

UNITED STATES OF AMERICA

STATE OF ILLINOIS,  
COUNTY OF COOK

ss.

LOUIS J. HYDE

PLEAS, before the Honorable .....  
one of the Judges of the Circuit Court of Cook County, in the State of Illinois, holding a branch Court of said  
Court, at the Court House in said County, and State, on ..... -August 14,  
..... -85  
in the year of our Lord, one thousand nine hundred and ..... and of the Independence  
..... -tenth  
of the United States of America, the two hundredth and .....

PRESENT: - The Honorable LOUIS J. HYDE  
Judge of the Circuit Court of Cook County.

RICHARD M. DALEY, State's Attorney

RICHARD J. ELROD, Sheriff

Attest: MORGAN M. FINLEY, Clerk.

P.D.# - ~~28~~ 19-02-305-028

A. Iness of Properties 4519 S. Harding  
Chicago, Ill. 60632

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Certificate No. 1072599 Document No. 3477000

TO THE REGISTRAR OF TITLES  
COOK COUNTY, ILLINOIS:

You are directed to register the Document hereto attached  
on the Certificate 1072599 indicated affecting the  
following described premises, to-wit:

The South 120 feet (excepting the South 90 feet thereof) of the West Half (1/2)  
of the East Half (1/2) of the North Half (1/2) of Block Six (6), (excepting  
streets and alleys) in the Subdivision of the West Half (1/2) of the Southwest  
Quarter (1/4) of Section 2, Town 38 North, Range 13, East of the Third Principal  
Meridian.

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Section 4,

relative

Section \_\_\_\_\_ Township \_\_\_\_\_ North, Range \_\_\_\_\_ East of the  
Third Principal Meridian, Cook County, Illinois.

Ronald M. Wilford

CHICAGO, ILLINOIS 11/5 1985.

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*[Faint, illegible handwritten text]*

STATE OF ILLINOIS )  
                              ) SS.  
COUNTY OF COOK    )

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS  
COUNTY DEPARTMENT, DOMESTIC RELATIONS DIVISION

IN RE: THE MARRIAGE OF                     )  
   )  
CAROL KOWALSKI,                             )  
   ) Petitioner                             )  
   )   )  
   )   ) NO. 85 D 16140  
   )   )  
   )   )  
and    )  
   )   )  
MARTIN KOWALSKI,                            )  
   ) Respondent                            )

A G R E E M E N T

IT IS HEREBY mutually agreed by and between the parties hereto as follows:

1. That CAROL KOWALSKI and MARTIN KOWALSKI are the owners in joint tenancy of the real estate located at 4519 South Harding, Chicago, Illinois.
2. That a Judgment for Dissolution of Marriage was entered in this cause on August 14, 1985, by Judge Louis J. Hyde. That attached to and made a part of the Judgment for Dissolution of Marriage is a certain marital settlement agreement, and paragraph 2 of the marital settlement agreement provides that the marital residence located at 4519 South Harding, Chicago, Illinois, is to be placed for sale and the property is to be sold and the net proceeds divided equally.
3. That the parties hereto have mutually agreed to modify that portion of the marital settlement agreement requiring the property to be sold and it is now their desire to have MARTIN KOWALSKI purchase the interest of CAROL KOWALSKI, instead of having the property sold as indicated in the marital settlement agreement.
4. This document is being prepared to induce the tortens department of the Registrar of Deeds to waive this provision of the Judgment for Dissolution of Marriage, and to allow MARTIN KOWALSKI to purchase the interest of CAROL KOWALSKI, which is further evidenced by her deed conveying her interest in this property to MARTIN KOWALSKI.

*Wanda Joseph Carter*  
*Wanda Joseph Carter*

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5. Upon receipt of the Quit Claim Deed by MARTIN KOWALSKI, and upon receipt of the funds by CAROL KOWALSKI, the parties do hereby release and discharge one another with respect to this real estate.

