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QUIT CLAIM DEED

ILLINOIS STATUTORY

(Joint Tenancy)



Doc#: 1515347078 Fee: \$58.00

RHSP Fee: \$9.00 RPRF Fee: \$1.00

Affidavit Fee: \$2.00

Karen A. Yarbrough

Cook County Recorder of Deeds

Date: 06/02/2015 11:25 AM Pg: 1 of 11

Mail to:

Susan Zima

17400 S. 94th Ave

Tinley Park, IL 60487

Name & Address of Taxpayer:

Susan Zima

17400 S. 94th Ave.

Tinley park, IL 60487

90011029-011 1/1 GIT

(Space for Recorder's Use)

THE GRANTOR(S), GARY KOZBIEL, SUSAN ZIMA and TRISTA KOZBIEL-MILLER, Trustees of the Theresa Kozbiel Revocable Trust dated July 24, 2013.,

of the village of Orland Park, County of Cook, State of Illinois

for and in consideration of Ten and 00/100 (\$10.00) DOLLARS

and other good and valuable consideration, in hand paid, CONVEY(S) and QUIT CLAIM(S) to THE GRANTEE(S), SUSAN T. ZIMA and JOSEPH J. ZIMA, married to each other,

(Grantee's Address) 17400 S 94th Ave.,

of the village of Tinley Park, County of Cook, State of Illinois

in the form of ownership:

all interest in the following described real estate situated in the County of COOK, in the State of Illinois to wit:

PARCEL 1: UNIT 1-5130 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN SHADOW CREEK CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NO. 95149934, AS AMENDED, TO THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 21, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EXCLUSIVE RIGHT TO THE USE OF GARAGE 20, A LIMITED COMMON ELEMENT, AS SET FORTH AND DEFINED IN SAID DECLARATION OF CONDOMINIUM AND SURVEY ATTACHED THERETO, IN COOK COUNTY, ILLINOIS.

EXHIBIT "A" ATTACHED-AFFIDAVIT OF TRUST
EXHIBIT "B" ATTACHED-DEATH CERTIFICATE

(NOTE: If additional space is required for legal, attach on a separate 8-1/2" x 11" sheet.)

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 said premises not as Tenants in Common or Tenants by the Entirety, but as Joint Tenants forever.

Permanent Index Number(s): 28-21-206-035-1019

Property Address: 5130 Shadow Creek Dr., Unit 1, Oak Forest, IL

11/09

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Dated this 6<sup>th</sup> day of May, 2015

Susan Zima (Seal)  
SUSAN ZIMA  
Trista Kozbiel-Miller (Seal)  
TRISTA KOZBIEL-MILLER

Gary Kozbiel (Seal)  
GARY KOZBIEL  
\_\_\_\_\_  
(Seal)

(NOTE: Please type or print names below all signatures.)

STATE OF ILLINOIS )  
 ) ss  
COUNTY OF COOK )

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT **GARY KOZBIEL, SUSAN ZIMA and TRISTA KOZBIEL-MILLER, Trustees of the Theresa Kozbiel Revocable Trust dated July 24, 2013.**

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 he/she/they signed, sealed and delivered the said instrument as his/her/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 notarial seal this 6<sup>th</sup> day of May, 2015  
Peter Fera  
Peter Fera Notary Public

(Seal)



My commission expires: September 16, 2017

COOK COUNTY / ILLINOIS TRANSFER STAMP

Name & Address of Preparer:  
Peter A. Fera  
Attorney At Law  
14496 John Humphrey Drive  
Orland Park, IL 60462

or  
**Exempt** under provisions of Paragraph e  
Section 4, Real Estate Transfer Tax Act.

Date: 5/6/15  
Peter Fera

Buyer, Seller or Representative

\*\* This conveyance must contain the name and address of the Grantee for tax billing purposes: (Chap. 55 ILCS 5/3-5020) and name and address of the person preparing the instrument (Chap. 55 ILCS 5/3-5022).

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## STATEMENT BY GRANTOR AND GRANTEE

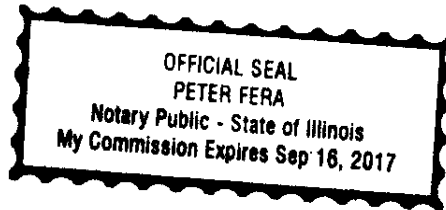
The grantor or his agent affirms that, to the best of his knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire title to real estate under the laws of the State of Illinois.

