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This Instrument Prepared By, and After Recording,
Please Mail To:
Brett M. Dale
Huck Bouma PC
1755 S. Naperville Road, Ste 200

Wheaton, Illinois 60189

Doc#. 2228555126 Fee: \$51.00 Karen A. Yarbrough Cook County Clerk

Date: 10/12/2022 11:47 AM Pg: 1 of 3

TRANSFER ON DEATH INSTRUMENT

I, DEBRA C. RUFO, a married person, of Chicago, County of Cook, State of Illinois, being of sound mind and disposing memory. do hereby revoke all prior Transfer on Death Instruments for the below described residential real estate, and make, declare and publish this Transfer on Death Instrument after being first duly swoon. I depose and state as follows:

That I am a joint owner of certain residential real estate with my spouse, RONALD A. RUFO (the "Residence") pursuant to a Tenancy by the Entirety Deed executed on the 1st day of August, 2022 and to be recorded in the office of the Cook County Clerk, State of Illinois. The legal description of the Residence is:

LOT 24 AND THE SOUTH 15 FEET OF LOT 25 IN LOT 9 IN GEORGE GAUNTLETT'S FOREST DRIVE SUBDIVISION IN THE WEST ½ OF FRACTIONAL SOUTHEAST 1/4 NORTH OF THE INDIAN BOUNDARY LINE OF FRACTIONAL SECTION 23, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 12-23-417-038-0000

Commonly known as: 3314 North Plainfield, Chicago, Illinois 60634

That pursuant to 755 ILCS 27/70, a joint owner of an interest in residential real estate, including a tenant by the entirety, may transfer such residential real estate by a transfer on death instrument; that this transfer on death instrument is a non-testamentary instrument; that this transfer on death instrument is revocable; and that this transfer does not become effective until the time of my death if I am the last to die of all joint owners of the residential real estate.

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State of Illinois County of)) SS.)		
CERTIFY that CONDENSE THE A are subscribed to acknowledged that voluntary act, for the	DEBRA C., perso the foregoing instruction they each signed, see uses and purposes to	RUFO, can, nally known to me to be ument, appeared before aled and delivered the sherein set forth.	ne State aforesaid, DO HEREBY LEHE MINUSTIQUE and the same persons whose names e me this day in person, and said instrument as their free and
GIVEN und	er my hand and Nota	rial Seal this 1 st day of A	August, 2022.
	2	Vá Mas	MI lleve
STATE OF NOTAR	ARAH M MUENZER OFFICIAL SEAL y Public - State of Illimpir Commission Expires September 08, 2024	of County C	Notary Public
			Office

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That upon my death, provided I am the last to die of all joint owners of the Residence, title to and ownership of the Residence shall vest in the then acting trustee of the DEBRA C. RUFO TRUST DATED AUGUST 1, 2022 (the "Debra C. Rufo Trust"). If the Debra C. Rufo Trust is not in existence at my death and I am the last to die of all joint owners of the Residence, then this Transfer on Death Instrument shall fail and title to and ownership of the Residence shall vest in my estate pursuant to 755 ILCS 27/65(a)(2).

DATED this 1st day of August, 2022.

DEBRA C. RUFÓ

We, the attesting witnesses, on oath state that each of us was present on August 1, 2022; that in the presence of the witnesses, DEBRA C. RUFO (the "Transferor") signed this transfer on death instrument in our presence as the Transferor's free and voluntary act; that we, the witnesses, signed this transfer on death instrument in the presence of the Transferor and in the presence of each other; that we, the witnesses, believed the Transferor to be of sound mind and memory at the time of signing, and to the best knowledge of each of the witnesses, to be at least eighteen (18) years of age on the date the instrument was signed.

Witnesses

(Signature)

(Signature)

(Print Name

(Print Name)