Carol A. Kowalski  
CAROL KOWALSKI

Martin K. Kowalski  
MARTIN KOWALSKI

SUBSCRIBED AND SWORN TO  
before me this 31<sup>st</sup> day  
of November, 1985.

Barbara Maguire  
Notary Public

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RONALD M. GILFORD, LTD. - 26745  
Attorney at Law  
180 North LaSalle Street  
Suite 2310  
Chicago, IL 60601  
(312) 346-4717

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STATE OF ILLINOIS }  
COUNTY OF COOK } SS:

ENTERED  
CLERK OF THE CIRCUIT COURT  
MORGAN M. FINLEY  
AUG 14 1985  
JUDGE  
DEPUTY CLERK  
LOUIS J. HYDE

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS  
COUNTY DEPARTMENT, DOMESTIC RELATIONS DIVISION

IN RE: THE MARRIAGE OF  
CAROL KOWALSKI,  
Petitioner  
and  
MARTIN KOWALSKI,  
Respondent

NO. 85016140

## JUDGMENT FOR DISSOLUTION OF MARRIAGE

This cause coming on to be heard upon the uncontested call of this Honorable Court, and it appearing that the parties hereto have entered into a Stipulation to have this cause heard as an uncontested matter upon the Petitioner's Petition for Dissolution of Marriage and the Respondent's Response thereto, and it further appearing that a pro se appearance is filed by the Respondent, MARTIN KOWALSKI, and a Stipulation has been filed by these parties to have this cause heard as an uncontested matter, and the court having heard the testimony of the Petitioner, CAROL KOWALSKI, who appears with her attorney, Ronald M. Salford, and the Respondent, MARTIN KOWALSKI who appears pro se, finds that it has jurisdiction over the parties hereto and the subject matter hereof, and further finds as follows:

1. That the parties hereto were lawfully joined in marriage on the 5th day of February, 1966, at Chicago, Illinois.
2. That one child was born as a result of this marriage; namely, DAVID JON KOWALSKI, born June 24, 1966, and who is emancipated. That the Petitioner is not pregnant at the present time.

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3. That the Petitioner, CAROL KOWALSKI, resides at 4519 S. Harding, Chicago, Illinois, and is presently employed by the Department of Justice earning a gross of \$16,500.00 per year.

4. That the Respondent, MARTIN KOWALSKI, resides at 4519 S. Harding, Chicago, Illinois, and is employed at Dominicks Finer Foods where he earns \$30,000.00 per year.

5. That at the time of the filing of this Petition for Dissolution of Marriage, the Petitioner, CAROL KOWALSKI, was a resident of the City of Chicago, County of Cook and State of Illinois, and has maintained a continuous residence in excess of 90 days prior to the time of the entry of the Judgment for Dissolution of Marriage.

6. That the parties hereto have entered into a Marital Settlement Agreement, freely and voluntarily, after a full and complete disclosure by each of the parties to each other as to the income and assets and property of the parties, and each party feels that the Marital Settlement Agreement is fair, equitable and just, and was entered into freely and voluntarily without any coercion or intimidation on the part of either of the parties on each other, on the part of the court, or on the part of the Petitioner's counsel.

7. That the court is fully advised in the premises.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that the bonds of matrimony heretofore existing between the parties hereto; namely, the Petitioner, CAROL KOWALSKI, and the Respondent, MARTIN KOWALSKI, be and the same are hereby dissolved and a Judgment for Dissolution of Marriage is hereby awarded to the Petitioner, CAROL KOWALSKI, and the Respondent, MARTIN KOWALSKI.

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IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the Marital Settlement Agreement entered into between the parties hereto and attached to this Judgment for Dissolution of Marriage, is accepted by this Honorable Court and shall become a part of this Judgment for Dissolution of Marriage, so fully set forth in every detail, and this Honorable Court shall retain jurisdiction for the purpose of enforcing said Marital Settlement Agreement.

