

QUIT CLAIM DEED - JOINT TENANCY
Statutory (ILLINOIS)
(Individual to Individual)

UNOFFICIAL COPY

94007023

CAUTION: Consult a lawyer before using or acting under this form. Neither the publisher nor the seller of this form makes any warranty with respect thereto, including any warranty of merchantability or fitness for a particular purpose.

THE GRANTOR DAVID T. LEBED, married to Jane M. Lebed

of the City of Chicago County of Cook State of Illinois for the consideration of TEN AND NO/100 (\$10.00) DOLLARS, and other valuable consideration In hand paid, CONVEY and QUIT CLAIM S to DAVID T. LEBED AND JANE M. LEBED 6411 S. LaCrosse, Chicago, Illinois 60638

DEPT-01 RECORDING \$25.50
T40011 TRAN 9136 01/04/94 14:28:00
#2206 # *-94-007023
COOK COUNTY RECORDER

(The Above Space For Recorder's Use Only)

(NAMES AND ADDRESS OF GRANTEE(S))

not in Tenancy in Common, but in JOINT TENANCY, all interest in the following described Real Estate situated in the County of Cook in the State of Illinois, to wit:

Lot 31 (except the North 1/2 thereof) in Block 8 in Frederick H. Bartlett's Marquette Heights, a subdivision of the Northeast 1/4 of the Northeast 1/4 of Section 21, Township 38 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

93-08926

hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois. TO HAVE AND TO HOLD said premises not in tenancy in common, but in joint tenancy forever.

Permanent Real Estate Index Number(s): 19-21-211-034

Address(es) of Real Estate: 6411 S. LaCrosse, Chicago, Illinois 60638

DATED this 11th day of NOVEMBER 1993

PLEASE PRINT OR TYPE NAME(S) BELOW SIGNATURE(S)
David T. Lebed (SEAL)
Jane M. Lebed (SEAL)

State of Illinois, County of Cook ss. I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that

DAVID T. LEBED AND JANE M. LEBED, HIS WIFE

personally known to me to be the same person s whose name s are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that t h e y signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

OFFICIAL SEAL
DONALD P. BAILEY
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 01/27/97

Given under my hand and official seal, this 11th day of November 1993

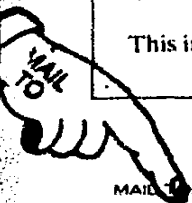
Commission expires 1-27-1997

This instrument was prepared by Donald P. Bailey, Attorney at Law, 34300 S. Ravinia, Orland Park, IL 60462

APPX RIDER EXEMPTION UNDER REAL ESTATE TRANSFER TAX ACT SEC. PAR. E & COOK COUNTY ORD. 95104 PAR. E

DATE 11/11/93 SIGN David T. Lebed

94007023



MAIL TO

DAVID LEBED (Name)
6411 S. LaCrosse (Address)
CHICAGO, IL 60638 (City, State and Zip)

SEND SUBSEQUENT TAX BILLS TO:
DAVID LEBED (Name)
6411 S. LaCrosse (Address)
CHICAGO, IL 60638 (City, State and Zip)

2550



UNOFFICIAL COPY

Quit Claim Deed

JOINT TENANCY
INDIVIDUAL TO INDIVIDUAL

TO

GEORGE E. COLE®
LEGAL FORMS

Property of Cook County Clerk's Office

94007023

UNOFFICIAL COPY

9 4 0 0 7 0 2 3

AFFIDAVIT BY GRANTOR AND GRANTEE

COOK COUNTY ONLY

The GRANTOR or his agent hereby certifies that, to the best of his/her knowledge, and the GRANTEE or his agent hereby certifies that, to the best of his/her knowledge, that the name of the GRANTEE shown on the Deed is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois.

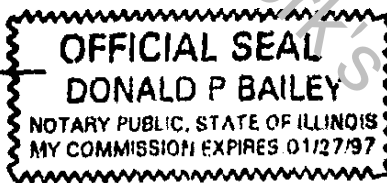
David T. Lebel
GRANTOR

David T. Lebel
GRANTEE

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

Subscribed and sworn to before me
this 11th day of November, 1993.

Donald P. Bailey
Notary Public



NOTE: Any person who knowingly submits a false statement concerning the identity of a grantee shall be guilty of a Class C misdemeanor for the first offense and of a Class A misdemeanor for subsequent offenses.

(Attach to Deed or ABI to be recorded in Cook County, Illinois, if exempt under the provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.)

94007023

UNOFFICIAL COPY

Property of Cook County Clerk's Office

UNOFFICIAL COPY

as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. **Sale of Note; Change of Loan Servicer.** The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. **Hazardous Substances.** Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.


NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

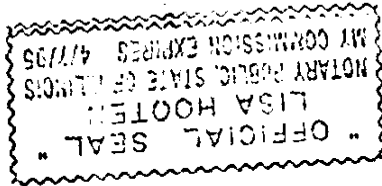
21. **Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument to Borrower. Borrower shall pay any recordation costs.

23. **Waiver of Homestead.** Borrower waives all right of homestead exemption in the Property.

94007013

Initials: 



Notary Public

Lisa Hooten

My Commission expires:

Given under my hand and official seal, this 23RD day of DECEMBER, 19 93, signed and delivered the foregoing instrument as ARE free and voluntary act, for the uses and purposes therein set forth.

subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY personally known to me to be the same person(s), whose name(s)

do hereby certify that THE UNDERSIGNED THOMAS F. FOLLARD JR. AND DONNA F. FOLLARD, HUSBAND AND WIFE, a Notary Public in and for said county and state,

County ss:

STATE OF ILLINOIS, COOK

[Space Below This Line For Act or Acknowledgment]

Borrower (Seal) 02020056

Donna F. Follard
DONNA F. FOLLARD
Borrower (Seal)

Thomas F. Follard Jr.
THOMAS F. FOLLARD JR.
Borrower (Seal)

Witnesses:

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

- Adjustable Rate Rider
- Condominium Rider
- 1-4 Family Rider
- Graduated Payment Rider
- Planned Unit Development Rider
- Biweekly Payment Rider
- Balloon Rider
- Rate Improvement Rider
- Second Home Rider
- Other(s) [specify]

box(es))

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable