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Chicago Title Insurance Company

88354211

DECEASED JOINT TENANCY AFFIDAVIT

STATE OF ILLINOIS
COUNTY OF COOK

} ss.

Order No. None Pending

CLAIRE L. COWERN being duly sworn
states that she resides at 13 W. Kenilworth in the City of
Prospect Heights, Illinois

That she was acquainted with RALPH R. COWERN
deceased who, at the time of his death, was one of the owners of the land in Cook
County, Illinois, described as:

Lot 20 in Block 2 in Smith and Dawson's Fifth Addition to Country
Club Acres, Prospect Heights, Illinois, in the West Half of
Section 22, Township 42 North, Range 11, East of the Third
Principal Meridian, according to the Plat recorded November 20,
1940 as document 12582196, in Cook County, Illinois

PIN: 03-22-104-006

88354211

Property Address: 13 W. Kenilworth, Prospect Heights, IL

That the deceased died December 10, 1987, as evidenced by a
certified copy of death certificate of the deceased attached hereto.

That the deceased died:

- Leaving no Last Will & Testament.
- Leaving a Last Will & Testament a copy of which is attached hereto. The original of the unproven will should be filed with the Clerk of the Probate Division of the Circuit Court of _____ County, Illinois.
- Leaving a Last Will & Testament which was filed in the Unproven Will Box of the Probate Division of the Circuit Court of Cook County, Illinois about February 19, 1988

That the total value of the estate of the deceased, including both real and personal property owned by the deceased either individually or in joint tenancy at the time of the death of the deceased, does not exceed the sum of Three Hundred Twenty Five Thousand (\$325,000.00)--- dollars.

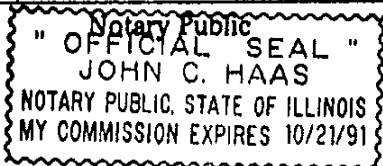
Affiant makes this affidavit for that purpose of inducing the Chicago Title Insurance Company to issue its Title Insurance Policy, describing the above mentioned property.

Subscribed and sworn to before me by the said

Claire L. Cowern

this 27th day of July, A.D. 19 88

John C. Haas



FORM 3703

Claire L. Cowern

(affiant's signature)

This instrument prepared by and
mail to: John C. Haas, Att'y.
115 S. Emerson St.
Mt. Prospect, IL 60056

MEDICAL CERTIFICATE OF DEATH

REGISTRATION DISTRICT NO. 160 REGISTERED NUMBER 160

DECEASED - NAME RALPH CORMEN

AGE - WHITE, BLACK, AMERICAN ORIGIN OR DESCENT 77

RACE SCOTTISH

SEX 2. MALE

DATE OF BIRTH - (MO., DAY, YEAR) OCT 18 1910

DATE OF DEATH - (MONTH, DAY, YEAR) DECEMBER 10 1987

CITY, TOWN, TRP OR ROAD DISTRICT NUMBER ARLINGTON HEIGHTS

HOSPITAL OR OTHER INSTITUTION - NAME, IF NOT IN OTHER ONE STREET AND NUMBER NORTHWEST COMMUNITY HOSPITAL

DATE OF BIRTH - IF NOT U.S.A. MASSACHUSETTS

CITIZEN OF WHAT COUNTRY USA

USUAL OCCUPATION SALES ENGINEER

WAS DECEASED EVER IN U.S. ARMED FORCES? YES / NO YES

RESIDENCE STREET AND NUMBER PO BOX 276 13 W KENILWORTH PROSPECT HTS. MC YES

CITY, TOWN, TRP OR ROAD DISTRICT NO. KENILWORTH

DEATH WAS CAUSED BY: UNKNOWN

IMMEDIATE CAUSE: UNKNOWN

RELATIONSHIP: WIFE

MAILING ADDRESS STREET AND NO. OR R.F.D., CITY OR TOWN, STATE, ZIP PO BOX 276 13 W. KENILWORTH PROSPECT HTS. ILLINOIS 60137

DEATH CAUSE: (a) Acute respiratory failure (b) pneumonia (c) embolism

OTHER CAUSE: none

OTHER SIGNIFICANT CONDITIONS: CONDITIONS CONTRIBUTING TO DEATH BUT NOT RELATED TO CAUSE GIVEN IN PART (a) acute coronary artery disease

MAJOR FINDINGS OR OPERATION: none

DATE OF OPERATION, IF ANY: none

WAS CORONER OR MEDICAL EXAMINER NOTIFIED? YES / NO NO

DATE SIGNED - (MONTH, DAY, YEAR) 9-10

SIGNATURE: F.A. KROCK

NAME AND ADDRESS OF CERTIFIER: F.A. KROCK

ILLINOIS LICENSE NUMBER: 36-38579

CITY OF TOWN: Hillside, Illinois

LOCATION: Oakridge

CEMETERY OR CREMATORY - NAME: Oakridge

STREET AND NUMBER OR R.F.D.: 240 Hillside, Illinois

DATE RECEIVED BY LOCAL REGISTRAR MONTH DAY YEAR: DEC 11 1987

REGISTRAR SIGNATURE: Calvin Thompson

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I HEREBY CERTIFY THAT the foregoing is true and correct copy of the death record for the decedent named in item 1 and that this record was established and filed in my office in accordance with the provisions of the Illinois Statutes relating to the registration of births, stillbirths and deaths.