Dated 5/6/15:

Signature: *Christa Kay Miller*  
Grantor or Agent

SUBSCRIBED AND SWORN to before me by the said *Christa Kay Miller* this 6 day of *May*, 2015

*Peter Fera*  
Notary Public



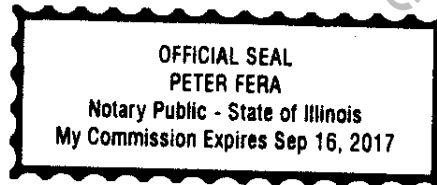
The grantee or his agent affirms and verifies that the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois.

Dated 5/6/15:

Signature: *Susan Zuma*  
Grantee or Agent

SUBSCRIBED AND SWORN to before me by the said *Susan Zuma* this 6 day of *May*, 2015

*Peter Fera*  
Notary Public



Note: Any person who knowingly submits a false statement concerning the identity of a grantee shall be guilty of a Class C misdemeanor for the first offense and of a Class A misdemeanor for subsequent offenses.

[Attach to deed or ABI to be recorded in Cook County, Illinois, if exempt under provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.]

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EXHIBIT "B"

**COOK COUNTY CLERK VITAL RECORDS  
CHICAGO, ILLINOIS  
MEDICAL CERTIFICATE OF DEATH**

STATE FILE NUMBER 2015 0007332

DATE ISSUED 1/27/2015

DECEDENT'S LEGAL NAME <b>THERESA KOZBIEL</b>			SEX <b>FEMALE</b>	DATE OF DEATH <b>JANUARY 24, 2015</b>	
COUNTY OF DEATH <b>COOK</b>	AGE AT LAST BIRTHDAY <b>88 YEARS</b>	DATE OF BIRTH <b>APRIL 27, 1916</b>			
CITY OR TOWN <b>PALOS HEIGHTS</b>		HOSPITAL OR OTHER INSTITUTION NAME <b>PALOS COMMUNITY HOSPITAL</b>			
PLACE OF DEATH <b>INPATIENT</b>					
BIRTHPLACE <b>GANISTER, PA</b>	SOCIAL SECURITY NUMBER <b>██████-██-4804</b>	STATUS AT TIME OF DEATH <b>WIDOWED</b>		SURVIVING SPOUSE/CIVIL UNION PARTNER'S MAIDEN NAME	EVER IN U.S. ARMED FORCES? <b>NO</b>
RESIDENCE <b>18217 PHEASANT LAKE DR</b>		APT. NO.	CITY OR TOWN <b>WILEY PARK</b>		INSIDE CITY LIMITS? <b>YES</b>
COUNTY <b>COOK</b>	ZIP CODE <b>60487</b>	FATHER/CO-PARENT'S NAME PRIOR TO FIRST MARRIAGE/CIVIL UNION <b>ANDREW PITLIVKA</b>		MOTHER/CO-PARENT'S NAME PRIOR TO FIRST MARRIAGE/CIVIL UNION <b>HELEN UJAS</b>	
INFORMANT'S NAME <b>THOMAS KOZBIEL</b>		RELATIONSHIP <b>SON</b>		MAILING ADDRESS <b>15125 SPRUCE LN, OAK FOREST, IL, 60452</b>	
METHOD OF DISPOSITION <b>BURIAL</b>		PLACE OF DISPOSITION <b>EVERGREEN CEMETERY</b>		LOCATION - CITY OR TOWN AND STATE <b>EVERGREEN PARK, IL</b>	DATE OF DISPOSITION <b>JANUARY 29, 2015</b>
FUNERAL HOME <b>HILLS FUNERAL HOME LTD, 10201 SOUTH ROBERTS ROAD, PALOS HILLS, IL, 60465</b>					
FUNERAL DIRECTOR'S NAME <b>JASON CHRIS LEONARD</b>				FUNERAL DIRECTOR'S ILLINOIS LICENSE NUMBER <b>034014798</b>	
LOCAL REGISTRAR'S NAME <b>DAVID ORR</b>				DATE FILED WITH LOCAL REGISTRAR <b>JANUARY 27, 2015</b>	
<b>CAUSE OF DEATH</b> PART I. <b>VASCULAR DEMENTIA</b>					
IMMEDIATE CAUSE (Final disease or condition resulting in death)		Due to (or as a consequence of):			<b>6 WEEKS</b>
		Due to (or as a consequence of):			
		Due to (or as a consequence of):			
Due to (or as a consequence of):					
PART II. Enter other significant conditions contributing to death but not resulting in the underlying cause given in PART I. <b>OSTEOMYELITIS OF LEG AND FOOT AND ATRIAL FIBRILLATION AND TYPE II DIABETES MELLITUS</b>					
				WAS AN AUTOPSY PERFORMED? <b>NO</b>	
				WERE AUTOPSY FINDINGS USED TO COMPLETE CAUSE OF DEATH? <b>N/A</b>	
FEMALE PREGNANCY STATUS <b>NOT APPLICABLE</b>				MANNER OF DEATH <b>NATURAL</b>	
DATE OF INJURY	TIME OF INJURY	PLACE OF INJURY			INJURY AT WORK?
LOCATION OF INJURY					
DESCRIBE HOW INJURY OCCURRED:					IF TRANSPORTED IN INJURY, SPECIFY:
ATTEND THE DECEASED? <b>YES</b>	DATE LAST SEEN ALIVE <b>JANUARY 23, 2015</b>	WAS MEDICAL EXAMINER OR CORONER CONTACTED? <b>NO</b>	DATE PRONOUNCED	TIME OF DEATH <b>04:25 PM</b>	
CERTIFIER <b>PHYSICIAN</b>				DATE CERTIFIED <b>JANUARY 26, 2015</b>	
NAME, ADDRESS AND ZIP CODE OF PERSON COMPLETING CAUSE OF DEATH <b>ROBERT M SOLO MD, 16621 S 107TH COURT, ORLAND PARK, ILLINOIS, 60467</b>					PHYSICIAN'S LICENSE NUMBER <b>036014478</b>

