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DISCLAIMER BY SURVIVING JOINT TENANT SPOUSE AND DISCLAIMER
BY HEIR AND RESIDUARY LEGATEE OF THE LAST WILL AND TESTAMENT
OF SAM ROSS, DECEASED
93786533

TO: ALICE ROSS, Executor
of the Will of Sam Ross, deceased;
9241 Fairway Drive
Des Plaines, IL 60016

IRWIN ROSS
1124 N. Lincoln
Hastings, NE 68901

Peerless Federal Savings Bank
4930 N. Milwaukee Avenue
Chicago, IL 60630-2918

Liberty Federal Savings Bank
6061 Dempster Street
Morton Grove, IL 60053

Second Federal Savings & Loan Association of Chicago
6061 Dempster Street
Morton Grove, IL 60053

First Colonial Bank Northwest
8720 W. Dempster Street
Niles, IL 60714-0283

Bureau of the Public Debt
Savings Bond Operations Office
Parkersburg, WV 26106-1328

FILED
93 OCT -1 AM 9:43
CLERK OF THE CIRCUIT COURT
93786533

• DEPT-01 RECORDING \$39.50
• T03333 TRAN 3149 10/01/93 10:01:00
• #5087 # -93-786533
• COOK COUNTY RECORDER

NOW COMES the undersigned, ALICE ROSS, acting in her individual capacity as surviving spouse of Sam Ross, deceased, as surviving joint tenant of those assets provided for herein with Sam Ross, deceased, and also as an heir of Sam Ross and residuary legatee of the Last Will and Testament of Sam Ross, deceased, who for her disclaimer of interest states as follows:



Lawrence J. Ptasinski & Associates, P.C.
Attorneys at Law
Suite 424 - Golf Mill Prof. Bldg.
Niles, Illinois 60714-1200

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1. That Sam Ross died January 4, 1993, leaving a Last Will and Testament dated December 17, 1990, which Will has not been admitted to probate, but has been filed with the Clerk of the Circuit Court of Cook County, Illinois.

2. That the first paragraph of ARTICLE II of the said Last Will and Testament of Sam Ross, deceased, provides as follows:

ARTICLE II: I give, devise and bequeath my entire estate, both real and personal, wherever located, to my beloved wife, ALICE ROSS, if she is living sixty (60) days after my death. In the event that my wife is not living sixty (60) days after my death, then I devise and bequeath my entire estate to my beloved son, IRWIN ROSS, of Hastings, Nebraska.

3. That Alice Ross seeks to disclaim on behalf of herself, as surviving joint tenant, and as heir and residuary legatee of the Last Will and Testament of Sam Ross, deceased, the following assets the legal title to which were held by the decedent, Sam Ross, and by Alice Ross as joint tenants with the right of survivorship, and which by virtue of this disclaimer of the survivorship interest become an asset of the estate of Sam Ross, to-wit:

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A. The one-half (1/2) interest attributable to Sam Ross in the following Certificates of Deposit held at Peerless Federal Savings Bank, 4930 N. Milwaukee Avenue, Chicago, IL:

<u>Account Number</u>	<u>Value as of January 4, 1993</u>
0220002223	\$ 21,259.00
0220002215	\$ 17,961.00
0220002255	\$ 21,450.00
0220002231	\$ 7,530.00
Total value as of January 4, 1993:	\$ 68,200.00
One-half (1/2) survivorship value disclaimed:	\$ 34,100.00

B. The one-half (1/2) interest attributable to Sam Ross in the following Certificate of Deposit held at Liberty Federal Savings Bank, 6061 Dempster Street, Morton Grove, IL:

<u>Account Number</u>	<u>Value as of January 4, 1993</u>
10012376	\$ 11,541.00
Total value as of January 4, 1993:	\$ 11,541.00
One-half (1/2) survivorship value disclaimed:	\$ 5,770.50

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C. The one-half (1/2) interest attributable to Sam Ross in the following savings account held at Peerless Federal Savings Bank, 4930 N. Milwaukee Avenue, Chicago, IL:

<u>Account Number</u>	<u>Value as of January 4, 1993</u>
021000-5602	\$ 16,319.00
Total value as of January 4, 1993:	\$ 16,319.00
One-half (1/2) survivorship value disclaimed:	\$ 8,159.50

