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40000960 (1/2)

Doc#: 1302857181 Fee: \$44.00
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/28/2013 01:48 PM Pg: 1 of 4

MAIL TO ROBERT J. GALGAN JR.
340 W. BUTTERFIELD ROAD #1A
ELMHURST, IL 60126-5068

SPECIAL WARRANTY DEED
(CORPORATION TO INDIVIDUAL)
ILLINOIS

THIS INDENTURE, made this 19 day of December, 2012., between **Fannie Mae a/k/a Federal National Mortgage Association**, a corporation created and existing under and by virtue of the laws of the United States of America and duly authorized to transact business in the State of ILLINOIS, party of the first part, and **Kanier RS Ramos and Maria M Carandang-Ramos(612 Marengo, Forest Park 60130, County of Cook, State of Illinois)**, party of the second part, WITNESSETH, that the party of the first part, for and in consideration of the sum of \$10.00 (Ten dollars and no/100s) in hand paid by the party of the second part, the receipt whereof is hereby acknowledged, and pursuant to authority of the Board of Directors of said corporation, by these presents does REMISE, RELEASE, ALIEN AND CONVEY unto the party of the second part, and to their heirs and assigns, FOREVER, all the following described real estate, situated in the County of **Cook** and the State of Illinois known and described as follows, to wit:

SEE ATTACHED EXHIBIT A

SUBJECT TO ANY AND ALL COVENANTS, CONDITIONS, EASEMENTS, RESTRICTIONS AND ANY OTHER MATTERS OF RECORD.

Together with all and singular the hereditament and appurtenances hereunder belonging, or in otherwise appertaining, and the reversions, remainder and remainders, rents, issues and profits thereof, and all the estate, right, title, interest, claim or demand whatsoever, of the party of the first part, either in law or equity, of, in and to the above described premises, with the hereditament and appurtenances: TO HAVE AND HOLD the said premises as above described, with the appurtenances, unto the part of the second part, their heirs and assigns forever.

The Grantor promises or covenants to defend title to the property from and against all lawful claims and demands of all persons claiming by, through or under Grantor and none other.

PERMANENT REAL ESTATE INDEX NUMBER(S): 15-13-109-051-1003

PROPERTY ADDRESS(ES): 624 Grove Lane, Forest Park, IL, 60130

VILLAGE OF
FOREST PARK
PROPERTY COMPLIANCE
No. 4509
[Signature]
Approved/Date

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EXHIBIT A

PARCEL 1: UNIT NUMBER 624 IN THE RESIDENCES AT THE GROVE TOWNHOME CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND: LOTS 3, 4, 9 AND 10 IN THE RESIDENCES AT THE GROVE, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF SECTION 13, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED DECEMBER 28, 2005 AS DOCUMENT NUMBER 0536203040, IN COOK COUNTY, ILLINOIS. WHICH SURVEY IS ATTACHED AS EXHIBIT "C" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0615932017~~TO THE~~, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS. PARCEL 2: EASEMENT FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS FROM PARCEL 1 TO THE PUBLIC STREETS AND ROADS, OVER AND ACROSS THE ROADS, DRIVEWAYS AND WALKWAYS LOCATED ON THE COMMUNITY AREA AS DEFINED IN ARTICLES I AND II OF THE COMMUNITY DECLARATION FOR THE RESIDENCES AT THE GROVE RECORDED JUNE 8, 2006 AS DOCUMENT NUMBER 0615932018 AND SUPPLEMENT NO. 1 TO THE COMMUNITY DECLARATION RECORDED AS DOCUMENT NUMBER 0617334013 AND SUPPLEMENT NO. 2 TO THE COMMUNITY DECLARATION RECORDED AS DOCUMENT NUMBER 0620632060 SUPPLEMENT NO. 3 AND SUPPLEMENT NO. 4 TO THE COMMUNITY DECLARATION RECORDED AS DOCUMENT NUMBER 0626545034 AND SUPPLEMENT NO. 5 TO THE COMMUNITY DECLARATION RECORDED AS DOCUMENT NUMBER 0628618040 AND THE EXCLUSIVE RIGHT TO THE USE OF A CONCRETE PATIO AS TO UNIT 624, A LIMITED COMMON ELEMENT, AS DELINEATED ON THE SURVEY ATTACHED AS EXHIBIT "C" TO THE AFORESAID DECLARATION AS AMENDED FROM TIME TO TIME.

*AS Amended

Clerk's Office

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EXHIBIT B

NOTICE OF PAYMENT UNDER PROTEST OF TRANSFER TAXES

BY OR ON BEHALF OF

FEDERAL NATIONAL MORTGAGE ASSOCIATION

Dear Recorder of Deeds, City or Village Clerk:

Re: Property Address: 624 Grove Lane Forest Park, IL 60130

Property Index Number: 15-13-109-051-1003

Our office represents Federal National Mortgage Association ("Fannie Mae") in connection with certain transfers of real property in the state of Illinois. We understand that Forest Park and/or Cook County is one of a number of in Illinois that impose the tax on transfers of real property (the "Transfer Tax") on the transfer of real property to or from Fannie Mae. We write this letter to notify you that Fannie Mae is exempt from paying the Transfer Tax imposed on the transfer of real property. Therefore, any Transfer Tax charged on behalf of or paid by Fannie Mae is hereby **paid under protest**.

As a federal instrumentality, Fannie Mae is not required to pay Transfer Taxes under Illinois law, County, City or Municipality ordinances. Further, requiring Fannie Mae to pay Transfer Taxes on the transfer of real property contravenes federal law under 12 U.S.C. § 1723a(c)(2). As such, this letter serves as a formal written notice that the payment of Transfer Taxes is **PAID UNDER PROTEST** and that (1) any Transfer Tax paid, or deducted from a sale deposit, for a property being conveyed to or from Fannie Mae is paid under protest and (2) Fannie Mae may seek to recover all or part of any Transfer Tax it pays pursuant to the inappropriate charge imposed upon Fannie Mae.

Very Truly Yours,

PIERCE & ASSOCIATES, P.C.