLAT, PHASE 1, being a Subdivision of part of the Southwest Quarter of Section 28, Township 41 North, Range 9 East of the Third Principal Meridian, according to the plat thereof recorded October 18, 1988 as Document Number 8879485, in Cook County, Illinois.

Parcel 2:

Easements for ingress and egress for the benefit Parcel 1 as created by deed from First State Bank and Trust Company of Park Ridge, as Trustee under Trust Agreement dated August 23, 1991, and known as Trust Number 2274 to Anthony Rubino, Jr. and Barbara L. Rubino, as joint tenants, dated November 7, 1994 and recorded December 19, 1994 as Document Number 04055810, as set forth in the Declaration of Covenants, Easements and Restrictions of the Four Seasons Club Townhouse Association recorded October 18, 1988 as Document Number 8879485, in Cook County, Illinois..

3. The Property is located within a planned residential community administered by Four Seasons Club Homeowners Association (hereinafter, the "Association"). Affiant hereby swears and/or affirms that there are no unpaid fines, levies, dues and/or assessments, special or otherwise, due, owing and payable to the Association. Affiant further avers that he has cured any notice of default or violation of the Restrictive Covenants of any description whatsoever, received from the Association, or its officers, agents, employees or representatives. To the best of Affiant's knowledge there have been no liens or levies assessed against the Property by the Association.

4. Affiant makes this Homeowners Association Affidavit and Indemnity Agreement with full knowledge that it will be relied upon by Richmond Title Services, L.P., its underwriters,

06-28-07-025

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agents, representatives, affiliates and employees and/or their respective successors and assigns ("Richmond"), as to the truth of the matters stated therein, and hereby irrevocably and unconditionally agrees to indemnify and save harmless Richmond from and against 100% of all losses, claims, costs, damages, demands, expenses and liabilities which Richmond may suffer, incur or be the subject of, from time to time, and which are in any way caused by or derived directly or indirectly by reason of, from or in consequence of any material misrepresentation of the facts contained herein.

Affiant knows that RICHMOND TITLE SERVICES, its affiliates and their respective underwriter(s) are relying on the statements contained herein to be true and correct and without the true facts contained herein said RICHMOND TITLE SERVICES its affiliates and their respective underwriter(s) would not issue its policy.

FURTHER AFFIANT SAYETH NOT.

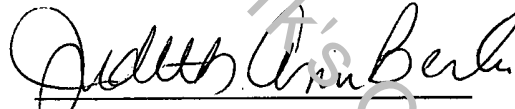
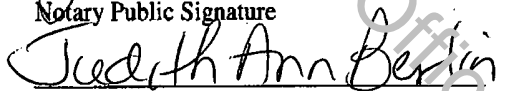

Affiant
James P. Ritcheske


Affiant
Anne T. Ritcheske

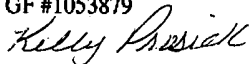
STATE OF ILLINOIS §
COUNTY OF Cook §

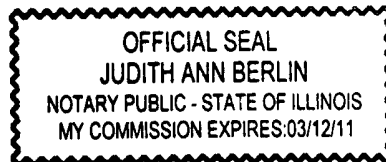
15 This instrument was subscribed, sworn to and acknowledged before me on March 2007 by James P. Ritcheske and Anne T. Ritcheske.

(seal)


Notary Public Signature

Printed Name
My commission expires: 3/12/11

This instrument was prepared by:
Richmond Title Services, LP
2901 N. Dallas Pkwy. #100
Plano, TX 75093
GF #1053879





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AFFIDAVIT
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