THE WORD VOID APPEARS WHEN PHOTOCOPIED

NOTE: EMBOSSED STATE AND COUNTY SEALS AT BOTTOM



This is to certify that this is a true and correct copy from the official death record filed with the Illinois Department of Public Health.

*David Orr*  
David Orr  
Cook County Clerk



ANY ALTERATION OR ERASURE VOIDS THIS CERTIFICATE

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EXHIBIT "A"

## Affidavit of Trust

1. The following trust is the subject of this Affidavit:

The THERESA KOZBIEL REVOCABLE TRUST dated July 24, 2013 and any amendments thereto.

2. The names and addresses of the currently acting Trustee of the trust are as follows:

Name:	Address:
GARY KOZBIEL	18440 S. Rachel Ave., Mokena, IL 60448
SUSAN ZIMA	17400 S. 94 <sup>th</sup> Ave., Tinley Park, IL 60487
TRISTA KOZBIEL-MILLER	15455 <del>15125</del> Spruce, Oak Forest, IL 60452 Long Ave.

3. The trust is currently in full force and effect.

4. Attached to this Affidavit and incorporated in it are selected provisions of the trust evidencing the following:

- |                   |   |
|-------------------|---|
| a. Preamble       | - Creation of the trust and initial Trustee |
| b. Article A-SIX  | - Successor Trustees                        |
| c. Article B-Two  | - Powers of the Trustees                    |
| d. Article B-FIVE | - Signature pages                           |

5. The trust provisions which are not attached to this Affidavit are of a personal nature and set forth the distribution of trust property. They do not modify the powers of the Trustees.

6. The signatories of this Affidavit are currently acting Trustees of the Trust and declare that the foregoing statements and the attached trust provisions are true and correct, under penalty of perjury.

7. This Affidavit is dated 5/6/15.

Susan Zima

Susan Zima

Gary Kozbiel

Gary Kozbiel

Trista Kozbiel-Miller

Trista Kozbiel-Miller

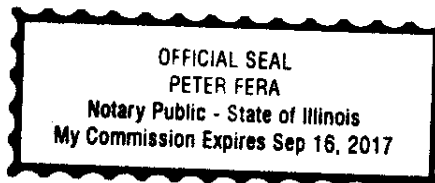
STATE OF ILLINOIS )  
COUNTY OF COOK )

Susan Zima, Gary Kozbiel

The Foregoing Affidavit of Trust was acknowledged before me by Trista Kozbiel-Miller  
This 6<sup>th</sup> day of May, 2015.

