

WARRANTY DEED
Joint Tenancy for Illinois

CAUTION: Consult a lawyer before using or acting under this form. Neither the publisher nor the seller of this form makes any warranty with respect thereto, including any warranty of merchantability or fitness for a particular purpose.



THIS AGREEMENT, made this 29 day of OCTOBER, 1999, between

Above Space for Recorder's use only

ROBERT F. NOWAK and CHERYL M. NOWAK, HIS WIFE, of ~~the~~ MT. PROSPECT in the County of COOK and State of ILLINOIS parties of the first part, and JOSEPH J. CIACCIO and JEAN CIACCIO, HIS WIFE, and GIOVANNI CIACCIO and SANDRA M. CIACCIO, HIS WIFE,

910 S. OWEN MOUNT PROSPECT, ILLINOIS 60056 (Name and Address of Grantees)

parties of the second part, WITNESSETH, That the parties of the first part, for and in consideration of the sum of TEN DOLLARS & 00/100 Dollars and other good & valuable consideration in hand paid, convey and warrant to the parties of the second part, not in tenancy in common, but in joint tenancy, the following described Real Estate, to wit:

LEGAL DESCRIPTION ATTACHED

SUBJECT TO: COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD; BUILDING LINES AND EASEMENTS; GENERAL REAL ESTATE TAXES FOR 1999.

situated in the County of COOK, in the State of Illinois, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois.

TO HAVE AND TO HOLD the above granted premises unto the parties of the second part forever, not in tenancy in common, but in joint tenancy.

Permanent Real Estate Index Number(s): 08-13-208-017-0000

Address(es) of Real Estate: 910 S. OWEN MOUNT PROSPECT, ILLINOIS 60056

IN WITNESS WHEREOF, the parties of the first part have hereunto set their hands and seals the day and year first above written.

Robert F. Nowak (SEAL)

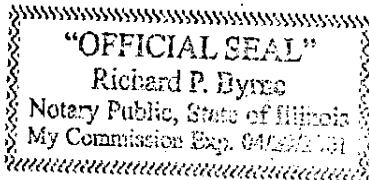
ROBERT F. NOWAK

Cheryl M. Nowak (SEAL)

CHERYL M. NOWAK

_____ (SEAL)

_____ (SEAL)



Please print or type name(s) below signature(s)

"OFFICIAL SEAL"

Richard P. Byrne

Notary Public, State of Illinois
My Commission Exp. 04/29/2001

This instrument was prepared by RICHARD P. BYRNE 5850 N. LINCOLN CHICAGO, ILL. 60659

Send subsequent tax bills to JOSEPH J. CIACCIO 910 S. OWEN MT. PROSPECT ILLINOIS (Name and Address)

MOUNT PROSPECT, ILL. 60056 (Name and Address)



UNOFFICIAL COPY

STATE OF ILLINOIS

COUNTY OF COOK

SS.

I, RICHARD P. BYRNE a Notary Public in and for the said County, in the State aforesaid, DO HEREBY CERTIFY that ROBERT F. NOWAK and CHERYL M. NOWAK, HIS WIFE, are

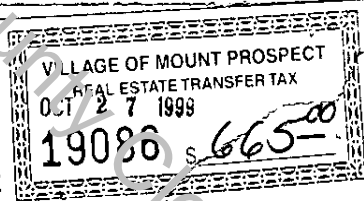
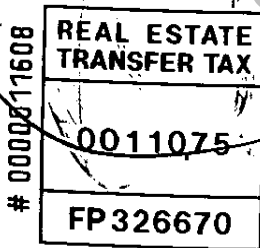
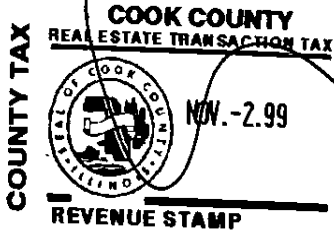
personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this 29th day of OCTOBER 1999.

