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Chicago Title Insurance Company

98792065

**WARRANTY DEED  
ILLINOIS STATUTORY  
TENANTS BY THE ENTIRETY**

DEPT-01 RECORDING \$25.50  
T40009 TRAN 3773 09/04/98 09:25:00  
#1180 # RC \*-98-792065  
COOK COUNTY RECORDER

Property of Cook County Clerk's Office  
98792065

THE GRANTOR(S) Sue McDowell and Thomas McDowell, Husband and Wife of the City of Chicago, County of Cook, State of Illinois for and in consideration of TEN & 00/100 DOLLARS, and other good and valuable consideration to them in hand paid, CONVEY(S) and WARRANT(S) to Ramesh/Bhatt and Elizabeth/Bhatt (GRANTEE'S ADDRESS) 45 Starlite Ct, Mountain View, California 94043

(3)

of the County of , husband and wife, not as joint tenants or tenants in common but as tenants by the entirety, the following described Real Estate situated in the County of Cook in the State of Illinois, to wit:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

THIS IS NOT HOMESTEAD PROPERTY.

**SUBJECT TO:**

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 as husband and wife, not as joint tenants or tenants in common but as tenants by the entirety forever.

Permanent Real Estate Index Number(s): 11-18-105-045-1023

Address(es) of Real Estate: 2033 Sherman, Evanston, Illinois 60201

**P.N.T.N.**

Dated this 21<sup>st</sup> day of August, 1998

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Sue McDowell  
Sue McDowell  
Thomas McDowell  
Thomas McDowell

**CITY OF EVANSTON**  
**Real Estate Transfer Tax** 004900  
**City Clerk's Office**

PAID 1998 Amount \$ 695  
Agent B.W.

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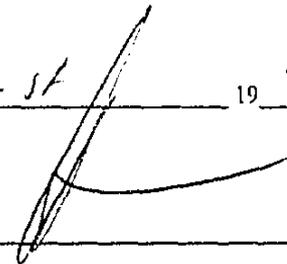
STATE OF ILLINOIS, COUNTY OF COOK ss.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Sue McDowell and Thomas McDowell, Husband and Wife

personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument 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, this 21<sup>st</sup> day of August 1998



  
\_\_\_\_\_  
(Notary Public)

Prepared By: ALLEN R. PERL & ASSOCIATES  
14 North Peoria Street, Unit 2C  
Chicago, Illinois 60607-

Mail To:  
Ramesh Bhatt  
2956 Central 2033 Sherman #405  
Evanston, Illinois 60201

Name & Address of Taxpayer:  
Ramesh Bhatt  
2033 Sherman #405  
Evanston, Illinois 60201

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UNIT 405 IN THE ROYAL SHERMAN CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOT 4 IN J. E. PARKER'S RESUBDIVISION OF THE NORTH 147.84 FEET OF BLOCK 4 IN EVANSTON; ALSO LOT 12 AND LOT 13 (EXCEPT THE NORTH 67.84 FEET THEREOF) AND (EXCEPT THAT PART, IF ANY, USED FOR ALLEY PURPOSES) IN BLOCK 4 IN EVANSTON IN SECTION 18, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN; WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 22616789, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

PIN # 11-18-105-045-1023

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11-18-105-045

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**SPECIFIC POWER OF ATTORNEY**  
(Real Estate Purchase Money Transaction)

98792066

KNOW ALL MEN BY THESE PRESENTS, That I, Ramesh R. Bhatt have made, constituted, and appointed, and by these presents do make, constitute and appoint Stephen E. Delanty my true and lawful attorney, for me and in my name, place and stead, to undertake and to do all acts necessary to complete the purchase and settlement on the property located at: 2033 Sherman #405, Evanston, Illinois 60201 and being more particularly described as:

SEE 2ND PAGE

for a purchase price of \$ 138,500.00, and to borrow money from Bank of Northern Illinois, N.A., Its successors &/or assigns, 1313 N. Delany Rd., Gurnee, IL 60031 in connection with the purchase of and to be secured by the above described property upon such terms and conditions as my Attorney-in-Fact my deem proper.

Parameters of the loan are as follows:

Amount \$ 63,500.00 Rate 6.75 % Term \_\_\_\_\_

5  
3

Further, I do authorize my Attorney-in-Fact to do all acts necessary to acquire the above described property and to obtain the above described loan, including but not limited to the execution, acknowledgment, sealing, and delivery of all contracts, deeds, notes, deeds of trust, mortgages, settlement statements, Truth-in-Lending Act form, Real Estate Settlement Procedures Act forms, any affidavits including but not limited to those relating to FNMA, FHLMC, private mortgage insurance, title insurance, or name, any forms required by the Veterans Administration, including but not limited to VA forms 1802, 1876, 1820, 1859 any forms required by the Federal Housing Administration, or the Department of Housing and Urban Development, including but not limited to FHA Form 2900, and any and all other documents or amendments thereto necessary to the purchase and encumbrance of such property as fully and largely as I might or could do if acting personally.

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I hereby ratify, confirm, and declare that any act or thing lawfully done hereunder by my Attorney-in-Fact shall be binding on myself and my heirs, legal and personal representatives, and assigns, and absolve and hold harmless any and all persons, lenders, corporations, or others from acting in reliance thereon.

This power of attorney and authority shall not terminate upon my mental or physical disability, incompetence, or incapacity. Further, this power of attorney shall not terminate until written revocation of this power of attorney has been received by my above named Attorney-in-Fact.

Given under my hand and seal this 12 day of August, A.D., 1998.

R.R. Bhatt Ramesh R. Bhatt  
Signature of Person Authorizing

Ramesh R. Bhatt

P.N.T.N.

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