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DISCLAIMER OF INTEREST

On September 23, 1994, JOSEPH STELLA ("Decedent") died intestate and his wife, CONCETTA STELLA ("Concetta"), and his son, AUGUST STELLA ("August") survived him.

Decedent owned with Concetta, as joint tenants and not as tenants in common, certain real property and the beneficial interest in a land trust located in Illinois. If Concetta disclaims her one-half undivided interest in each parcel of real property and in the land trust, a one-half undivided interest in each parcel of real property and in the land trust will continue to be owned by Concetta and the other one-half undivided interest in each parcel of real property and in the land trust will become part of Decedent's intestate estate. If Concetta also disclaims her interest as an heir of Decedent in each parcel of real property and in the land trust, the one-half undivided interest which becomes part of the intestate estate will be distributed to the Decedent's remaining heir, namely, August.

Sections 2-7 of the Illinois Probate Act of 1975 (755 ILCS 5/2-7) provides in relevant part that a person to whom any property or interest therein passes, by whatever means, may disclaim the property or interest in whole or in part by delivering a written disclaimer to the person who has legal title to the property, part or interest disclaimed; that if an interest in real property is disclaimed, an executed counterpart of the disclaimer may be recorded in the office of the recorder

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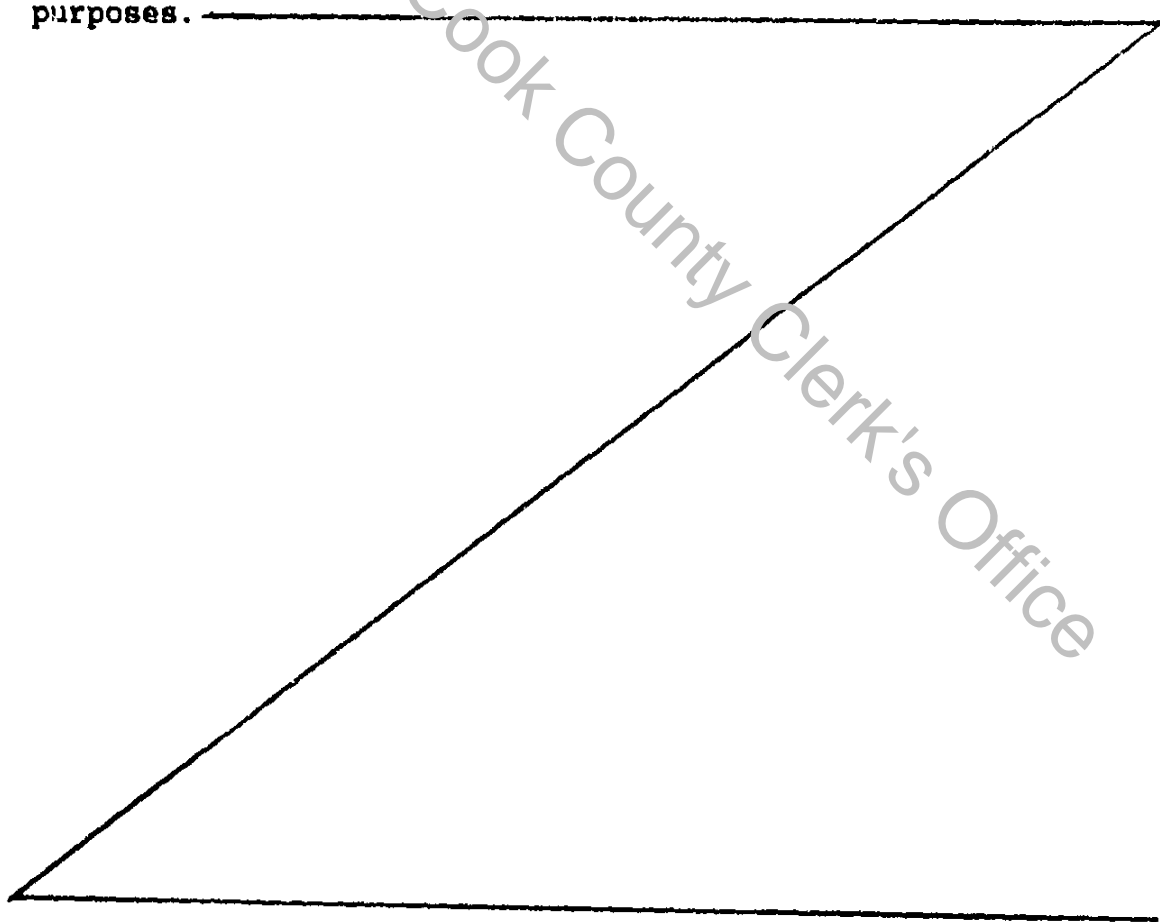
Box No 78 (K. Bortz)

