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GEORGE E. COLE
LEGAL FORMS

No. 1990-REC
May 1998

6465/0063 49 001 Page 1 of 5
1998-03-24 10:28:26
Cook County Recorder 29.50

DEED IN TRUST (ILLINOIS)

CAUTION: Consult a lawyer before using or acting under this form. Neither the publisher nor the seller of this form makes any warranty with respect thereto, including any warranty of merchantability or fitness for a particular purpose.

THE GRANTOR CINDY ARHOS,
never married
of the County of Cook and State of Illinois for and in consideration of Ten

Above Space for Recorder's use only

(\$10.00) DOLLARS, and other good and valuable considerations in hand paid, Convey _____ and

(WARRANT _____/QUIT CLAIM _____)* unto JOHN REGAS of 12701 Southwest Highway,
Palos Park, Illinois 60464

(Name and Address of Grantee)

as Trustee under the provisions of a trust agreement dated the 4th day of DECEMBER, 1997,
and known as Trust Number ONE (hereinafter referred to as "said trustee," regardless of the number of trustees,) 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:

SEE EXHIBIT A, ATTACHED HERETO
AND MADE A PART HEREOF.

EXHIBIT UNDER REAL ESTATE TRANSFER TAX ACT SEC 4, PAR 15,
ILL COOK COUNTY ORD. JAN 11/1972

Permanent Real Estate Index Number(s): 10-19-114-050-1031

Address(es) of real estate: 8600 Waukegan Road, Unit 402 E, Morton Grove, IL 60053

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, street, 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 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.

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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 obliged to see to the application of any purchase money, rent, or money borrowed or advanced on said premises, or be obliged 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, trust 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 waive _____ and release _____ 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.

In Witness Whereof, the grantor _____ aforesaid has _____ hereunto set her hand _____ and seal _____ this 4 day of DECEMBER, 1997.

Cindy Arhos (SEAL) _____ (SEAL)
CINDY ARHOS

State of Illinois, County of Cook ss.

_____, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that

OFFICIAL SEAL
EDWARD F. DOWNEY
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXP. 4/11/99

IMPRESS
SEAL
HERE

CINDY ARHOS, never married, is
personally known to me to be the same person _____ whose name _____ is _____ subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed, sealed and delivered the said 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.

Given under my hand and official seal, this _____ day of DECEMBER, 1997

Commission expires 4/11 1999

NOTARY PUBLIC

This instrument was prepared by Edward F. Downey, 10336 S. Western Ave., Chicago, IL 60643
(Name and Address)

*USE WARRANT OR QUIT CLAIM AS PARTIES DESIRE

MAIL TO: { Edward F. Downey
(Name)
10336 S. Western Ave.
(Address)
Chicago, IL 60643
(City, State and Zip)

SEND SUBSEQUENT TAX BILLS TO:
CINDY ARHOS
(Name)
8600 Waukegan, #402 E
(Address)
MORTON GROVE, ILL 60053

OR RECORDER'S OFFICE BOX NO. _____

EXEMPT-PURSUANT TO SECTION 1-1.5
VILLAGE OF MORTON GROVE REAL ESTATE TRANSFER STAMP
EXEMPTION NO. _____ DATE 2-23-98
ADDRESS 8600 Waukegan, #402 E
BY Joyce Burns

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EXHIBIT A LEGAL DESCRIPTION

UNIT NUMBER 402 E IN GROVE MANOR CONDOMINIUM AS DELINEATED ON THE SURVEY WHICH IS ATTACHED AS EXHIBIT "A" TO THE CONDOMINIUM DECLARATION REGISTERED WITH THE REGISTRAR OF TITLES OF COOK COUNTY AS DOCUMENT NUMBER 3149690 AND RECORDED WITH THE RECORDER OF DEEDS OF COOK COUNTY AS DOCUMENT NUMBER 25387987, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, AND TOGETHER WITH THE RIGHT TO THE EXCLUSIVE USE AND POSSESSION FOR PARKING PURPOSES OF THAT LIMITED COMMON ELEMENT DELINEATED AS PARKING SPACE NUMBER 20 ON THE SURVEY ATTACHED AS EXHIBIT "A" TO THE SAID CONDOMINIUM DECLARATION, AND THE RIGHT TO THE EXCLUSIVE USE AND POSSESSION OF THOSE ADDITIONAL LIMITED COMMON ELEMENTS AS DEFINED BY THE CONDOMINIUM DECLARATION WHICH ARE CONTIGUOUS TO AND SERVE THE AFORESAID UNIT EXCLUSIVELY, IN COOK COUNTY, ILLINOIS,

TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE PREMISES HEREINAFTER DESCRIBED (EXCEPTING THEREFROM THOSE UNITS AND PARTS OF UNITS FALLING WITHIN SAID PREMISES AS SAID UNITS ARE DELINEATED ON THE SURVEY HEREINABOVE REFERRED TO):

SAID PREMISES BEING DESCRIBED AS FOLLOWS:

PARCEL 1: COMMENCING AT A POINT ON THE WEST LINE OF WAUKEGAN ROAD 265.0 FEET NORTH OF THE SOUTHWEST CORNER OF LOT "E" AFORESAID; THENCE WEST AT RIGHT ANGLE TO THE WEST LINE OF WAUKEGAN ROAD 24.0 FEET FOR A PLACE OF BEGINNING; THENCE CONTINUING WEST ALONG SAID RIGHT ANGLES LINE 107.50 FEET; THENCE SOUTH PARALLEL WITH SAID WEST LINE OF WAUKEGAN ROAD 81.0 FEET; THENCE EAST AT RIGHT ANGLES 6.0 FEET; THENCE SOUTH PARALLEL WITH SAID WEST LINE OF WAUKEGAN ROAD 135.0 FEET; THENCE EAST AT RIGHT ANGLES 101.50 FEET TO A POINT 24.0 FEET WEST OF THE WEST LINE OF WAUKEGAN ROAD; THENCE NORTH PARALLEL WITH SAID WEST LINE OF WAUKEGAN ROAD 216.0 FEET TO THE PLACE OF BEGINNING;

PARCEL 2: COMMENCING AT A POINT ON THE WEST LINE OF WAUKEGAN ROAD 265.0 FEET NORTH OF THE SOUTHEAST CORNER OF LOT "E" AFORESAID; THENCE WEST AT RIGHT ANGLES TO THE WEST LINE OF WAUKEGAN ROAD 187.50 FEET FOR A PLACE OF BEGINNING; THENCE CONTINUING WEST ALONG SAID RIGHT ANGLES LINE 107.50 FEET; THENCE SOUTH PARALLEL WITH SAID WEST LINE OF WAUKEGAN ROAD 216.0 FEET; THENCE EAST AT RIGHT ANGLES 101.50 FEET; THENCE NORTH PARALLEL WITH SAID WEST LINE OF WAUKEGAN ROAD 135.0 FEET; THENCE EAST AT RIGHT ANGLES 6.0 FEET; THENCE NORTH PARALLEL WITH SAID WEST LINE OF WAUKEGAN ROAD 81.0 FEET TO THE PLACE OF BEGINNING;

PARCEL 3: BEGINNING AT A POINT ON THE SOUTH LINE OF LOT "E" AFORESAID, 89.0 FEET, WEST OF THE SOUTHEAST CORNER THEREOF; THENCE

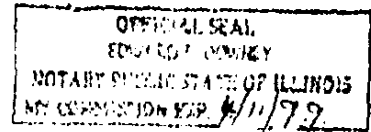
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STATEMENT BY GRANTOR AND GRANTEE

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.

Date Dec 4, 1997 Signature Cindy Arnes
(Grantor or agent)

Subscribed and sworn to before me
by the said CINDY ARNES
this 4 day of DEC, 1997

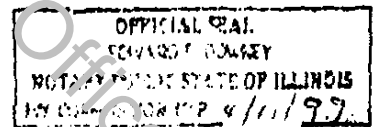


Notary Public [Signature]

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.

Date Dec 4, 1997 Signature [Signature]
(Grantee or agent) AS TRUSTEE

Subscribed and sworn to before me
by the said JULIA KERRIS
this 4 day of DEC, 1997



Notary Public [Signature]

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 provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.)