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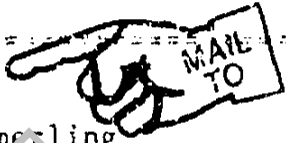
178

96769450

WARRANTY DEED

DEPT. OF RECORDING \$32.50
 160016 TRAN 3290 10/08/96 15:44:00
 45215 ; C.I * -96 -769450
 COOK COUNTY RECORDER

MAIL TO:
 Joseph Summerling
 3805 N. Lincoln Ave.
 Chicago, Illinois 60613



NAME & ADDRESS OF TAXPAYER:
 Leandro & Kathryn Garza
 1740 N. 79th Ct.
 Elmwood Park, IL 60635

RECORDER'S STAMP

2750

GRANTOR(S), Robert D. Palmer, Jr., married to Denise Palmer
 of the Village of Elmwood Park, County of Cook, State of Illinois, for and
 in consideration of Ten Dollars (\$10.00), and other good and valuable
 consideration in hand paid, CONVEY(S) and WARRANT(S) to the GRANTEE(S),
 Leandro M. Garza, II and Kathryn A. Garza, husband & wife 4014 N. Southport
 Apt. #1, Chicago in the County of Cook in the
 State of Illinois, TO HAVE AND TO HOLD the following described real
 estate, not in Tenancy in Common, but in JOINT TENANCY:

Lot 98 in North of River Forest Wooded Homesites, a subdivision of that part
 of the West Half of the Southwest Quarter of Section 32, Township 40 North,
 Range 12, East of the Third Principal Meridian, described as follows:
 Commencing at a point in the West line of said Southwest Quarter 799.25 feet
 North of the Southwest corner thereof, running thence East 1,329.8 feet on
 a line parallel with the South line of said Section, to the East line of the
 West Half of the Southwest Quarter, thence North 798.71 feet along said East
 line, thence Westerly 1,329.83 feet to a point in said West line 798.71 feet
 North of the place of the beginning, measured along the said West line;
 thence South along said West line to the place of beginning; in Cook County,
 Illinois.

Permanent Tax No: 12-36-313-009
 Known As: 1740 N. 79th Court, Elmwood Park, Illinois

Hereby releasing and waiving all rights under and by virtue of the Homestead
 Exemption Laws of the State of Illinois.

SUBJECT TO: (1) Real estate taxes for the year 1995 and subsequent years;
 (2) Covenants, conditions restrictions and easements apparent or of record;
 (3) All applicable zoning laws and ordinances.

Dated: September 20, 1996

Robert D. Palmer, Jr.
 Robert D. Palmer, Jr.
 By: Leop Jan
 Attorney in Fact, Pursuant
 to Durable Power of Attorney

Denise Palmer
 Denise Palmer
 By: Leop Jan
 Attorney in Fact, Pursuant
 to Durable Power of Attorney

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Property of Cook County Clerk's Office

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STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Lee D. Garr or Ray J. De Maertelaere of the Law Firm of Garr & De Maertelaere, Ltd., the Authorized Representative of PHH Real Estate Services Corporation, [STRIKE INAPPROPRIATE OPTION] and Attorney in Fact for Robert O. Palmer and Denise Palmer, married to each other, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument as his 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 20th day of September 1996.

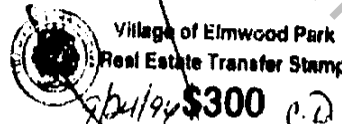
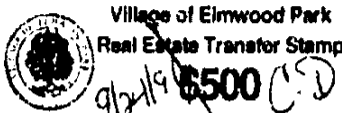


Patricia A. Gray
Notary Public

Commission expires

MUNICIPAL TRANSFER STAMP (If Required)

COUNTY/STATE TRANSFER STAMP



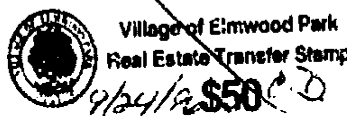
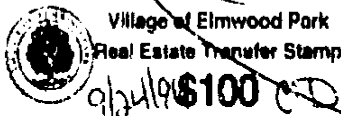
NAME AND ADDRESS OF PREPARER:

Lee D. Garr
GARR & DE MAERTELAERE, LTD.
50 Turner Avenue
Elk Grove Village, IL 60007
(708) 593-8777

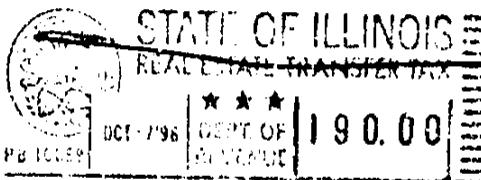
EXEMPT under provisions of paragraph
_____ Section 4, Real Estate
Transfer Act. Date: _____

Buyer, Seller or Representative

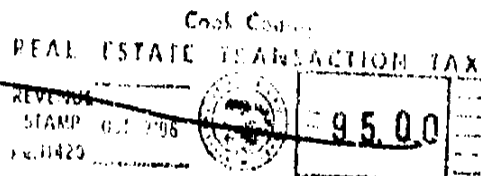
* * This conveyance must contain the name and address of the Grantee for tax billing purposes (55 ILCS 5/3-5020).



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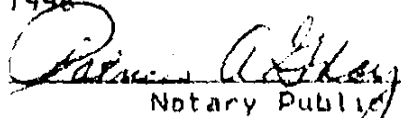
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10. The sale is of a single lot of less than 5 acres from a larger tract, the dimensions and configurations of said larger tract having been determined by the dimensions and configurations of said larger tract on October 1, 1973, and no sales, prior to this sale, of any lot or lots from said larger tract having taken place since October 1, 1973, and a survey of said single lot having been made by a registered land surveyor.

CIRCLE NUMBER ABOVE WHICH IS APPLICABLE TO ATTACHED DEED.

AFFIANI further states that they make this affidavit for the purpose of inducing the Recorder of Deeds of Cook County Illinois, to accept the attached deed for recording, and that all local requirements applicable to the subdivision of land are met by the attached deed and the tract described therein.

Subscribed and sworn to before me this 20th day of September, 1996


Notary Public



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