

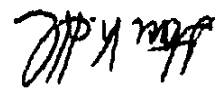
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TICOR Title Insurance Company of California
212 W. Northwest Highway, Arlington Heights, Illinois 60004 (312) 388-3808

Property of Cook County Clerk's Office

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Staci K. Hersh



Thank you

received on 12-15-89.

This sum is per the divorce decree already

Joanne Paula Orliska the sum of 4,235.90, out of the funds from his loan he is taking.
Mr. Norman John Hannus is paying his wife

To whom it may concern:

Re: Hannus A255477

From: Staci K. Hersh

To: Torrens

12-15-89

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The information contained in this form is furnished to you for informational purposes only and is not intended to constitute an offer of insurance or any other financial product. It is not to be used as a substitute for professional advice. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this form is required to be reported and the IRS determines that it has not been reported.

603. CASH (TO) (FROM) SELLER	
602. Less reductions in amount due seller (line 520)	
601. Gross amount due to seller (line 420)	
600. CASH AT SETTLEMENT TO/FROM SELLER	
520	TOTAL REDUCTION AMOUNT DUE SELLER
519	
518	
517	
516	
515	
514	
513	
512	Assessments to
511	County taxes to
510	City/town taxes to
Adjustments for items unpaid by seller	
509	
508	
507	
506	
505	Payoff of second mortgage loan
504	Payoff of first mortgage loan
503	Existing loan(s) taken subject to
502	Settlement charges to seller (line 1400)
501	Excess deposit (see instructions)
600. REDUCTIONS IN AMOUNT DUE TO SELLER	
420	GROSS AMOUNT DUE TO SELLER
419	
418	
417	
416	
415	
414	
413	
412	
411	
410	
409	
408	Assessments to
407	County taxes to
406	City/town taxes to
Adjustments for items paid by seller in advance	
405	
404	
403	
402	Personal property
401	Contract sales price
400. GROSS AMOUNT DUE TO SELLER	
SUMMARY OF SELLER'S TRANSACTION	
K.	

603. CASH (FROM) (TO) BORROWER	
602. Less amounts paid by/for borrower (line 520)	
601. Gross amount due from borrower (line 120)	
600. CASH AT SETTLEMENT FROM/TO BORROWER	
220	TOTAL PAID BY FOR BORROWER
219	
218	
217	
216	
215	
214	
213	
212	Assessments to
211	County taxes to
210	City/town taxes to
Adjustments for items unpaid by seller	
209	
208	
207	
206	
205	
204	
203	Existing loan(s) taken subject to
202	Principal amount of new loan(s)
201	Deposit or earnest money
600. AMOUNTS PAID BY/ON BEHALF OF BORROWER	
120	GROSS AMOUNT DUE FROM BORROWER
119	
118	
117	
116	
115	
114	
113	
112	
111	
110	
109	
108	Assessments to
107	County taxes to
106	City/town taxes to
Adjustments for items paid by seller in advance	
105	
104	
103	Settlement charges to borrower (line 1400)
102	Personal Property
101	Contract sales price
100. GROSS AMOUNT DUE FROM BORROWER	
J.	

I. SETTLEMENT DATE: 12-14-89

H. SETTLEMENT AGENT: TIGOR TITLE INSURANCE
212 W. NORTHWEST HIGHWAY
ARLINGTON HEIGHTS, IL 60004

PROPERTY OR SELLER RECEIVED

G. PROPERTY LOCATION: 8809 N. ELMORE NILES, IL 60648
DES PLAINES, IL 60016
2454 DENPSTER ST.

F. NAME AND ADDRESS OF LENDER: TALMAN HOME MORTGAGE CORP.

E. NAME, ADDRESS AND TIN OF SELLER:

D. NAME AND ADDRESS OF BORROWER: NORMAN JOHN HANUS, JOANNE PAULA OTIEPKA

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(P.O.C.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

SETTLEMENT STATEMENT

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

TIGOR-TITLE INSURANCE

B. TYPE OF LOAN

1. FHA 2. FHMA 3. CONV. UNINS.

4. VA 5. CONV. INS.

6. File Number: A25477

7. Loan Number: 212310-7

8. Mortgage Ins. Case No.

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SELLER: _____
 BUYER: _____
 JOANNE PAULA OSTERK
 NOTICE: This settlement is a true and accurate statement of all recorded and unrecorded interests which have been or will be distributed to the parties to the settlement. The undersigned hereby certifies that the facts stated herein are true and correct.

I have carefully reviewed the settlement statement and to the best of my knowledge and belief it is a true and accurate statement of all recorded and unrecorded interests made on my behalf by me in this transaction. I further certify that I have reviewed a copy of this settlement statement.

