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**SPECIAL WARRANTY DEED
(Tenancy by the Entirety)**

CITY OF CHICAGO
REAL ESTATE TRANSACTION TAX

DEPT. OF REVENUE OCT-4-96
\$ 877.50
PB. 1138

DEPT-01 RECORDING \$23.50
T#0001 TRAN 6305 10/12/96 14:54:00
#1568 # RC #-96-797712
COOK COUNTY RECORDER

[SPACE ABOVE FOR RECORDER'S USE ONLY]

THIS INDENTURE, made this 18 day of September, 1996 between **BANKERS TRUST COMPANY AS TRUSTEE FOR HOLDERS DLJ MORTGAGE ACCEPTANCE CORP.**, c/o 301 Congress Ave., Suite 200, Austin, Texas 78701, a New York corporation duly authorized to transact business in the State of Illinois, party of the first part, and **CLEMENTE NAVAR and ANTONIA R. NAVAR, husband and wife**, of Chicago, Illinois, party of the second part, **WITNESSETH**, that the party of the first part, for and in consideration of the sum of Ten (\$10.00) Dollars and other good and valuable consideration in hand paid by party of the second part, the receipt whereof is hereby acknowledged, and pursuant to authority of the corporation, by these presents does **REMISE, RELEASE, ALIEN AND CONVEY** unto the party of the second part, not as tenants in common or as joint tenants, but in **TENANCY BY THE ENTIRETY, FOREVER**, all the following described real estate, situated in the County of Cook and the State of Illinois known and described as follows, to wit:

LOT 49 IN WILLIAM ZELOSKY'S SUBDIVISION OF THE NORTH 1/2 AND THE WEST 1/2 OF THE SOUTH 1/2 OF BLOCK 20 IN KINZIE'S SUBDIVISION OF THE NORTHEAST 1/4 OF SECTION 24, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Real Estate Index Number: 13-24-208-013
Address of Real Estate: 3621 N. Campbell, Chicago, Illinois 60618

SUBJECT TO: General taxes for the year 1996 and subsequent years taxes; building lines and building laws and ordinances; zoning laws and ordinances; visible public and private roads and highways; easements for public utilities which do not underlie the improvements on the property; other covenants and restrictions of record which are not violated by the existing improvements upon the property; and party wall rights and agreements.

Together with all and singular the hereditaments and appurtenances thereto belonging, or in anywise appertaining, and the reversion and reversions, remainder and remainders, rents, issues, and profits thereof, and all the estate, right, title, interest, claim or demand whatsoever, of the party of the first part, either in law or equity, of, in and to the above described premises, with the hereditaments and appurtenances: **TO HAVE AND TO HOLD** the said premises as above described, with the appurtenances, unto the party of the second part, not as tenants in common or as joint tenants, but in **TENANCY BY THE ENTIRETY**.

And the party of the first part, for itself, and its successors, does covenant, promise and agree, to and with the party of the second part, its successors and assigns, that it has not done or suffered to be done, anything whereby the said premises hereby granted are, or may be, in any manner incumbered

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or charged, except as herein recited; and that the said premises, against all persons lawfully claiming, or to claim the same, by, through or under it, it **WILL WARRANT AND DEFEND** subject to: only the matters stated herein, but not otherwise.

IN WITNESS WHEREOF, said party of the first part has caused its name to be signed to those presents by its Representative, the day and year first above written.

CALMCO, INC., AS ATTORNEY IN FACT FOR BANKERS TRUST COMPANY, AS TRUSTEE FOR HOLDERS DLJ MORTGAGE ACCEPTANCE CORP.,

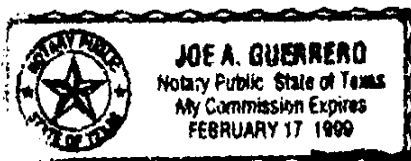
By: *O. Dale McPherson*
**O. Dale McPherson
 Vice President**

This instrument prepared by: James E. Gorman & Assoc., 10644 S. Western Ave., Chicago, IL 60643

STATE OF Texas)
) SS:
 COUNTY OF Travis)

I, the undersigned, a notary public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT O. Dale McPherson, personally known to me to be the Vice President of CALMCO, INC., AS ATTORNEY IN FACT FOR BANKERS TRUST COMPANY, AS TRUSTEE FOR HOLDERS DLJ MORTGAGE ACCEPTANCE CORP., a Delaware corporation, and 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 as such he/she signed and delivered the said instrument pursuant to authority, given by the banking association as his/her free and voluntary act, and as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 18 day of September, 1996.

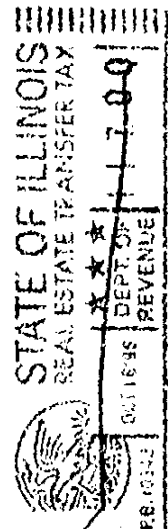


Joe A. Guerrero
 Notary Public

MAIL TO:

SUBSEQUENT TAX BILLS TO:

*LAW OFFICES OF
 BONNIE SPACCARIELLO HANNON, P.C.
 18.5 E. DUNDEE ROAD, STE #106
 BARRINGTON, IL, 60010*



REAL ESTATE TRANSACTION TAX
 REVENUE
 STAMP
 OCT. 1996
 P.O. 10847
 58.50
 Cook County

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