(Impress Seal Here)

Richard P. Byrne
Notary Public

Commission expires APRIL 29, 2001



Box _____

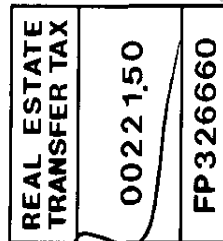
Warranty Deed

JOINT TENANCY FOR ILLINOIS

TO _____

ADDRESS OF PROPERTY:

910 S. OWEN
MOUNT PROSPECT, ILLINOIS 60056



STATE OF ILLINOIS



STATE TAX

NOV-2.99

REAL ESTATE TRANSFER TAX
DEPARTMENT OF REVENUE

MAIL TO:

JAMES T. MCKENZIE
MCKENZIE & ASSOCIATES, LTD.
1005 W. WISE ROAD, SUITE 200
SCHAUMBURG, ILLINOIS 60193

GEORGE E. COLE®
LEGAL FORMS

09033789

Finance Schedule Instructions:

UNOFFICIAL COPY

The Real Estate Transfer Tax Law (35 ILCS 200/31-25) requires information regarding the financing of the purchase price of this property.

Lines A and C through I of the Finance Schedule must be filled out by the buyer* or buyer's* representative to account for financing of the purchase. Columns I through VI must be completed for each loan involved.

Information required in each column:

- I Principal of loan; for an assumed mortgage show principal being assumed.
- II Length of time on which monthly payments were calculated. If not applicable mark with an asterisk and explain repayment schedule in Box J on Page 3. For an assumed mortgage show years remaining from time of sale until loan is fully amortized (paid).
- III If applicable, length of time until mortgage loan must be paid off or renegotiated, or time until balloon payment is due.

- IV Nominal interest rate as stated in loan document. If Prime Rate is used, state rate used at time of transfer.
 - V Indicate if this loan has a FIXED interest rate by entering F in the column, adjustable rate by entering A, or renegotiable by entering R in the column.
 - VI Show the number of points and dollars paid. Enter points paid by the seller* only.
- Box J may be used to show more information regarding financing if necessary.

TYPE OF FINANCING: Enter cash downpayment on line A.

Account for financing the remainder of the purchase price on lines B through I. (If lines A through I do not add up to full consideration on Page 1 of declaration, explain in Box J.)

- A. Enter Cash Downpayment (include earnest money) - \$ _____
- B. Enter remainder of Purchase Price on Lines C through I: _____
- C. Purchase Money Mortgage to Seller* _____
- D. New 1st Mtg. [specify type**] _____
- E. New 2nd Mtg. [specify type**] _____
- F. New 3rd Mtg. [specify type**] _____
- G. Assumption of existing 1st Mtg. _____
- H. Assumption of existing 2nd Mtg. _____
- I. Other Financing [specify type**] _____

** Specify type: e.g., Blend, Conventional, Seller* Fin VA/FHA insured, etc.

SPECIAL NOTE: If your financing involves other than equal monthly payments you must explain in Box J on Page 3

PARTIAL INTEREST (Complete if applicable.)

If less than a full interest in the real estate is being transferred, state the part being transferred: _____

LEGAL DESCRIPTION

Section 13 Township 41 Range 11

Enter complete legal description in this area:

LOT 25 IN CLEARBROOK ESTATES, BEING A SUBDIVISION OF THAT PART OF THE WEST 1/2 OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 13, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE CENTER LINE OF GOLF ROAD, AS PER PLAT OF DEDICATION RECORDED OCTOBER 11, 1929 AS DOCUMENT 10494973, ACCORDING TO PLAT OF SAID CLEARBROOK ESTATES REGISTERED IN THE OFFICE OF TITLES OF COOK COUNTY, ILLINOIS ON AUGUST 21, 1956 AS DOCUMENT NUMBER 1690611.

09033789

NOTE: If a mobile home is included in the sale price, is the value of the mobile home being deducted as personal property on page 1? Yes No

BENEFICIAL INTEREST OF LAND TRUST (Complete if applicable.)

If this transaction is the transfer of a beneficial interest of a land trust, check this box: