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WARRANTY DEED
JOINT TENANCY

96021355

DEPT-11 TORRENS
140015 TRS# 1140 01/07/96 14:57
96/60/10 0411 0601
43796 # DW * -96-021355
COBK COUNTY RECORDER

96021355

The Grantor, JAMES F. KRUSE, married to
JEAN KRUSE

of the City of Farwell,
County of _____, State of Nebraska,

for and in consideration of TEN DOLLARS and 00/100 +/- other good and
valuable consideration CONVEY and WARRANT to EARL K. TERRELL and
JACQUELINE D. WILLIAMS 12618 S. State, Chicago, IL 60628

not in Tenancy in Common, but in JOINT TENANCY,
the following described real estate situated in the County of Cook,
State of Illinois, to wit:

Lot 23 in Block 3 in Cryer's Torrence Avenue Addition, Being a Subdivision of
the North 1/2 of the South 1/2 of the East 1/2 of the South East 1/4 of Section
12, Township 36 North, Range 14, East of the Third Principal Meridian, in Cook
County, Illinois.

**ATTORNEYS' NATIONAL
TITLE NETWORK**

THIS PROPERTY DOES NOT CONSTITUTE HOMESTEAD PROPERTY AS TO THE
SPOUSE OF THE GRANTOR.

Exempt under real estate transfer tax act of the
City of Calumet City, Sec. 26-75, Par. E.

Commonly known as: 618 Calhoun, Calumet City, IL 60409

Permanent Real Estate Index Number(s): 29-12-421-031

hereby releasing and waiving all rights under and by virtue of the
Homestead Exemption Laws of the State of Illinois, TO HAVE AND TO HOLD
said premises not in tenancy in common, but in joint tenancy forever.

SUBJECT TO: covenants, conditions, and restrictions of record
Document No. 96021355

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and to General Taxes for 1995 and subsequent years.

DATED THIS 13th day of November, 1995.

James S. Kruse

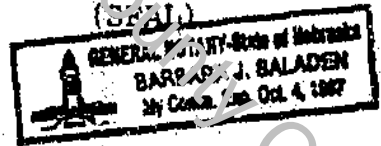
STATE OF NEBRASKA)
COUNTY OF)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that James S. Kruse

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 own free and voluntary acts, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and seal this 13th day of November, 1995.

Notary Public



Commission expires 10-4, 1997.

This instrument prepared by MICHAEL T. CONROY Atty at Law, 14105 Lincoln Ave., P. O. Box 27, Dolton, IL 60419

After recording return to: CHARLES WOTTRICH PO BOX 399 FLOSSMOORE, IL. 60422

Send subsequent tax bills to:

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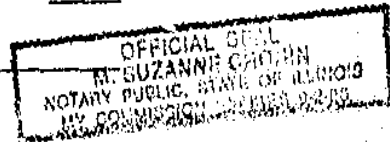
STATEMENT BY GRANTOR AND GRANTEE

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: NOVEMBER 17, 1995 Edward V. Shankley
Grantor or Agent

Subscribed and sworn to before me by the
said EDWARD V. SHANKLEY this
17th day of NOVEMBER, 1995.

Notary Public M. Suzanne Chovin

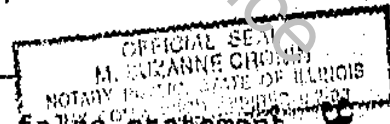


The grantee or his agent affirms and verifies that the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, 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: NOVEMBER 17, 1995 Edward V. Shankley
Grantee or Agent

Subscribed and sworn to before me by the
said EDWARD V. SHANKLEY this
17th day of NOVEMBER, 1995.

Notary Public M. Suzanne Chovin



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 a Class A misdemeanor for subsequent offenses.

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

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Property of Cook County Clerk's Office

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