DATE: DEC 11 1987 SIGNED: Nadine McCurry

At Cook County Dept of Public Health: 1500 S. Maybrook Drive - Maywood, Illinois 60154

Official Title Deputy Registrar

1124

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LAST WILL AND TESTAMENT

OF

RALPH R. COWERN

I, RALPH R. COWERN, of Prospect Heights, Illinois, hereby make this last will and revoke all wills and codicils heretofore made by me.

ARTICLE I

Section 1.1 Payment of Debts, Expenses and Taxes. I direct my Executor, hereinafter named, to pay out of my estate all of my just debts, funeral and administration expenses, including any interest and penalties thereon, which may be assessed in any way by reason of my death.

ARTICLE II

Section 2.1 Bequest of My Entire Estate. I give, devise and bequeath absolutely all of my property, real, personal and mixed, of whatsoever character and wheresoever situated, and any interest which I may have in any property, whether in remainder by power of appointment or otherwise, including all lapsed legacies, bequests and devises to my wife, CLAIRE L. COWERN. If my wife does not survive me by ninety (90) days, to such of my descendants as are then living per stirpes, as their absolute property.

Section 2.2 In the event my son, BRADFORD M. COWERN, predeceases me, his share shall go to his descendants per stirpes. If his descendants per stirpes have not attained the age of twenty-five (25) years, I hereby name my daughter, KIMBERLY ANN COWERN, as Trustee of the funds until the last descendant so affected reaches the age of twenty-five (25) years.

Section 2.3 In the event my daughter, KIMBERLY ANN COWERN, dies leaving no descendants, her share shall go to my son, BRADFORD M. COWERN. If she dies leaving descendants who have not attained the age of twenty-five (25) years, I hereby name my son, BRADFORD M. COWERN, as Trustee of the funds until the last descendant so

88354211

ARTICLE III

Section 3.1 Appointment of Executor. I hereby appoint my wife, CLAIRE L. COWERN, to act as Executor of this will. If my wife is unable or unwilling, then I appoint our friend, CAROL JEAN NELSON, who resides at 100 West Kenilworth, Prospect Heights, Illinois, as Successor-Executor.

Section 3.2 No Sureties Required. I direct that no bond or surety on any bond or other security shall be required of my chosen Executor or Successor-Executor.

Section 3.3 Powers of Executor. In addition to the powers and discretions hereinbefore granted to my Executor and conferred upon my Executor by law, my Executor or Successor-Executor have, subject to the limitation of paying my debts as mentioned in Section 1.1, and without obtaining any order of court, the power to retain or sell any of my property as if she were always the true owner. My Executor or Successor-Executor may employ attorneys, auditors, depositories and agents, with or without discretionary powers, and may vote any stocks or any of the rest of my property, either in person or by proxy.

ARTICLE IV

Section 4.1 After Acquired Property. Any and all property acquired after the date of this will shall be disposed of as directed in Section 2.1.

Section 4.2 Captions. The captions contained in this will are for convenience only and are not intended to limit or define the scope or effect of any provisions of this will.

Section 4.3 Grammatical Changes. Any word in the text of this will shall be read as the singular or the plural and as the masculine, feminine, or neuter gender as may be appropriate under the circumstances then existing.

Section 4.4 Simultaneous Death. In the event my wife and I die under circumstances in which there is insufficient evidence to determine which survived the other, my estate shall go to my des-

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endants as are then living, per stirpes, as their absolute property.

IN WITNESS WHEREOF, I do hereunto set my hand and seal in the presence of three (3) competent witnesses, and in their presence do publish and declare this instrument written upon three (3) sheets, the last page included, one side only of each sheet being signed and used, the first two signed in the margin and the last sheet to be signed hereinafter to be my last will and testament this 7th day of July, 1985.

Ralph R. Covern (SEAL)

The foregoing will, consisting of three (3) sheets, was signed, sealed, published and declared as and for his last will and testament by the above named RALPH R. COWERN, in the presence of us, who at his request and in his presence and in the presence of each other, do attest and subscribe the same as witnesses the day and year aforementioned, believing the said Testator to be of sound and disposing mind and memory.

Sarah Becker ADDRESS 731 N. Douglas
Arlington Hts., Ill.

Theresa J. Becker ADDRESS 731 N. Douglas
Arlington Hts., Ill.

Paul J. Becker ADDRESS 731 N. Douglas
Arlington Hts., Ill.

STATE OF ILLINOIS)
) SS
COUNTY OF C O O K)

We the attesting witnesses to the will of RALPH R. COWERN, on oath state that each of us was present and saw the testator sign the will, of which this affidavit is a part, in our presence; and that the will was attested by each of us in the presence of the testator; and that each of us believed the testator to be of sound mind and memory at the time of signing.

Sarah Becker
Theresa J. Becker
Paul J. Becker

Subscribed and Sworn to before me this 17 day of July, 1985.

Paul J. Becker
NOTARY PUBLIC

1688 LEB 10 6M 5-33

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