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DEED IN TRUST (ILLINOIS)

THE GRANTORS, LUBOMIR L. KOWALSKY and BESS KOWALSKY, his wife, as joint tenants, 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 Quitclaim unto

BESS KOWALSKY
1513 West 41st Street
LaGrange, Illinois 60525

DEPT-01 RECORDING 427.00
127777 TRAM 9039 09/12/95 09:21:00
45689 45K * 95-607922
COOK COUNTY RECORDER

as Trustee under the provisions of a trust agreement known as the BESS KOWALSKY TRUST AGREEMENT dated June 20, 1995 (hereinafter referred to as "said trustee," regardless of the number of trustees,) and unto all and every successor or successors in trust under said trust agreement, the following described real estate in the County of Cook and State of Illinois, to wit:

An Undivided One-half (1/2) Interest in And To The Following Parcel:

LOT EIGHT (8) AND LOT NINE (9) IN SCHNAUBELT'S SUBDIVISION OF LOT ONE (1) (EXCEPT THE EAST THIRTY-THREE (33) FEET THEREOF) AND LOT TWO (2) IN RESUBDIVISION OF THE WEST HALF (1/2) OF LOT NINETEEN (19) AND ALL OF LOTS TWENTY (20) AND TWENTY-ONE (21) IN EDGEWOOD SUBDIVISION IN THE WEST HALF (1/2) OF THE NORTH EAST QUARTER (1/4) OF SECTION 5, TOWN 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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Exempt under provisions of Paragraph E, Section 4, Real Estate Transfer Tax Act.

9/7/95
Date

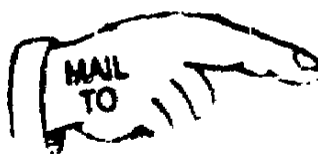
Arnold Averbuch
Agent

Permanent Real Estate Index Number(s): 18-05-208-019-0000

Address(es) of real estate: 1513 W. 41st Street, LaGrange, Illinois 60525

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 are hereby granted to said trustee to improve, manage, protect and subdivide said premises or any part thereof: to dedicate parks, streets, highways or alleys; 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



Box 378

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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 praesenti 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 time 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 easement 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 be 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 containing 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) if the conveyance is 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 its, his or their predecessor 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 Title 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 grantors 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 grantors aforesaid have hereunto set their hands and seals this

30th day of August, 1995

Lubomir L. Kowalsky Bess Kowalsky
LUBOMIR L. KOWALSKY BESS KOWALSKY

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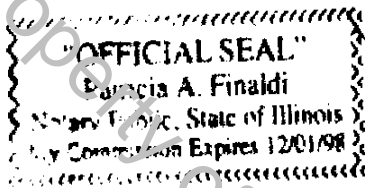
State of Illinois)
) ss
Cook County)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that LUBOMIR L. KOWALSKY and BESS KOWALSKY, personally known to me to be the same persons 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 official seal, this 30th day of August, 1995.

My Commission expires 12/1 1998

IMPRESS
SEAL
HERE

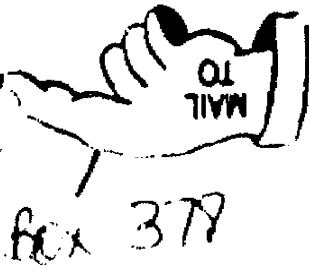


Patricia A. Finaledi
NOTARY PUBLIC

This instrument was prepared by: Daniel B. Zoller, Esq., Arnstein & Lehr, 120 S. Riverside Plaza, Suite 1200, Chicago, Illinois 60606, (312) 876-7100

MAIL TO

Daniel D. Zoller, Esq.
Arnstein & Lehr
120 S. Riverside Plaza
Suite 1200
Chicago, Illinois 60606



SEND SUBSEQUENT TAX BILLS TO:

Bess Kowalsky, trustee
1512 West 41st Street
LaGrange, Illinois 60525

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STATEMENT BY GRANTOR AND GRANTEE

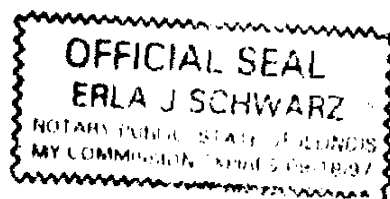
The grantor or his/her agent affirms that, to the best of his/her knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to 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 and hold title to real estate under the laws of the State of Illinois.

Dated 9/9/95

Signature Anne L. Averbuch

Grantor or Agent

Subscribed and sworn to before me
by the said Agent this 7th day
of Sept, 1995.



Notary Public Erla J. Schwarz

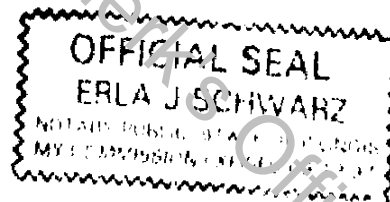
The grantee or his/her agent affirms and verified that the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, 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 9/17/95

Signature Anne L. Averbuch

Grantee or Agent

Subscribed and sworn to before me
by the said Agent this 17th day
of Sept, 1995.



Notary Public Erla J. Schwarz

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 Class A misdemeanor for subsequent offenses.

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

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