ENTER: *[Signature]*  
Judge

APPROVED: *Carol A. Kowalski*  
CAROL KOWALSKI  
*Martin J. Kowalski*  
MARTIN KOWALSKI

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STATE OF ILLINOIS }  
COUNTY OF COOK }

SS:

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS  
COUNTY DEPARTMENT, DOMESTIC RELATIONS DIVISION

IN RE: THE MARRIAGE OF )  
CAROL KOWALSKI, )  
Petitioner, )  
and )  
MARTIN KOWALSKI, )  
Respondent )

No. 85 D 16140

MARITAL SETTLEMENT AGREEMENT

The parties hereto having entered into this Marital Settlement Agreement after a full and complete disclosure of each of the parties to each other of the income, assets and property of each party, that the Agreement is entered into freely and voluntarily, without intimidation or coercion on the part of either of the parties on the other, and the part of the attorney for the Petitioner, Ronald M. Gilford, or by this Honorable Court. That each of the parties enter into this Agreement because they feel it is fair, equitable and just, and that they intend to be bound by the terms thereof. Consequently, the parties do hereby agree as follows:

1. That this cause is to be heard as a default matter, upon the Petitioner's Petition for Dissolution of Marriage and the Respondent's Response thereto.

2. That the marital residence at 4519 S. Harding, Chicago, Illinois, is to be immediately placed for sale at a price to be determined through an appraisal by an appraiser mutually agreeable to

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7. That there are presently two bank accounts; namely, Republic Acct. No. 1023-1924. That the proceeds which were previously contained in the two bank accounts have been divided to the satisfaction of both of the parties hereto.

8. That there is presently an IRA at Talman in the amount of \$6,000.00. That this shall be the sole and exclusive property of the Petitioner and the Respondent shall execute any and all documents necessary to relinquish his interest in that account.

9. That there is presently an account in the name of the Petitioner's sister which is being held in trust for DAVID JOHN KOWALSKI, the parties' child. That this account shall continue to be held in the present manner, for the benefit of the said child.

10. That each of the parties hereto shall retain as their sole and exclusive property any and all benefits which they presently have or which they might have in the future, from their employment or membership in a union. That neither party shall have a claim against the other for any benefits derived from their employment.

11. That the parties hereto presently have the following insurance:

Respondent's Insurance

1. Globe Insurance Co. - \$500.00 - Owner, Martin Kowalski  
Beneficiary, Carol Kowalski
2. G.I. Insurance - \$10,000.00 - Owner, Martin Kowalski  
Beneficiary, Carol Kowalski
3. Teamsters Local 703 Insurance through Bankers Life & Casualty --  
\$20,000.00 - Owner, Martin Kowalski  
Beneficiary, Carol Kowalski

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both parties. That in the event the parties are unable to sell the property without a real estate broker within two months from the entry of the Judgment for Dissolution of Marriage, then they shall permit the property to be sold by a real estate broker, mutually agreeable to the parties hereto. That after payment of all expenses with respect to the said real estate, including but not limited to the broker's commission, title costs, attorney's fees, tax stamps, proration charges, payment of the balance of the mortgage, and any and all other costs and expenses relative to the sale of the said real estate, then the balance of the proceeds of sale shall be divided equally between the parties hereto.

3. That the parties hereto have divided the household furnishings, fixtures, equipment and appliances, accumulated in the marital home pursuant to the mutual agreement of the parties hereto.

4. The Petitioner shall retain as her sole and exclusive property the 1983 Plymouth automobile and the Respondent shall execute any and all documents necessary to transfer that car to the Petitioner.

5. That the 1985 Ford Escort automobile shall be the sole and exclusive property of the Respondent, and the Petitioner shall execute any and all documents necessary to relinquish title to the said automobile to the Respondent.

That from the proceeds of the sale of the real estate located at 4519 S. Harding, Chicago, Illinois, there shall be paid, before the proceeds are divided, the balance due on the indebtedness of the 1985 Ford automobile and the 1983 Plymouth.

