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SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS that CITICORP HORTGAGE, INC., attorney in fact for CITIBANK, F.S.B., f/k/a CITICORP SAVINGS OF ILLINOIS, duly authorized to transact business in the State of Illinois, GRANTOR, for and in consideration of TEN AND NO/LOW DOLLARS (SIO.00) and other good and valuable consideration, receipt whereof is hereby acknowledged does hereby GRANT, CONVEY and SELL to KIRTI SHETH, address: 6416 North Seeley, Chicago, Illinois, GRANTEE(S), all of the following described premises situated in Cook County, Illinois, to-wit:

Not 25 in Block in Ellis and Horris Addition to North Edgewater in the West 1/2 of the West 1/2 of the West 1/2 of the Hortheast 1/4 of Section 1, Township 40 North, Range 13, East of the Third Principal Heridian, in Cook County, Illinois.

To Have and To Hold the said premises unto the said GRANTEE(S), subject only to:

- (a) general real estate taxes for 1994 and subsequent years; and
- (b) building setback lines, covenants and restrictions of record.

And said grantor, hereby expressly waives and releases any and all right or benefit under and by virtue of any and all statutes of the State of Illinois, providing for the exemption of homesteads from sale on execution or otherwise.

And the said GRANTOR, for itself and its successors, does warrant to the said GRANTEE(S), only that:

- GRANTOR has not done or suffered to re done anything whereby the said premises hereby granted are, or may be in any manner, encumbered; and
- GRANTOR will forever defend the said premises against all persons lawfully claiming through GRANTOR, but not otherwise.

IN WITNESS WHEREOF, the said CITICORP HORTGAGE, INC., attorney in fact for CITIBANK, F.S.B., f/k/a CITICORP SAVINGS OF ILLINOIS, has caused its corporate seal to be affixed and these presents to be signed by its Assistant Vice President and Assistant Secretary on its behalf, this RO day of October, 1994.

November

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CITICORP HORTGAGE, INC., attorney in fact for CITIBANE, F.S.B., f/k/a CITICORP SAVINGS OF ILLIHOIS

By

Assistant Vice President

ATTEST:

Assistant Secretary all CHELLE SYBERG ASST. SECY.

THIS INSTRUCENT WAS PREPARED BY: Hartin F. Haune man 39 South LaSalle Screet Chicago, Illinois 2603

STATE OF MISSOURI

COUNTY OF ST. LOUIS

a Notary Public in and for said County, in the State aforementioned, DO HERSBY CERTIFY that SCOTT A. FRENCH VICE PRES. personally known to me to be the Assistant Vice President of CITICORF HORTGAGE, INC., attorney in fact for CITIBANK, F.S.B. f/k/a CITICORP SAVINGS OF ILLINOIS, and michelif Syberg Asst secy. Personally known to be the Assistant Secretary of said Corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before he this day in person and severally acknowledged that as such Assistant Vice President and Assistant Secretary, they signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority given by the Board of Directors of said corporation as their free and voluntary act and as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and official seal this day of Geomer, 1994.

ADDRESS OF PROPERTY:

6310 North rainfield, Chicago, Illinois

PERMANENT INDEX NO. 13-01-200-031

Notary Public

PAT WILLIS

Notary Public - Notary Seal STATE OF MISSOURI Jefferson County

My Commission Expires: June 27, 1997

