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WARRANTY DEED
JOINT TENANCY

98090965

MAIL TO:
Steven Shaykin
951A North Plum Grove Rd.
Schaumburg, Illinois 60173

NAME & ADDRESS OF TAXPAYER:
Yuliya Ratovkaya
620 Trace #205
Buffalo Grove Illinois 60089

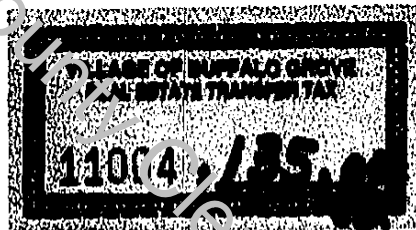
DEPT-01 RECORDING 123.50
T20009 TRAN 1217 02/03/98 15:27:00
1999 FEB *92-070965
COOK COUNTY RECORDER

GRANTOR(S), Sukhbir S. Dhillon, married to Amarjit Dhillon of Wheeling, in the County of Cook, in the State of Illinois, for and in consideration of Ten Dollars (\$10.00) and other good and valuable consideration in hand paid, CONVEY(S) and WARRANT(S) to the GRANTEE(S), Yuliya Ratovkaya* and Yefim Papir* of 1532 Comanche, Wheeling, in the County of Cook, in the State of Illinois, ~~not as TENANTS IN COMMON~~ ^{Not} as JOINT TENANTS, the following described real estate:

* AN UNMARRIED PERSON

UNIT 6-205 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN SANDPIPER CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 26116685, IN THE SOUTHEAST 1/4 OF SECTION 6, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index No:
03-06-400-036-1102



Property Address:
620 Trace #205
Buffalo Grove, Illinois 60089

SUBJECT TO: (1) General real estate taxes for the year 1997 and subsequent years. (2) Covenants, conditions and restrictions of record. 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 as TENANTS IN COMMON~~ ^{Not} as JOINT TENANTS forever.

DATED this 26TH day of November, 1997.

Sukhbir S. Dhillon
Sukhbir S. Dhillon

Amarjit Dhillon
Amarjit Dhillon

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

ATGF, INC

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that Sukhbir S. Dhillon, married to Amarjit Dhillon personally known to me to be the same persons whose names are

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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 notary seal, this 26th day of November, 1997.

Marion F. Welborn Notary Public



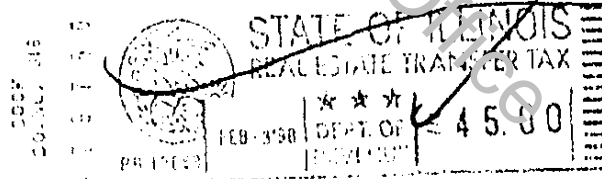
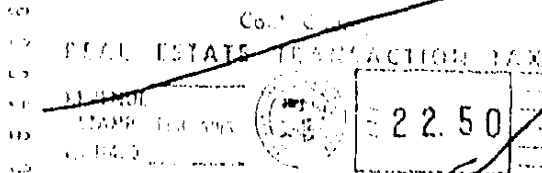
My commission expires 6-28-98

COUNTY - ILLINOIS TRANSFER STAMPS

Exempt Under Provision of
Paragraph _____ Section 4,
Real Estate Transfer Act
Date: _____

Prepared By:
Ronald S. Urkovich
47 S. Milwaukee Avenue
Wheeling, Illinois 60090-3107

Signature: _____



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