

**WARRANTY
DEED IN TRUST**



THIS INDENTURE WITNESSETH, that the
Grantor, Bernice MacAndrews
widowed and not since remarried

of the County of Cook and the
State of Illinois, for and in
consideration of the sum of Ten

dollars (\$ 10.00), in hand paid, and of other good and valuable considerations, receipt of which is hereby duly
acknowledged, Convey(s) and Warrant(s) unto COLE TAYLOR BANK, a banking corporation duly organized and existing under
the laws of the State of Illinois, and duly authorized to accept and execute trusts within the State of Illinois as Trustee under
the provisions of a certain Trust Agreement, dated the 20th day of February, 19 98, and known as Trust
Number 98-4426, the following described real estate in the County of Cook and State of Illinois, to wit:

FIN AMERICAN TITLE

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R

SEE ATTACHED LEGAL

GRANTEE'S ADDRESS 8630 Waukegan Road, Morton Grove, IL 60053

P.I.N. 10-19-109-045-1008

TO HAVE AND TO HOLD the said real estate with the appurtenances, upon the trusts and for the uses and purposes
herein and in said Trust Agreement set forth.

Full power and authority is hereby granted to said Trustee to improve, manage, protect and subdivide said real estate or
any part thereof, to dedicate parks, streets, highways or alleys and to vacate any subdivision or part thereof, and to resubdivide
said real estate 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 real estate 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 real estate, or any part thereof, to lease said real estate, 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 198 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 real estate, 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 real estate or any part thereof, and to deal with said real estate 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.

See Reverse

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In no case shall any party dealing with said Trustee, or any successor in trust, in relations to said real estate, or to whom said real estate or any part thereof shall be conveyed, contracted to be sold, leased or mortgaged by said Trustee, or any successor in trust, be obliged to see the application of any purchase money, rent or money borrowed or advanced on said real estate, or be obliged to see that the terms of this trust have been compiled with, or be obliged to inquire into the authority, 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, or any successor in trust, in relation to said real estate shall be conclusive evidence in favor of every person (including the Registrar of Titles of said county) relying upon or claiming under any such conveyance lease or other instrument, (a) That at the time of 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 all amendments thereof, if any, and binding upon all beneficiaries thereunder, (c) that said Trustee, or any successor in trust, 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.

And the said grantor(s) hereby expressly waive(s) and release(s) 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(s) aforesaid has hereunto set my hand(s) and seal(s) this 18th day of Feb, 1999.

X Bernice MacAndrews (SEAL) _____ (SEAL)
Bernice MacAndrews

(SEAL) _____ (SEAL)



STATE OF Illinois
COUNTY OF Cook

SS.

Carol J. Grier a Notary Public in and for said County, in the state aforesaid, do hereby certify that Bernice MacAndrews, widowed and not since remarried personally known to me to be the same person(s) 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.

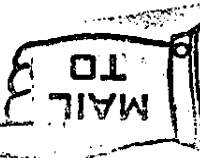
Given under my hand and notarial seal this 18th day of Feb, 1999.

Notary Public

I hereby declare that the attached deed represents a transaction exempt under provisions of Paragraph E, Section 31-45 of the Real Estate Transfer Tax Act. Dated this 18th day of Feb, ~~1998~~ 1999.

Mail To:

Carol J. Grier
Attorney at Law
18-3 E. Dundee Rd., Suite 204
Barrington, IL 60010



Address of Property:

8630 Waukegan Road
Morton Grove, IL 60053

This instrument was prepared by:

Carol J. Grier
18-3 E. Dundee Rd., Suite 204
Barrington, IL 60010

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IN WITNESS WHEREOF, I have hereunto set my hand and the seal of the Court at Chicago, Illinois, this 1st day of January, 1904.

Property of Cook County Clerk's Office

RECORDED
INDEXED
JAN 1 1904
CLERK OF COURT

1904

ITEM 1

UNIT 120 AS DESCRIBED IN SURVEY DELINEATED ON AND ATTACHED TO AND A PART OF A DECLARATION OF CONDOMINIUM OWNERSHIP REGISTERED ON THE 21ST DAY OF MAY, 1975 AS DOCUMENT NUMBER 2808637.

ITEM 2

AN UNDIVIDED 2.4807% INTEREST (EXCEPT THE UNITS DELINEATED AND DESCRIBED IN SAID SURVEY) IN AND TO THE FOLLOWING DESCRIBED PREMISES:

A PARCEL OF LAND LYING WITHIN A TRACT OF LAND DESCRIBED IN DEED DOCUMENT NO. 2743363, SAID PARCEL OF LAND BEING BOUNDED AND DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF THE AFORESAID TRACT OF LAND, SAID NORTHEAST CORNER BEING ON THE MOST EASTERLY LINE OF SAID TRACT OF LAND AND ON THE EAST LINE OF LOT 192 IN THE FIRST ADDITION TO DEMPSTER-WAUKEGAN ROAD SUBDIVISION IN THE NORTHWEST QUARTER (1/4) OF SECTION 19, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, AND 523.29 FEET ALONG THE MOST EASTERLY LINE OF SAID TRACT OF LAND 302.18 FEET; THENCE WEST, ALONG A LINE DRAWN PERPENDICULARLY TO SAID MOST EASTERLY LINE 135.50 FEET TO THE POINT OF BEGINNING OF THE HEREIN DESCRIBED PARCEL OF LAND; THENCE CONTINUING WEST, ALONG SAID PERPENDICULAR LINE, 171.50 FEET; THENCE NORTH, ALONG A LINE PARALLEL WITH THE MOST EASTERLY LINE OF THE AFORESAID TRACT OF LAND, 64.0 FEET, THENCE EAST, 171.50 FEET; THEN SOUTH, 64.0 FEET TO THE HEREINABOVE DESIGNATED POINT OF BEGINNING.

Clerk's Office

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Property of Cook County Clerk's Office

UNOFFICIAL COPY

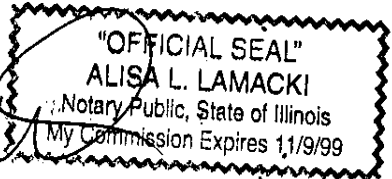
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STATEMENT BY GRANTOR AND GRANTEE

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 Feb 18, 1999 Signature: _____
Grantor or Agent

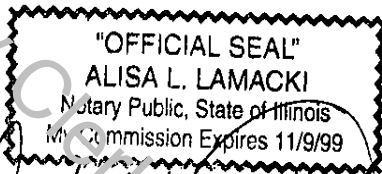
Subscribed and sworn to before me by the said _____
this _____ day of _____
19____.
Notary Public _____



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 Feb 18, 1999 Signature: _____
Grantee or Agent

Subscribed and sworn to before me by the said _____
this _____ day of _____
19____.
Notary Public _____



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 ARM to be recorded in Cook County, Illinois, if exempt under the provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.)