Peter Fera

Notary Public





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## DECLARATION OF TRUST ESTABLISHING THERESA KOZBIEL REVOCABLE TRUST

I, THERESA KOZBIEL, a resident of Tinley Park, Illinois, as Grantor, on this 24<sup>th</sup> day of July, 2013, hereby make this Declaration of Trust establishing the THERESA KOZBIEL REVOCABLE TRUST dated July 24, 2013. I hereby transfer to myself, as Trustee, the property listed in the attached Schedule A. That property, and all additional property received by the Trustee from any person by Will or otherwise, and all investments and reinvestments thereof, shall constitute the "Trust Estate."

### ARTICLE A-SIX Trustees

A6.01 In the event of my death, refusal, resignation or inability to act as Trustee, I appoint my son, GARY KOZBIEL, my daughter, SUSAN ZIMA, and my granddaughter, TRISTA KOZBIEL-MULLER, to act as Co-Trustees of each trust created hereunder, and in the event of the death, refusal, resignation or inability to act of any of them, the remainder of them shall act as (Co)Trustee(s).

A6.02 The determination as to whether I am incapacitated or otherwise unable to act may be made by the joint determination of: (a) my personal physician, if any, and (b) a majority of my adult children who are legally competent to act. The Trustee then acting hereunder may rely upon written notice of such determination.

### ARTICLE B-TWO Trustee Powers and Provisions

B2.01 In addition to and not in limitation of any powers conferred upon fiduciaries by statute or rule of law, the Trustee is expressly authorized in the Trustee's sole and absolute discretion, unless otherwise specifically provided herein, to deal with

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the property of any trust hereunder (each a "trust estate") in any way in which I could have dealt with the same, including, without limiting the generality thereof, the power:

(a) To retain for any period of time without limitation and without liability for loss of depreciation resulting therefrom, any interest in property contributed to the trust, regardless of lack of diversification, risk or non-productivity, and whether or not the Trustee would have selected such property as a trust investment.

(b) To invest and reinvest the trust estate in any property, real or personal, or undivided interests therein, wherever located, regardless of lack of diversification or risk, including but not limited to, stocks of any class, bonds, secured or unsecured notes, mortgages, interests in trusts (including common trust funds), partnerships, joint ventures, insurance contracts, and puts, calls, straddles, strips straps, spreads or other options or privileges to buy or sell property, without being limited by any statute or rule of law governing investments by Trustees. The Trustee may at any time hold cash or readily marketable securities of low yield for such period of time, as the Trustee deems advisable.

(c) To sell, exchange, abandon, or otherwise dispose of, or grant options to purchase any property of the trust estate, or grant options to sell any property to the trust, at public or private sale, and to determine the price, terms and conditions (cash or credit) thereof.

(d) To enter into leases for any period of time, even though extending beyond the termination of the trust.

(e) To borrow money from any person or corporation, including any Trustee hereunder, and to mortgage, pledge or otherwise encumber any part or all of the trust estate.

(f) To grant easements, subdivide, improve, give consents and enter into contracts relating to real estate or its use, and to dedicate any interest in real estate rights.

(g) To exercise or waive any power of an individual owner with respect to shares of stock, bonds or other securities in the trust estate, including, but not in limitation, voting, giving proxies, participating in voting trusts, mergers, consolidations, foreclosures, reorganizations or liquidations, and exercising or selling subscription or conversion rights.

(h) To collect, pay, contest, compromise or abandon claims of or against the trust estate, wherever situated, including, but not in limitation, foreclosures, reorganizations or other changes affecting the trust estate.

(i) To hold any part or all of the trust estate in the name of a nominee, in bearer form or otherwise, whether or not the trust relationship is disclosed.

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(j) To execute contracts, notes, conveyances and other instruments, whether or not containing covenants and warranties binding upon and creating a charge against the trust estate, or excluding personal liability.

