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Cook County Recorder 23.50



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4256127 (2/4)

Warranty Deed

THE GRANTOR KATHLEEN D. O'NEILL married to JAMES J. GANLEY, of the City of Chicago, County of Cook, and State of Illinois for and in consideration of the sum of Ten Dollars and other good and valuable considerations in hand paid CONVEY AND WARRANT to GARY SPEDDING and DEBORAH J. WHITEHURST his wife of 3013 West Eastwood, of City of Chicago, County of Cook, and State of Illinois 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, the State of Illinois, to wit:

2m

Lot 38 in Block 1 in Edgewood Terrace, being Charles James' Subdivision of Lots 7 and 17 in County Clerk's Division in the Southwest 1/4 of Section 5, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois. Commonly known as 5738 North Austin Avenue, Chicago, Illinois 60646. P.I.N.#13-05-324-026-0000.

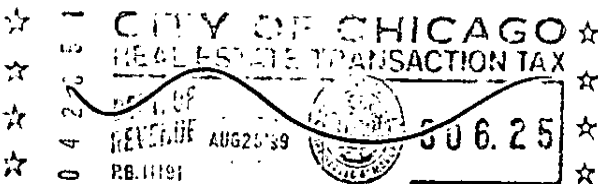
SUBJECT TO: (a)covenants, conditions, and restrictions of record; (b)private, public, and utility easements and roads and highways, if any; (c)party wall rights and agreements, if any; (e)special taxes or assessments for improvements not yet completed; (f)any unconfirmed special tax or assessment; (g)installments not due at the date hereof of any special tax or assessment for improvements heretofore completed; (i.)general taxes for the year 1998 and subsequent years.

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 in tenancy in common, but as tenants by the entirety forever.

Dated this 17 day of Sept 1999

Kathleen D. O'Neill (seal) *James J. Ganley* (seal)

State of Illinois, County of Cook)ss. I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERIFY that KATHLEEN D. O'NEILL and JAMES J. GANLEY, her husband personally known to me to be the same persons whose names are subscribed to the foregoing instrument



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appeared before me this day in person, and acknowledged that she 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 19th day of Sept 1999.



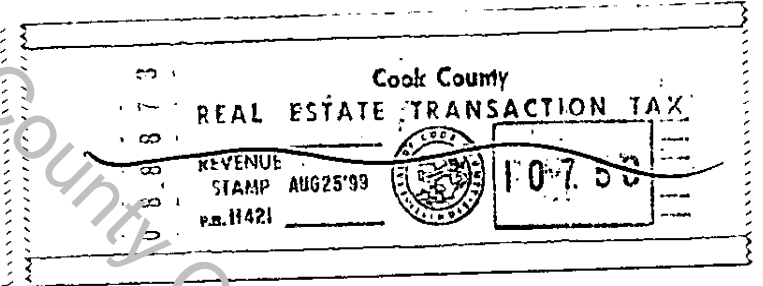
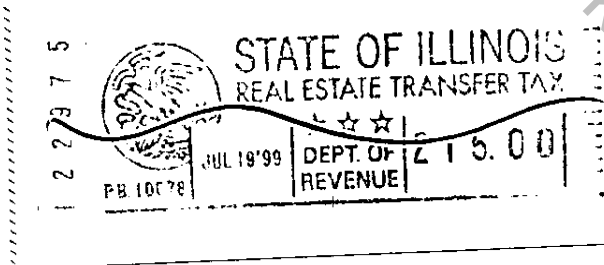
Gabriel A. Kostecki
Notary Public

This instrument prepared by Gabriel A. Kostecki, 5850 N. Milwaukee Avenue, Chicago, Illinois 60646.

Mail to: GARY SPEDNING 5738 N. AUSTIN CHGO 60646



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