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DEED IN TRUST

THE GRANTOR, Ardyce Kowalski, of the City of consideration of Ten (\$10.00) Dollars, and other good and v CONVEYS and QUITCLAIMS to Ardyce Kowalski, as tru agreement dated February 26, 1996, and to all and every succ trust agreement, the following described real estate in Cook C

SEE ATTACHED LEGAL DESCR

Property Address: One Villa Verde, Unit 104, Buffalo Grove

P.I.N. ~~03-07-201-004, 03-07-201-006, 03-07-201-010~~ 03-07-201-019-1005

TO HAVE AND TO HOLD the premises with the ap uses and purposes set forth in this deed and in the trust agree

Full power and authority are granted to the trustee to im the premises or any part thereof; to dedicate parks, streets subdivision or part thereof, and to resubdivide said property to grant options to purchase; to sell on any terms; to convey e convey the premises or any part thereof to a successor or successor or successors in trust all of the title, estate, powers to donate, to dedicate, to mortgage, pledge, or otherwise encu to lease said property or any part thereof, from time to time, in commence in present or in future, and upon any terms and exceeding in the case of any single demise the term of 198 ye any terms and for any period or periods of time to amend, c and provisions thereof at any time or times hereafter; to c purchase the whole or any part of the reversion and to contr amount of present or future rentals; to partition or to exchang

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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 or easement appurtenant to the premises or any part thereof; and to deal with the 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 it, whether similar to or different from the ways above specified, at any time or times after the date of this deed.

In no case shall any party dealing with the trustee in relation to said premises or to whom said premises or any part thereof shall be conveyed, contracted to be sold, leased, or mortgaged by the trustee, be obliged to see to the application of any purchase money, rent, or money borrowed or advanced on the premises, or be obliged to see that the terms of the trust have been complied with, or be obliged to inquire into the necessity or expediency of any act of the trustee, or be obliged or privileged to inquire into any of the terms of the trust agreement; and every deed, trust deed, mortgage, lease, or other instrument executed by the trustee in relation to the real estate shall be conclusive evidence in favor of every person relying upon or claiming under any such conveyance, lease, or other instrument, (a) that at the time of the delivery thereof the trust created by this deed and by the trust agreement was in full force and effect; (b) that such conveyance or other instrument was executed in accordance with the trusts, conditions, and limitations contained in this deed and in the trust agreement or in some amendment thereof and binding upon all beneficiaries thereunder; (c) that the trustee was duly authorized and empowered to execute and deliver every such deed, trust deed, lease, mortgage or other instrument; and (d) if the conveyance is made to successor or successors in trust, that such successor or successors in trust have been properly appointed and are fully vested with all the title, estate, rights, powers, authorities, duties, and obligations of its, his, her, or their predecessor in trust.

The interest of each and every beneficiary hereunder and of all persons claiming under them or any of them shall be only in the earnings, avails, and proceeds arising from the sale or other disposition of the real estate, and such interest is declared to be personal property, and no beneficiary shall have any title or interest, legal or equitable, in or to the real estate as such, but only an interest in the earnings, avails, and proceeds thereof.

If the title to any of the above lands is now or hereafter registered, the Registrar of Titles is directed not to register or note in the certificate of title or duplicate thereof, or memorial, the words "in trust," or "upon condition," or "with limitations," or words of similar import, in accordance with the statute in such case made and provided.

The grantor hereby expressly waives and releases 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.

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The grantor has signed this deed on March 1, 1996

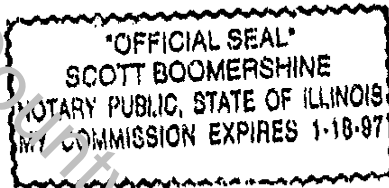
Ardyce Kowalski
Ardyce Kowalski

State of Illinois)
) ss.
Cook County)

I am a notary public for the County and State above. I certify that Ardyce Kowalski, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me on the date below and acknowledged that she signed and delivered the instrument as her free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Dated: March 1, 1996

Scott Boomershine
Notary Public



This transaction is exempt from transfer tax pursuant to paragraph (e) of Section 4 of the Real Estate Transfer Tax Act.

Scott Boomershine
Agent for Grantor and Grantee

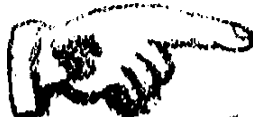
Dated: March 1, 1996

Name and address of grantee
and send future tax bills to:

Ardyce Kowalski, Trustee
One Villa Verde, Unit 104
Buffalo Grove, IL 60089

This deed was prepared by (and
return after recording to):

D. Scott Boomershine
210 W. 22nd Street, Suite 105
Oak Brook, IL 60521



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LEGAL DESCRIPTION

PARCEL 1:
UNIT NUMBER 1-104, IN VILLA VERDE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

PART OF VILLA VERDE, A SUBDIVISION OF THE SOUTH 670 FEET OF THE NORTH EAST 1/4 OF THE NORTH EAST 1/4 OF SECTION 7, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN THE VILLAGE OF BUFFALO GROVE, ACCORDING TO THE PLAT THEREOF RECORDED JANUARY 3, 1972 AS DOCUMENT NUMBER 21765265, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT C TO THE DECLARATION OF CONDOMINIUM RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS, COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 26700515, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS AND THE EASEMENTS AND APPURTENANCES THEREUNTO BELONGING, IN COOK COUNTY, ILLINOIS

PARCEL 2:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE UMBRELLA DECLARATION FOR VILLA VERDE DATED JULY 22, 1983 AND RECORDED AS DOCUMENT NUMBER 26700513 AND AS CREATED BY DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO AS TRUSTEE UNDER TRUST 57523 TO ARDYCE KOWALSKI DATED JUNE 2, 1983 AND RECORDED AUGUST 23, 1983 AS DOCUMENT 26745558 FOR INGRESS AND EGRESS IN COOK COUNTY, ILLINOIS

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SECRET

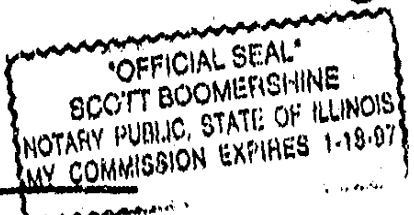
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STATEMENT BY GRANTOR AND GRANTEE

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 April 11, 1996 Signature: [Signature]
Grantor or Agent

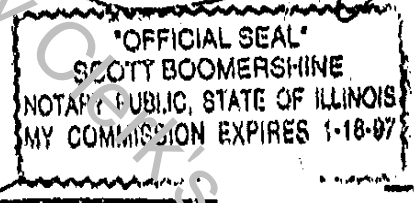
Subscribed and sworn to before me by the said Agent this 11th day of April, 1996.
Notary Public Scott Boomershine



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 April 11, 1996 Signature: [Signature]
Grantee or Agent

Subscribed and sworn to before me by the said Agent this 11th day of April, 1996.
Notary Public Scott Boomershine



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

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