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DEED IN TRUST
(ILLINOIS)

97370943

THE GRANTORS, JULIAN P.
KOTOWSKI and DARLYNE J.
KOTOWSKI, his wife,

of the County of Cook
and State of Illinois,
for and in
consideration of Ten
and No Dollars, and
other good and valuable
considerations in hand
paid, convey and
Warrant unto

. DEPT-01 RECORDING \$27.50
. T#0014 TRAN 2477 05/27/97 10:56:00
. #5559 # JW # -97-370943
. COOK COUNTY RECORDER

Allow Space for Recorder's Use Only

"JULIAN P. KOTOWSKI and
DARLYNE J. KOTOWSKI, trustees of the KOTOWSKI LIVING TRUST dated April 17,
1997, of 2440 Westbrook Drive, Elmwood Park, Illinois 60707."

and unto all and every successor or successors in trust under said trust
agreement, the following described real estate in the County of Cook and
State of Illinois, to wit:

LOT 94 (EXCEPT THE SOUTH 22 FEET AND EXCEPT THE WEST 120 FEET THEREOF) IN
MONT CLARE HOME ADDITION, A SUBDIVISION OF THE WEST 1/2 OF THE SOUTH WEST
1/4 OF SECTION 25, TOWNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL
MERIDIAN, LYING SOUTH OF THE CHICAGO, MILWAUKEE AND ST. PAUL RAILROAD, IN
COOK COUNTY, ILLINOIS.

Permanent Real Estate Index Number: 12-25-219-029-0000

Address of Real Estate: 2440 Westbrook Drive, Elmwood Park, Illinois 60707

TO HAVE AND TO HOLD the said premises with the appurtenances upon the
trusts and for the uses and purposes herein and in said trust agreement set
forth.

Full power and authority are hereby granted to said trustee to improve,
manage, protect and subdivide said premises or any part thereof; to dedicate
parks, streets, highways or alleys; to vacate any subdivision or part
thereof, and to resubdivide said property as often as desired; to contract
to sell, to grant options to purchase; to sell on any terms; to convey
either with or without consideration; to convey said premises or any part
thereof to a successor or successors in trust and to grant to such successor
or successors in trust all of the title, estate, powers and authorities
vested in said trustee; to donate, to dedicate, to mortgage, pledge or
otherwise encumber said property, or any part thereof; to lease said
property, or any part thereof, from time to time, in possession or
reversion, by leases to commence in praesenti or in futuro, and upon any
terms and for any period or periods of time, not exceeding in the case of
any single demise the term of 99 years, and to renew or extend leases upon
any terms and for any period or periods of time and to amend, change or
modify leases and the terms and provisions thereof at any time or times
hereafter; to contract to make leases and to grant options to lease and
options to renew leases and options to purchase the whole or any part of the
reversion and to contract respecting the manner of fixing the amount of
present or future rentals; to partition or to exchange said property, or any

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part thereof, for 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 said premises or any part thereof; and to deal with said 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 the same, whether similar to or different from the ways above specified, at any time or times hereafter.

In no case shall any party dealing with said 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 said trustee, be obligated to see to the application of any purchase money, rent, or money borrowed or advanced on said premises, or be obligated to see that the terms of this trust have been complied with, or be obliged to inquire into the necessity or expediency of any act of said trustee, or be obliged or privileged to inquire into any of the terms of said trust agreement; and every deed, trust deed, mortgage, lease or other instrument executed by said trustee in relation to said 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 Indenture and by said 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 Indenture and in said trust agreement or in some amendment thereof and binding upon all beneficiaries thereunder; (c) that said trustee was duly authorized and empowered to execute and deliver every such deed, lease, mortgage, or other instrument; and (d) if the conveyance is made to a 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, 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 said real estate, and such interest is hereby declared to be personal property, and no beneficiary hereunder shall have any title or interest, legal or equitable, in or to said real estate as such, but only an interest in the earnings, avails and proceeds thereof as aforesaid.

If the title to any of the above lands is now or hereafter registered, the Registrar of Titles is hereby 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.

And the said 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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In Witness Whereof, the grantors aforesaid have set their hands and seals on April 17, 1997.

Julian P. Kotowski (SEAL)
JULIAN P. KOTOWSKI

Darlynne J. Kotowski (SEAL)
DARLYNE J. KOTOWSKI

State of Illinois, County of Cook: ss.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that JULIAN P. KOTOWSKI and DARLYNE J. KOTOWSKI, his wife, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instruments as their 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 on April 17, 1997.

Commission expires 1-3, 1998

NOTARY PUBLIC

This instrument was prepared by: Chester M. Prybylo, 6339 North Milwaukee Avenue, Chicago, Illinois 60630

(Name and Address)

"OFFICIAL SEAL"
Yolanda Leahy
Notary Public, State of Illinois
My Commission Expires 01/03/98

MAIL TO:

JULIAN P. KOTOWSKI
2440 Westbrook Drive
Elmwood Park, Illinois 60707

SEND SUBSEQUENT TAX BILLS TO:

JULIAN P. KOTOWSKI
2440 Westbrook Drive
Elmwood Park, Illinois 60707

COUNTY - ILLINOIS TRANSFER STAMPS
Exempt Under Provisions of
Paragraph e, Section 4 of the
Real Estate Transfer Act.

Date: April 17, 1997

Signature: Christina M. Curci



Village of Elmwood Park
Real Estate Transfer Stamp

\$35 (1)

973,0943

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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 17, 1997

Darlynne J. Katarowski

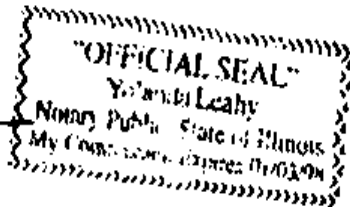
Signature: _____

Julian P. Katarowski
Grantor or Agent

Subscribed and sworn to before me
on April 17, 1997.

Notary Public _____

Yolanda Leahy



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 17, 1997

Darlynne J. Katarowski

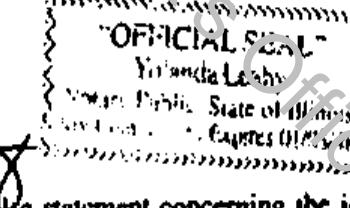
Signature: _____

Julian P. Katarowski
Grantee or Agent

Subscribed and sworn to before me
on April 17, 1997.

Notary Public _____

Yolanda Leahy



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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