(k) To employ (or to terminate the employment of) and pay reasonable compensation to such agents, brokers, advisors, investment advisors, trustees, custodians, depositories, title holders, escrowees, accountants, attorneys, investment counsel, appraisers, insurers and others (who may be the Trustee himself or herself in such other capacity or any firm or corporation with which the Trustee is associated) as may be reasonably necessary or desirable in managing and protecting the trust estate; and to execute any general or limited direction of power of attorney for such employment.

(l) To pay taxes and reasonable expenses incurred in administering the trust estate (including, but not in limitation, expenses of insurance coverage against individual liability of the Trustee other than for breach of fiduciary obligation), and if the Trustee shall pay such item personally, the Trustee shall be reimbursed therefore from the trust estate or from any distributee thereof to the extent of such distribution; to make arrangement for payment of any tax payable by any person with respect to the income of the trust estate; and to set aside from net income any reserves to be applied toward reduction or payment of any indebtedness of the trust estate, then existing or contemplated.

(m) To purchase or otherwise acquire, for cash, credit or installments, or to invest in, reinvest in, retain or continue for an indefinite term, any business or business interests, as shareholder, creditor, partner, proprietor, or otherwise, even though it may be closely or privately held or may constitute all or a large portion of the trust estate of a separate trust; to participate in the conduct of such business or to rely upon others to do so, and to take or delegate to others discretionary power to take any action with respect to its management and affairs which an individual could take as owner of such business, including the voting of stock, and the determination of all questions of policy; to take possession of the assets of such business, and to exercise complete control and management of such business, and in connection therewith, to enter into and perform contracts, commitments, orders, and engagements; to incur expenses and debts in connection with the conduct and operation of such business, and to pay and discharge such expenses and debts; to join in and execute partnership agreements and amendments thereto; to participate in any incorporation, reorganization, merger, consolidation, recapitalization, liquidation or dissolution of such business or any change in its nature and to retain and continue such changed or successor business; to invest additional capital in, subscribe to or buy additional stock or securities or make or guarantee new or increased secured, unsecured or subordinated loans to any business, with trust funds; to rely upon the reports of certified public accountants as to the operations and financial condition of any business, without independent investigation and without obligation to file any report with the court in any jurisdiction; to elect, employ and compensate directors, officers, employees or agents of any business, who may include the Trustee or a director, officer or agent of the Trustee; to deal with and act for such business in any capacity, including any banking or trust capacity and the loaning of money out of a



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Trustee's own funds, and to be compensated therefore; to sell, pledge or liquidate any interest in such business; to carry out the terms of any shareholder agreement providing for the purchase of any shares of stock in any entity in which the Trust owns an interest at any time, and if such Agreement is inapplicable, then with the written consent of the Investment Advisor, if one is then acting, the Trustee shall have full power, authority, and discretion to sell, exchange, dispose and/or vote the shares of stock of such Corporation (including any vote required to redeem shares of my estate so as to obtain the benefits of Section 303 of the Internal Revenue Code or any subsequent similar provision of the Internal Revenue Code), as the Trustee shall determine. Any such sale or exchange by the Trustee may be at a public or private sale and upon such terms and conditions as the Trustee, in its discretion, shall determine. Any such sale, exchange, disposition or vote may be made without obtaining approval of any Court. Nothing in this subparagraph (m) shall require the Trustee to sell any of said shares of stock nor lessen in any way any right of the Trustee to elect to pay my Federal Estate Tax pursuant to Section 6166 of the Internal Revenue Code.

(n) To submit to final arbitration any matter of difference with others.

(o) To designate and appoint a trustee to act as sole trustee or as co-trustee in any other jurisdiction in which any part or all of the trust estate shall be located; to confer upon such appointed trustee any part or all of the powers and duties of the appointing trustee; and to remove any such appointed trustee.

(p) To receive and administer additional property as part of the trust estate.