6. That the parties hereto shall execute whatever documents are necessary to transfer the 1973 Nova automobile to the parties' son, DAVID JOHN MONALDI. This motor vehicle shall be his sole and exclusive property.

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LAW OFFICES

RONALD M. GILFORD, LTD.

SUITE 230

180 N. LA SALLE STREET

CHICAGO, ILL. 60601

(312) 340-4717

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Re: CAROL KOWALSKI  
vs. MARTIN KOWALSKI  
85 D 16140

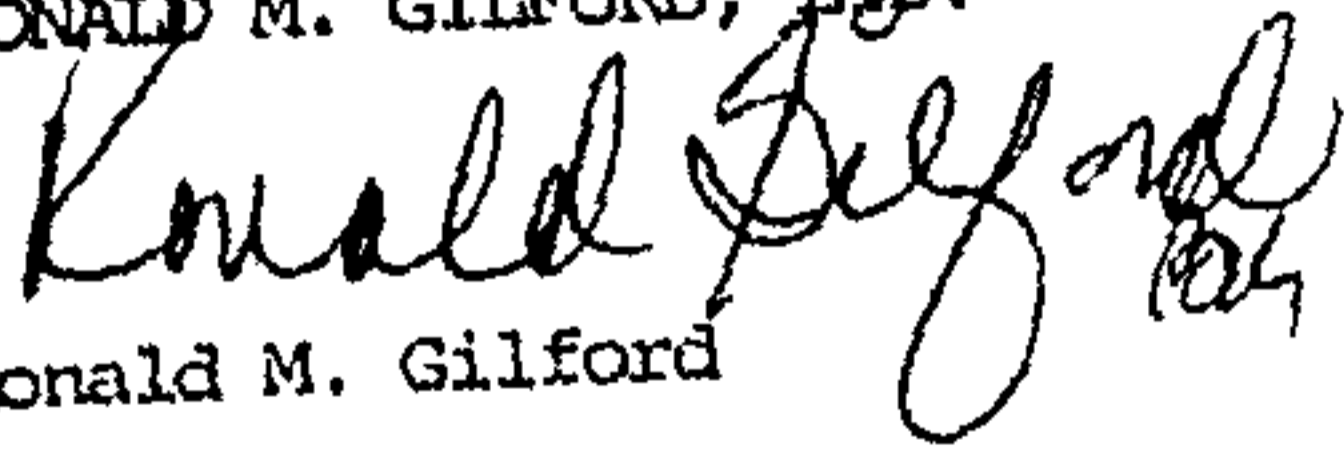
Mrs. Carol Kowalski  
4519 South Harding  
Chicago, IL

Dear Mrs. Kowalski:

This is to advise you that with respect to the above captioned matter, all of my attorney's fees have been paid in full by Carol Kowalski and Martin Kowalski.

Very truly yours,

RONALD M. GILFORD, LTD.



Ronald M. Gilford

RMG:bm

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Petitioner's Insurance

- 1. Federal Insurance Program - \$30,000.00 - Owner, Carol Kowalski  
Beneficiary, Martin Kowalski
- 2. Prudential Insurance Co. - \$5,000.00 - Owner, Carol Kowalski  
Beneficiary, Martin Kowalski
- 3. American Income Life Policy - \$3,000.00-Owner, Carol Kowalski  
Beneficiary, Martin Kowalski

That with respect to all the enumerated insurance policies, they are to be retained and the parties' child DAVID JOHN KOWALSKI is to be made the irrevocable beneficiary under the said policies and the existing beneficiaries are to be removed.

12. CAROL KOWALSKI shall retain as her sole and exclusive property the real estate located in Harbert, Michigan. Said property was inherited from the aunt of CAROL KOWALSKI; namely, Francis Lakowski. Said real estate shall belong solely to the Petitioner, CAROL KOWALSKI, and the Respondent, MARTIN KOWALSKI, shall execute any and all documents which are necessary to transfer the said property to CAROL KOWALSKI.

