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DEED IN TRUST WARRANTY DEED

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THIS INDENTURE WITNESSETH, that the Grantor, Patricia L. Latva, married to Darrell R. Latva, her husband, and Betricia M. Austin, a widow of the County of Cook and for and in consideration of Ten and no/100----- Dollars, and other good and valuable considerations in hand paid, Conveys and Warrants unto the PALOS PARK AND TRUST COMPANY, an Illinois Banking Corporation of the United States of America, as Trustee under the provisions of a Trust Agreement dated the 24th day of March 1995 and known as Trust Number 1-3766 the following described real estate in the County of Cook and the State of Illinois, to-wit:

Unit 17036 S. Circle Drive West in Chantilly Condominium as delineated on a survey of the following described real estate:

Certain lots in Block 2 Cherry Creek II, being a Subdivision of part of the West 1/2 of the Northeast 1/4 of Section 26, Township 36 North, Range 12 East of the Third Principal Meridian in Cook County, Illinois which survey is attached as Exhibit "A" to the Declaration of Condominium recorded as Document 91182988 together with the undivided percentage interest in common elements in Cook County, Illinois.

Permanent Index No. 27-26-218-016-1060

Common Address: 17036 S. Circle Drive West, Tinley Park, Illinois 60477

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 and to resubdivide said Property as often as desired, to contract to sell, to grant options, to sell on any terms, to convey either with or without consideration to donate, to dedicate, to mortgage, pledge or otherwise encumber, to lease said property, or any part thereof, from time to time, by leases to commence in present or in futuro, and upon any terms and for any period of time, not exceeding 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 partition or 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 said premises 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 same, whether similar to or different from the ways above specified, at any time or times hereafter.

In no case shall any party, to whom said premises, or any part thereof, shall be conveyed, contracted to be sold, leased or mortgaged by said trustee, and in no case shall any party dealing with said trustee in relation to said premises, 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

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to inquire into the necessity or expediency of any act of said trustee, or be privileged or obliged to inquire into any of the terms of said agreement

The interest of each and every beneficiary hereunder and of all persons claiming under them is hereby declared to be personal property and to be as to principal and proceeds arising from the disposition of the premises, the intention hereof being to vest in the said PALOS BANK AND TRUST COMPANY the entire legal and equitable title in fee, in and to all of the premises above described

This conveyance is made upon the express understanding and condition that neither PALOS BANK AND TRUST COMPANY individually or as Trustee, nor its successor or successors in trust shall incur any personal liability or be subjected to any claim, judgment or decree for anything it or they or any of their agents or attorneys may do or omit to do in or about the said real estate or under the provisions of this Deed or said Trust Agreement or any amendment thereto or for injury to person or property happening in or about said real estate, any all such liability being hereby expressly waived and released. Any contract, obligations or indebtedness incurred or entered into by the Trustee in connection with said real estate may be entered into by it in the name of the then beneficiaries under Trust agreement as their attorney-in fact, hereby irrevocably appointed for such purposes, or at the election of the Trustee, in its own name, as Trustee of an express trust and not individually and the Trustee shall have no obligation whatsoever with respect to any such contract, obligation or indebtedness except only so far as the trust property and funds in the actual possession of the Trustee shall be applicable for the payment and discharge thereof. All persons and corporations whomsoever and whatsoever shall be charged with notice of this condition from the date of the filing for record of this deed

And the said grantor(s) hereby expressly waive(s) and release(s) 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(s) aforesaid has (we) hereunto set (his) (her) (their) hand and seal (s) this 24 day of APRIL 1995

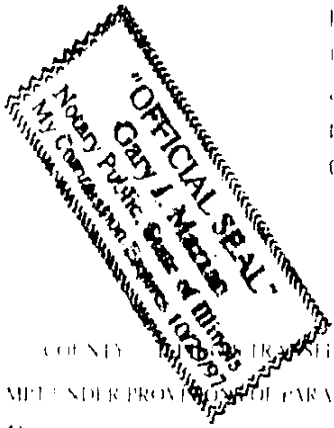
SEAL X *[Signature]*
Patricia L. Latva
SEAL X *[Signature]*
Darrell R. Latva

SEAL X *[Signature]*
Betricia M. Austin

State of Illinois)
County of Cook)

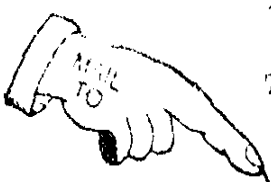
I GARY J. MAZIAN a Notary Public in and for said County, in the state aforesaid, do hereby certify that Patricia L. Latva, married to Darrell R. Latva, her husband and Betricia M. Austin, a widow personally known to me to be the same persons whose names subscribed to the foregoing instrument appeared 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 my hand and notarial seal this 24 day of April 1995

[Signature]
Notary Public



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COUNTY OF COOK TRUSTEE STAMPS
EXAMPLE UNDER PROVISION OF PARAGRAPH
SECTION 7 REAL ESTATE TRUST ACT



Patricia L. Latva
17036 S. Circle Drive West
Tinley Park, Illinois 60477

Mail to: Grantee's Address

This instrument was prepared by
Sokol and Mazian
60 Orland Square Dr., Orland Park, IL 60462



Palos Bank and Trust
MEMBER BANK OF AMERICA

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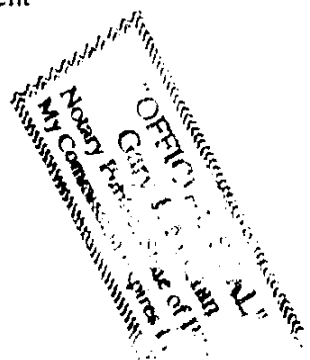
STATEMENT BY GRANTOR AND GRANTEE

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: 4/24, 1995 Signature: Betricia M. Austin
Grantor or Agent Betricia M. Austin

Subscribed and sworn to before me by the said grantor this 24 day of April, 1995

Notary Public Gary J. Mazza

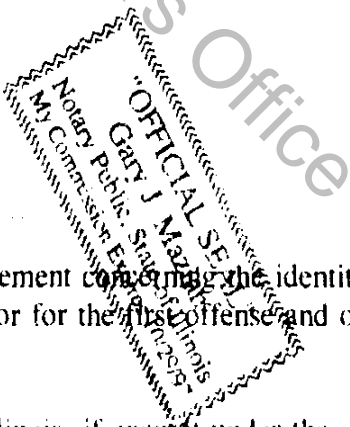


The grantee or his agent affirms and verifies that the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois a 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: 4/24, 1995 Signature: Patricia L. Latva
Grantee or Agent Patricia L. Latva

Subscribed and sworn to before me by the said grantee this 24 day of April, 1995

Notary Public Gary J. Mazza



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 ABL to be recorded in Cook County, Illinois, if exempt under the provisions of Section 4 of the Illinois Real Estate Transfer Act.)

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