D. The one-half (1/2) interest attributable to Sam Ross in the following savings account held at Second Federal Savings and Loan Association of Chicago, 6061 Dempster Street, Morton Grove, IL:

<u>Account Number</u>	<u>Value as of January 4, 1993</u>
81239	\$ 22,752.00
Total value as of January 4, 1993:	\$ 22,752.00
One-half (1/2) survivorship value disclaimed:	\$ 11,376.00

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E. The one-half (1/2) interest attributable to Sam Ross in the following checking account held at First Colonial Bank Northwest, 8720 Dempster Street, Niles, IL:

<u>Account Number</u>	<u>Value as of January 4, 1993</u>
100367613	\$ 14,178.99
Total value as of January 4, 1993:	\$ 14,178.99
One-half (1/2) survivorship value disclaimed:	\$ 7,089.50

F. The one-half (1/2) interest attributable to Sam Ross in the following joint tenancy United States Savings Bonds as follows:

<u>Series</u>	<u>Face Amount</u>	<u>Serial Number</u>	<u>Issue Date</u>
E	\$1,000.00	M88857401E	12/66
E	\$1,000.00	M88857402E	12/66
E	\$1,000.00	M88857403E	12/66
E	\$1,000.00	M88857404E	12/66

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4. That none of the property identified above has been transferred to Alice Ross in her lifetime, either individually or as surviving joint tenant or as an heir or legatee under the Last Will and Testament of Sam Ross, deceased, since the death of Sam Ross, nor has any of the income or other benefits attributable to said property been so received by Alice Ross, either individually or as surviving joint tenant or as an heir or legatee under the Last Will and Testament of Sam Ross, deceased, nor has Alice Ross, either individually or as surviving joint tenant or as an heir or legatee under the Last Will and Testament of Sam Ross, deceased, exercised dominion and control over said property or benefits.

5. That this disclaimer is limited to the interests in property hereinabove described and shall not be construed to extend to any other property interest to which Alice Ross is entitled to by virtue of said Last Will and Testament of Sam Ross, or by rights of survivorship, contract, or otherwise.

WHEREFORE:

A) The recitals provided at the beginning of this Disclaimer are hereby incorporated into this Disclaimer.

B) The undersigned as both surviving joint tenant of the assets provided for herein held in joint tenancy with the decedent, Sam Ross,

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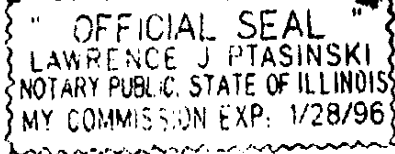
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and as heir and residuary legatee of the Last Will and Testament of Sam Ross, deceased, acting pursuant to the Illinois Probate Act, specifically, 755 ILCS 4/2-7, HEREBY REVOCABLY, ABSOLUTELY, UNEQUIVOCABLY, AND WITHOUT QUALIFICATION REFUSES TO ACCEPT AND DISCLAIMS the interests in properties specifically identified in paragraph 3 above; and as to all other rights, interests, or title directed to pass to Alice Ross by the provisions of the Last Will and Testament of Sam Ross or accruing to her by right of survivorship, contract, or otherwise, the undersigned as both surviving joint tenant of those assets held in joint tenancy with the decedent, Sam Ross, and as the heir and legatee of the Last Will and Testament of Sam Ross, hereby permanently and irrevocably waives her right to disclaim such interest.

Alice Ross
ALICE ROSS, individually and as surviving joint tenant of those joint tenancy assets as stated herein in paragraph 3 above

SUBSCRIBED AND SWORN TO
before me this 29th day
of September, 1993.

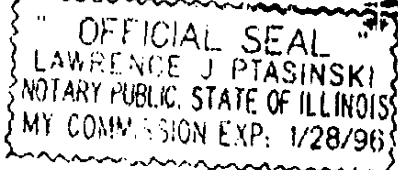
Lawrence J. Ptasinski
Notary Public



Alice Ross
ALICE ROSS, individually and as heir and legatee of the Last Will and Testament of Sam Ross, deceased, of those assets as stated as herein in paragraph 3 above

SUBSCRIBED AND SWORN TO
before me this 29th day
of September, 1993.

Lawrence J. Ptasinski
Notary Public



This Document Prepared By:
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