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in the county in which the real estate lies; that a disclaimer may be of any limited interest or estate; that the disclaimer shall describe the property or part or interest disclaimed, be signed by the disclaimant or his representative and declare the disclaimer and the extent thereof; and that unless expressly provided otherwise in an instrument transferring the property or creating the interest disclaimed, the property, part or interest disclaimed shall descend or be distributed, if a present interest and in the case of a transfer by reason of the death of any person, as if the disclaimant had predeceased the decedent, and that the disclaimer shall relate back to such date for all purposes.



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COOK COUNTY RECORDER

\$29.50

1995 APR 03 04:20:00

1995 APR 03 04:20:00

COOK COUNTY RECORDER

DISCLAIMER

I, CONCETTA STELLA, hereby disclaim my one-half undivided interest as surviving joint tenant and any interest I may have as an heir of Joseph Stella in and to the parcels of real property and the beneficial interest in the land trust all of which are described on Exhibit A attached hereto and made a part hereof which were owned by the Decedent, Joseph Stella, and me, as joint tenants and not as tenants in common on the date of the Decedent's death.

Dated: April 3rd, 1995

Concetta Stella
 CONCETTA STELLA



Jennifer Marie Huspen
 Notary Public

STATE OF ILLINOIS)
 COUNTY OF DUPAGE)

The abovesigned, JENNIFER MARIE HUSPEN, a Notary Public in and for the above County and State, certifies that CONCETTA STELLA, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me in person and acknowledged that she signed, sealed and delivered the said instrument as her free and voluntary act for the uses and purposes therein set forth.

Dated: April 3, 1995

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THIS INSTRUMENT PREPARED BY:

Blooma Stark
ROSENTHAL AND SCHANFIELD
55 East Monroe Street
Suite 4600
Chicago, IL 60603

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EXHIBIT A

PARCEL ONE:

Lots 34 and 35 in Madsen's Second North of Oak Park Subdivision in the Southwest 1/4 of the Southwest 1/4 of Section 31, Township 40 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as: 1755, 1757 and 1759 North Harlem Avenue
7185-91 West Bloomingdale Avenue
Chicago, Illinois 60635

Permanent Index Numbers: 13-31-314-001-0000
13-31-314-002-0000

Parkway Bank and Trust Company Land Trust No. 4039 under agreement dated 9/12/77 holding Parcels Two and Three

PARCEL TWO:

Lot 13 in Medinah-Lake Estates, being a Subdivision of part of Sections 13, 14, 23 and 24, Township 40 North, Range 10, East of the Third Principal Meridian, according to the Plat thereof recorded November 12, 1947 as Document 533902, in DuPage County, Illinois.

Commonly known as: 4N771 Medinah Road
Addison, Illinois 60101

Permanent Index Numbers: 02-24-101-043
02-24-101-042

PARCEL THREE:

Lot 45 in Branigar's Apache Addition to Indian Lakes Estates, being a Subdivision of part of the Northeast quarter of Section 21, Township 40 North, Range 10, East of the Third Principal Meridian, according to the Plat thereof recorded November 3, 1967 as Document R67-45026, in DuPage County, Illinois.

Commonly known as: 271 Thrasher
Bloomingdale, Illinois

Permanent Index Number: 02-21-204-007

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