(q) For the purpose of any distribution or division of the trust estate, to value any and all of the trust estate at the value at any date of distribution or division thereof; to allocate or distribute undivided interests or different assets or disproportionate interests in assets, and no adjustment shall be made to compensate for a disproportionate allocation of unrealized gain for federal income tax purposes; to select property therefore on a non-pro rata basis; to make any such distribution or division in kind or in cash, or partly in each, and to include undivided interests therein; before making any distribution, to require the distributee thereof to accept the accounts of the Trustee and to release the Trustee from any liability for such distribution; to reflect any earlier distribution at the value at the date thereof; to convert any or all property into money prior to the selection, distribution or division thereof (but such conversion shall not be required); to borrow or use property or money therefore borrowed for the purposes of any such distribution or division; any such selection, distribution and division to be final, binding and not subject to question; and to hold and to administer any two or more trusts as a common fund, dividing the net income among the beneficiaries thereof proportionately.

(r) To deal with the executor, trustee or other representative of any other trust or estate in which a beneficiary or the trust estate has an interest, notwithstanding the fact that the trustee is an executor, trustee or other representative of such other trust or estate; and to invest in securities issued, or other assets owned, by the trustee.

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(s) To terminate any trust hereunder, if at any time, any such trust shall, in the sole judgment of the Trustee, be of the aggregate principal value of Seventy-Thousand Dollars (\$70,000) or less, or if the Trustee's compensation for services rendered shall exceed twenty-five percent (25%) of the net income of such trust. The Trustee shall then distribute the trust estate thereof to the beneficiary or beneficiaries then receiving or entitled to receive the net income from such trust, in equal shares. Notwithstanding the foregoing however, the power to terminate may not be exercised by a Trustee who is a beneficiary of the Trust.

(t) To continue to exercise any power or discretion for a reasonable period after the termination of any trust hereunder, but only for such period as would not violate any rule of law relating to perpetuities.

(u) To take or forego with respect to all or any part of the trust estate, any action not otherwise specified herein, if in the Trustee's discretion, such conduct will conserve, enhance or realize upon the value thereof or be in the best interests of the trust estate.

(v) To determine whether receipts shall constitute principal or income, and whether expenses are properly chargeable to principal or income (except as otherwise provided herein the Trustee shall be governed in such determination by the provisions of the Principal and Income Act from time to time in force in the jurisdiction whose laws shall control the administration of the Trust, but in all cases not governed by such Act, the Trustee is hereby authorized to determine what shall be charged or credited to income and what to principal and the determination of the Trustee shall be conclusive upon all persons); provided however, that any proceeds received by the Trustee pursuant to any "retirement plan" (hereinafter defined) shall be principal, except to the extent of income earned on such proceeds after my death; and the Trustee may charge any interest payments and any regular compensation of any Trustee, agent, attorney, investment counsel, custodian or accountant to income, and the determination of the Trustee shall be conclusive upon all persons; to establish out of income and credit to principal reasonable reserves for the depreciation or depletion of tangible personal properties; to amortize premiums paid on the purchase of securities or other property; provided however, any capital gain dividends from investments and mutual funds, common interest funds or real estate investment trusts shall be deemed principal. As used in this subparagraph, the terms "retirement plan" shall mean any qualifying pension, profit-sharing, stock bonus, Keogh or other qualified plan, trust, contract, account, annuity, bond, or individual retirement account, as those terms are defined in the Internal Revenue Code, or any nonqualified deferred compensation agreement, salary continuation agreement or other similar arrangement;

(w) To withhold from distribution of the trust estate of any separate trust a reasonable amount to meet any taxes, interest and penalties thereon, and to require the distributee of such trust estate to agree to such withholding.

(x) To lend the principal or income of the trust estate to the beneficiary thereof, and to make loans to such other persons, partnerships, corporations, trusts or estates,

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upon such terms, with such security and rates of interest as the Trustee may deem advisable; and

(y) To make or refrain from making with respect to any separate trust any election available under any applicable tax law.

Property of Cook County Clerk's Office

### ARTICLE B-FIVE Interpretation

This Declaration of Trust shall be construed and administered, and administered, and the validity of each separate trust created hereunder, shall be determined in accordance with the laws of the State of Illinois.

This Declaration of Trust was signed and sealed by me and accepted by me, as Grantor and Trustee, on the date first hereinabove written.

Theresa Koziel  
Grantor and Trustee

SUBSCRIBED AND SWORN TO  
BEFORE ME THIS 24<sup>th</sup> DAY OF  
July, 2013.



Peter Fein  
Notary Public