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DISCLAIMER OF SURVIVORSHIP INTEREST IN JOINT TENANCY PROPERTY

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COOK COUNTY RECORDS

I, JOHN A. MAHONEY, declare that I am the surviving spouse of HELEN T. MAHONEY, who died on July 5, 1991, domiciled in the City of Inverness, County of Cook, State of Illinois.

On the date of her death, HELEN T. MAHONEY and I owned certain real property located in Inverness, Illinois as joint tenants with the right of survivorship. This real property had been acquired by HELEN T. MAHONEY and me during HELEN T. MAHONEY'S lifetime with jointly owned funds. This property is described in Exhibit A.

In accordance with Ill. Rev. Stat. Ch 110-1/2, Sec. 2-7, I hereby irrevocably disclaim, renounce, and refuse to accept any and all of the survivorship interest (representing one-half of the total value) in the real property jointly owned by HELEN T. MAHONEY and me on July 5, 1991 that is set forth on the attached Exhibit A.

It is my intention that by executing this disclaimer and renunciation, the survivorship interest which I would otherwise receive in the real property listed on Exhibit A be terminated as completely as if I had predeceased HELEN T. MAHONEY.

It is my intention that this disclaimer and renunciation constitute a qualified disclaimer as defined in Section 2518 of the Internal Revenue Code, as amended, or the corresponding provisions of any subsequent federal tax law.

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IN WITNESS WHEREOF, I have executed this Disclaimer on

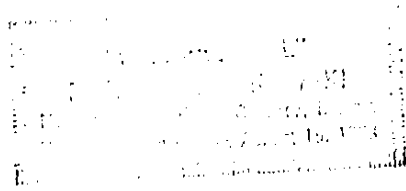
DECEMBER 20, 1991.

John A. Mahoney
John A. Mahoney

STATE OF ILLINOIS)
) SS.
COUNTY OF Cook)

On this 20 day of December, before me personally appeared John A. Mahoney, known to me to be the person whose name is subscribed to the foregoing Disclaimer, and acknowledged that he executed the same as his free and voluntary act.

Mary E. Deukowski
Notary Public
My commission expires: 8-15-93



Delivery of a copy of this Disclaimer to the trustee on DECEMBER 20 1991 is hereby acknowledged.

John A. Mahoney
John A. Mahoney, trustee

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Property of Cook County Clerk's Office

LEGAL DESCRIPTION

UNIT NO. 161, IN INVERNESS ON THE PONDS TOWNHOME CONDOMINIUM AS DELINEATED ON THE SURVEY OF A PORTION OF THE FOLLOWING DESCRIBED REAL ESTATE:

INVERNESS ON THE PONDS UNIT 2, BEING A SUBDIVISION OF PART OF LOT 11 IN SCHOOL TRUSTEES SUBDIVISION OF SECTION 16, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 20, 1985 AS DOCUMENT 85-198,886 IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT B TO THE DECLARATION OF CONDOMINIUM OWNERSHIP MADE BY FIRST ILLINOIS BANK OF WILMETTE, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 15, 1985, AND KNOWN AS TRUST NUMBER TWB-0372, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, ON FEBRUARY 13, 1986, AS DOCUMENT NUMBER 86-063,691, TOGETHER WITH A PERCENTAGE OF THE COMMON ELEMENTS APPURTENANT TO SAID UNIT AS SET FORTH IN SAID DECLARATION, AS AMENDED FROM TIME TO TIME, WHICH PERCENTAGE SHALL AUTOMATICALLY CHANGE IN ACCORDANCE WITH AMENDMENTS TO SAID DECLARATION AS SAME ARE FILED OF RECORD, PURSUANT TO SAID DECLARATION AND TOGETHER WITH ADDITIONAL COMMON ELEMENTS AS SUCH AMENDMENTS TO SAID DECLARATION ARE FILED OF RECORD IN THE PERCENTAGES SET FORTH IN SUCH AMENDMENTS TO SAID DECLARATION, WHICH PERCENTAGES SHALL AUTOMATICALLY BE DEEMED TO BE CONVEYED EFFECTIVE ON THE RECORDING OF SUCH AMENDED DECLARATION AS THOUGH CONVEYED THEREBY.

02-16-303-044-1097
177 Cawdor Lane
Inverness, IL 60067



Return to :

Timothy G. Carroll
Winston + Strawn
35 W. Wacker Drive
Chicago, IL 60601

Prepared by:
Timothy Carroll
Winston + Strawn
35 W. Wacker
Chicago, IL 60601

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