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WARRANTY DEED

Ronald J. Geraci and Susan P. Geraci whose address is 15631 Sierra Dr., Oak Forest, IL 60452, in consideration of the payment of \$10.00 and the release of Grantors from personal liability for a money judgment or deficiency judgment under a first mortgage note (the "Note") executed on December 20, 1994 in the principal sum of \$137,867.56, and that certain Trust Deed securing the Note of even date and recorded on December 20, 1994 as Document No. 04-055767 in the Office of the Cook County Recorder of Deeds (the "Mortgage"), and for other good

DEPT-01 RECORDING \$27.50
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 45931 BK *-97-523647
 COOK COUNTY RECORDER

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and valuable consideration received, the adequacy and sufficiency of which are acknowledged, does bargain, sell, grant, and convey to Transamerica Financial Services, Inc., a California corporation (the "Grantee"), its successors and assigns, whose address is 1150 South Olive Street, Los Angeles, California 90015, the real property located in the County of Cook, State of Illinois, as described in Exhibit A, attached hereto and incorporated by reference, together with all improvements and appurtenances. Commonly known as 15631 Sierra Dr., Oak Forest, IL 60452.

Grantors warrant the title to the property subject only to the Mortgage and other security documents executed in connection with the Mortgage in favor of Grantee, general real estate taxes for 1995 and subsequent years, and easements, restrictions, and other matters of record.

This Warranty Deed is an absolute conveyance and grant of title. Grantors having sold and conveyed the above-described real property and all improvements on it and appurtenances to it to Grantee for a fair and adequate consideration, such consideration, in addition to that above-recited, being satisfaction of all personal obligations secured by the Note and Mortgage executed by Grantors.

Grantors further declares that this conveyance is freely and fairly made with the advice, or opportunity for advice, of legal counsel of Grantors own selection. There are no agreements, oral or written, other than this Warranty Deed between Grantors and Grantee and that certain Settlement Agreement dated of even date (and the documents referred to in the Settlement Agreement and executed in connection with the Settlement Agreement) between Grantors and Grantee with respect to the above-described real property, together with all improvements and appurtenances.

Grantors further acknowledge that fair and adequate consideration has been given for Grantors' waiver of all redemption and cure rights permitted by law.

Grantors, with Grantee's express concurrence, states that it is Grantee's intention that the fee interest granted by this Deed, together with all improvements and appurtenances, and the lien of the Mortgage in favor of Grantee, its successors and assigns, shall not merge. The real property conveyed by this Deed, together with all improvements and appurtenances, shall remain subject to the Mortgage and the Mortgage shall remain in full force and effect until released of record.

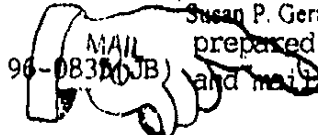
Grantors have executed this Warranty Deed on ~~August~~ ^{June 20} 1997.

This conveyance is exempt pursuant to subsection M.
 David C. Kluever

GRANTORS

Ronald J. Geraci
 Ronald J. Geraci

Susan P. Geraci
 Susan P. Geraci



prepared by David C. Kluever
 and mail to: Tatoes, Foley, Kluever & Gibson
 1 N. LaSalle St suite 3100
 Chicago, IL 60062

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EXHIBIT "A"

LOT 80 IN LAGRANDE VISTA UNIT NUMBER 2, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 17, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N 28-17-310-005

Common Address 15631 Sierra Dr., Oak Forest, IL 60452

Doc ID: 1247

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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 July 16, 1997

Signature: [Signature]

Grantor or Agent

Subscribed and sworn to before me

by the said DAVID KLUEVER

this 17th day of JULY, 1997

Notary Public Nikki Clanin



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 July 16, 1997

Signature: [Signature]

Grantee or Agent

Subscribed and sworn to before me

by the said DAVID KLUEVER

this 17th day of JULY, 1997

Notary Public Nikki Clanin



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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