13. That each of the parties hereto will be forever barred from claiming maintenance.

14. That each of the parties hereto shall have the right to continue to reside in the marital home at 4519 S. Harding, Chicago, Illinois, and shall take whatsoever steps are necessary to execute any and all necessary documents relative to the sale of the property as soon as possible. While the property is being sold, and while both parties reside in the said premises, then they shall equally divide any and all expenses on the said property including, but not limited to the mortgage payments, taxes and insurance, and the maintenance of the said property. Should any repairs be required on the said

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real estate then both parties must agree to the repairs and they shall be shared equally by both of the parties. That the parties shall mutually agree upon the tradesmen which are necessary to make the said repairs. In the event that the Petitioner elects to vacate the marital home at 4519 S. Harding, Chicago, Illinois, then, and in that event, the Petitioner shall continue to pay one-half of the mortgage payment, one-half of the car payments, and one-half of all repairs to the former marital residence, which are mutually agreed upon between the parties hereto, however, the Petitioner shall no longer be responsible for any further utility payments on the former marital home.

15. That each of the parties hereto shall mutually and equally pay the court costs and attorney's fees which are necessary to complete this Dissolution of Marriage.

16. That immediately upon the execution of this Agreement, each of the parties shall forward to Ronald M. Gilford, Ltd., attorney for the Petitioner, the following sums of money:

- a) \$75.00 to be paid by the Petitioner.
- b) \$75.00 to be paid by the Respondent.

17. That upon entry of a Judgment for Dissolution of Marriage, each of the parties shall pay to Ronald M. Gilford, Ltd., as and for attorney's fees, the following:

- a) \$400.00 to be paid by the Petitioner,
- b) \$400.00 to be paid by the Respondent.

Said monies to be paid to Ronald M. Gilford, Ltd., shall be for attorney's fees representing the Petitioner in this cause.

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18. Except as is here and above stated, each of the parties hereto have divided their property both real, personal and mixed accumulated during the time of their marriage and each has, in their own possession, in their own respective names, the property to which they are rightfully entitled and neither party shall have a claim against the other for any property in the name of the other party.

19. Each of the parties hereto shall continue to pay and be obligated on the debts in their own respective names, and neither party shall have a claim against the other party for any debt or obligation which bears their name.

20. That except as is here and above provided, each of the parties hereto do hereby release the other party, their heirs, executors and assigns from any and all liability incurred as a result of the marital relationship between the parties hereto.

21. It is understood and agreed by the Respondent that Ronald H. Gilford, Ltd., is solely the attorney for the Petitioner and does not, in any manner, represent the Respondent. The Respondent has been admonished to retain his own counsel in these proceedings and he does not desire to retain an attorney but elects to represent himself.

Carol A. Kowalski  
CAROL KOWALSKI

Martin Kowalski  
MARTIN KOWALSKI

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STATE OF ILLINOIS,  
COUNTY OF COOK

SS.

I, MORGAN M. FINLEY, Clerk of the Circuit Court of Cook County, in and for the State of Illinois, and the keeper of the records, files and seal thereof, do hereby certify the above and foregoing to be true, perfect and complete

**COPY OF A CERTAIN JUDGMENT MADE AND ENTERED OF RECORD IN SAID COURT:**

.....  
.....  
.....  
.....  
.....

in a certain cause lately pending in said Court, between .....

CAROL KOWALSKI

plaintiff/petitioner

MARTIN KOWALSKI

defendant/respondent.

and .....

IN WITNESS WHEREOF, I have hereunto set my hand, and affixed

the seal of said Court, in said County, this 29th

day of October, 1985

Morgan M. Finley Clerk

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REGISTRAR OF TITLES

IDENTIFICATION No.
Register of Returns from HARRY 'BUS' TOURBELL LA FAIRRE

INTERCOUNTY  
TITLE INS. CO. 1077384

BOX 97