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This Indenture Witnesseth That the Grantor (s) MICHAEL S. SNEDDON and JAMIE M. SNEDDON, his wife,

of the County of Cook and State of Illinois for and in consideration of Ten and no/100 (\$10.00) Dollars,

and other good and valuable considerations in hand, paid, Convey and Warrant unto

WORTH BANK AND TRUST, 6826 West 111th Street, Worth, Illinois 60482, a corporation of Illinois,

as Trustee under the provisions of a trust agreement dated the 7th day of October 1993,

known as Trust Number 4964, the following described real estate in the County of Cook and State of Illinois, to-wit:

Lot 10 in Block 4 in Palos Gardens a subdivision of the North 829.50 feet of the North 1/2 of the Northwest 1/4 of Section 32, Township 37 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Subject to: Covenants, conditions and restrictions of record and general real estate taxes for the year 1993 and subsequent years, Commonly known as: 12801 South McVicker, Palos Heights, IL 60463

PIN: 24-32-105-010

TO HAVE AND TO HOLD the said premises with the appurtenances upon the trusts and for the uses and purposes herein and in said trust agreement set forth.

Full power and authority is hereby granted to said trustee to improve, manage, protect and subdivide said premises or any part thereof, to dedicate public streets, highways or alleys and to vacate any subdivision or part thereof, and to resubdivide said property as often as desired, to contract to sell, to grant options to purchase, to sell on any terms, to convey either with or without consideration, to convey said premises or any part thereof to a successor or successors in trust and to grant to such successor or successors in trust, all of the title, estate, powers and authorities vested in said trustee, to donate, to dedicate, to mortgage, pledge or otherwise encumber said property, or any part thereof, to lease said property, or any part thereof, from time to time, in possession or reversion, by leases to commence in present or in futuro, and upon any terms and for any period or periods of time, not exceeding in the case of any single demise the term of 99 years, and to renew or extend leases upon any terms and for any period or periods of time and to amend, change or modify leases and the terms and provisions thereof at any time or times hereafter, to contract to make leases and to grant options to lease and options to renew leases and options to purchase the whole or any part of the reversion and to contract respecting the manner of fixing the amount of present or future rentals, to partition or to exchange said property or any part thereof, for other real or personal property, to grant easements or charges of any kind, to release, convey or assign any right, title or interest in or about or encumbrance appurtenant to said premises or any part thereof, and to deal with said property and every part thereof in all other ways and for such other considerations as it would or lawful for any person owning the same to deal with the same, whether similar to or different from the ways above specified, at any time or times hereafter.

In no case shall any party dealing with said trustee in relation to said premises, or to whom said premises or any part thereof shall be conveyed, contracted to be sold, leased or mortgaged by said trustee, be obliged to see to the application of any purchase money, rent, or money borrowed or advanced on said premises, or be obliged to see that the terms of this trust have been complied with, or be obliged to inquire into the necessity or expediency of any act of said trustee, or be obliged or privileged to inquire into any of the terms of said trust agreement; and every deed, trust deed, mortgage, lease or other instrument executed by said trustee in relation to said real estate shall be conclusive evidence in favor of every person relying upon or claiming under any such conveyance, lease or other instrument, (a) that at the time of the delivery thereof the trust created by this Indenture and by said trust agreement was in full force and effect, (b) that such conveyance or other instrument was executed in accordance with the trusts, conditions and limitations contained in this Indenture and in said trust agreement or in some amendment thereof and binding upon all beneficiaries thereunder, (c) that said trustee was duly authorized and empowered to execute and deliver every such deed, trust deed, lease, mortgage or other instrument and (d) that the conveyance in made to a successor or successors in trust, that such successor or successors in trust have been properly appointed and are fully vested with all the title, estate, rights, powers, authorities, duties and obligations of the, his or their predecessors in trust.

The interest of each and every beneficiary hereunder and of all persons claiming under them or any of them shall be only in the earnings, avails and proceeds arising from the sale or other disposition of said real estate, and such interest is hereby declared to be personal property, and no beneficiary hereunder shall have any title or interest, legal or equitable, in or to said real estate as such, but only an interest in the earnings, avails and proceeds thereof as aforesaid.

If the title to any of the above lands is now or hereafter registered, the Registrar of Titles is hereby directed not to register or note in the certificate of title or duplicate thereof, or memorial, the words, "in trust," or "upon condition," or "with limitations," or words of similar import, in accordance with the statute in such case made and provided.

And the said grantor hereby expressly waive and release 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.

In Witness Whereof, the grantor Saforesaid ha VShereunto set their hand s and

seal s this 7th day of October 1993

X [Signature] (SEAL) MICHAEL S. SNEDDON X [Signature] (SEAL) JAMIE M. SNEDDON

(SEAL) (SEAL)

(SEAL) (SEAL)

MAIL TO: This document was prepared by

BARRETT, BRAMEK & JASINSKI ATTORNEYS AT LAW 6448 W. 127th STREET PALOS HEIGHTS, IL 60463

Handwritten signatures and notes on the right margin.

94007377

Handwritten initials or mark at the bottom right.

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TRUST No. 4964

DEED IN TRUST

MICHAEL S. SNEEDON

JAMIE M. SNEEDON

TO

NORTH BANK AND TRUST

TRUSTEE

PROPERTY ADDRESS

12801 South McVicker
Palos Heights, IL 60463

Mail To:

NORTH BANK AND TRUST

335 West 11th Street North, Illinois 60462

Property of Cook County Clerk's Office

Mail subsequent tax bills to:
Michael S. Sneedon
12801 South McVicker
Palos Heights, IL 60463

TERESA A JACKOWSKI
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXP. APR. 15, 1996

DEPT-91 RECORDING
T#8888 TRAM 4190 01/04/94 11:46:00
#411 # * -94-007377
COOK COUNTY RECORDER

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
MICHAEL S. SNEEDON and JAMIE M. SNEEDON,
his wife
_____ who are
personally known to me to be the same person _____ whose names are
subscribed to
the foregoing instrument appeared before me this day in person, and acknowledged that
they 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.
GIVEN under my hand and Notarial Seal this _____ 7th
day of _____ 1993
_____ of _____
Notary Public.

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STATEMENT BY GRANTOR AND GRANTEE 7 7

The grantor or his agent affirms that, to the best of his knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in a land trust 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 title to real estate under the laws of the State of Illinois.

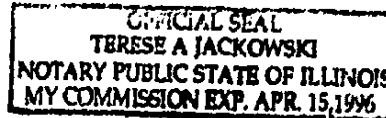
Dated October 7, 1993

Signature: _____

Anthony Barrett

Grantor or Agent

Subscribed and sworn to before me by the said Anthony M. Barrett this 7th day of October, 1993.



Notary Public _____

Terese A. Jackowski

The grantee or his agent affirms and verifies that the name of the grantee shown on the deed or assignment of beneficial interest in a land trust 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.

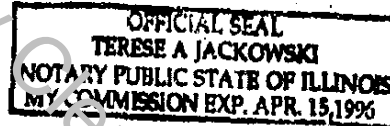
Dated October 7, 1993

Signature: _____

Anthony Barrett

Grantee or Agent

Subscribed and sworn to before me by the said Anthony M. Barrett this 7th day of October, 1993.



Notary Public _____

Terese A. Jackowski

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.)

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[Handwritten signature]

Property of Cook County Clerk's Office

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