700. TOTAL SALES/BROKER'S COMMISSION:	BASED ON PRICE	Division of Commission (line 700) as follows:	PAID FROM BORROWERS SETTLEMENT	PAID FROM SELLERS FUNDS AT SETTLEMENT
701. \$	to			
702. \$	to			
703. Commission paid at Settlement				
704.				
800. ITEMS PAYABLE IN CONNECTION WITH LOAN (P.O.C.)				
801. Loan Origination Fee	%		600.00	
802. Loan Discount	%		600.00	
803. Appraisal Fee to TALMAN HOME MORTGAGE CORP.			600.00	
804. Credit Report to TALMAN HOME MORTGAGE CORP.			100.00	
805. Lender's Inspection Fee to TALMAN HOME MORTGAGE CORP.				
806. Mortgage Insurance Application Fee to TALMAN HOME MORTGAGE CORP.				
807. Assumption Fee to TALMAN HOME MORTGAGE CORP.				
808. Application Fee to TALMAN HOME MORTGAGE CORP.		(295.00B)		
809. Tax Service Fee to TALMAN HOME MORTGAGE CORP.				
810. Document Preparation to DRS			60.00	
811. Underwriting Fee to TALMAN HOME MORTGAGE CORP.			50.00	
812. Interest from 12-11-90 to 01-01-90 @ 16.25 day (21 - days) 314.25				
901. Interest from 01-01-90 to 04-01-90 @ 16.25 day (21 - days) 314.25				
902. Mortgage Insurance Premium for months to year to				
903. Hazard Insurance Premium for months to year to				
904.				
905.				
1000. RESERVES DEPOSITED WITH LENDER				
1001. Hazard Insurance	2 months @ \$ 19.92	per month	39.84	
1002. Mortgage Insurance	2 months @ \$	per month		
1003. City property taxes	1 month @ \$	per month		
1004. County property taxes	7 months @ \$ 150.51	per month		
1005. Annual assessments	7 months @ \$	per month	4,053.57	
1006.	per month			
1007.	per month			
1008.	per month			
1100. TITLE CHARGES				
1101. Settlement or closing fee to TIGOR TITLE INSURANCE				175.00
1102. Abstract or title search to TIGOR TITLE INSURANCE				
1103. Title examination to TIGOR TITLE INSURANCE				
1104. Title insurance binder to TIGOR TITLE INSURANCE				
1105. Document preparation to TIGOR TITLE INSURANCE				
1106. Notary fee to TIGOR TITLE INSURANCE				
1107. Attorney's fee to TIGOR TITLE INSURANCE				
1108. Title insurance to TIGOR TITLE INSURANCE (includes above items numbers)			309.75	
1109. Lender's coverage to TIGOR TITLE INSURANCE (includes above items numbers)	309.75	60,000.00		
1110. Owner's coverage to TIGOR TITLE INSURANCE			50.00	
1111. LOCATION NOTE to TIGOR TITLE INSURANCE				
1112.				
1113.				
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES				
1201. Recording fee: Deed \$: Mortgage \$: Release \$				
1202. City/county tax/stamps: Deed \$: Mortgage \$				
1203. State tax/stamps: Deed \$: Mortgage \$	411.75			
1204.				
1205. TORRENS CHARGES to TIGOR TITLE INSURANCE			223.00	
1301. PAYOFF OF DIVORCE to TIGOR TITLE INSURANCE			44,235.90	
1302.				
1303.				
1304.				
1305.				
1306.				
1307.				
1308.				
1400. TOTAL SETTLEMENT CHARGES (enter on lines 109, Section J and 502, Section K)			117,873.06	

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03048117 Form #20

Certificate No. 857552 Document No. 1956696

TO THE REGISTRAR OF TITLES
COOK COUNTY, ILLINOIS:

You are directed to register the Document hereto attached
on the Certificate 857552 indicated affecting the
following described premises, to-wit:

Lot 23 in Nike Terrace 5th add'n, being a
subdivision of part of the E 473.53 feet of the W 1016
feet of the S 1/2 of the SW 1/4 of

Section 13 Township 41 North, Range 12 East of the
Third Principal Meridian, Cook County, Illinois.

8909 N Elmore, Nike
09-13-301-023

Daryll R. Bopp

CHICAGO, ILLINOIS 12-18-1989

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Div:Hanus.Jmt:11/06/89:kh

Atty. No. 54827

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

IN RE THE MARRIAGE OF)	
)	
JOANNE HANUS,)	
)	
Petitioner,)	
)	
and)	No. 88 D 22188
)	
NORMAN HANUS,)	
)	
Respondent.)	

JUDGMENT FOR DISSOLUTION OF MARRIAGE

THIS CAUSE COMING ON TO BE HEARD, having been set before this Court on motion and the parties having resolved their differences and having entered into a stipulation that this cause be heard as an uncontested matter as in cases of default upon the duly verified Petition For Dissolution Of Marriage of the Petitioner, JOANNE P. HANUS, the Petitioner being present in open Court and represented by her attorney, and the Respondent being present in open Court and represented by his attorney, and the Court having heard the evidence adduced by the Petitioner in support of his said Petition, and having heard argument of counsel and being fully advised in the premises, DOTH FIND:

1. That this Court has jurisdiction of the parties to, and the subject matter of, this cause.

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2. That the Petitioner was a resident of the State of Illinois at the commencement of this action and has been a resident for a period in excess of 90 days prior to the making of these findings.

3. That the parties hereto were lawfully joined in marriage on, to-wit: the 12th day of February, 1961, in Chicago, Illinois, said marriage being registered in Cook County, Illinois.

4. That two (2) children were born to the parties as a result of the marriage, to-wit: JULIE, born October 25, 1964; and KATHRYN, born September 7, 1967. Both children are competent adults. No other children were born to or adopted by the parties and the Petitioner is not now pregnant.

5. Irreconcilable differences have arisen between the parties that have caused the irretrievable breakdown of the marriage and further attempts at reconciliation would be impractical and not in the best interest of the parties hereto.

6. The Petitioner, JOANNE P. HANUS, is 48 years of age and is presently employed as a secretary, and currently resides at 1770 Partridge Lane, Arlington Heights, Cook County, Illinois. That the Respondent, NORMAN J. HANUS, is 51 years of age, and is presently employed as a salesman, and currently resides at 8809 North Elmore, Niles, Cook County, Illinois.

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7. That the parties hereto have entered into a written marital settlement agreement concerning the questions of maintenance, the respective rights of each party in and to the property and income or estate which either of them now owns or may hereafter acquire, including division of all marital and non-marital property, and other matters, which agreement is in words as follows:

MARITAL SETTLEMENT AGREEMENT

THIS AGREEMENT, made and entered into this 30th day of NOVEMBER, 1989, at Inverness, Illinois, by and between JOANNE P. HANUS, hereinafter referred to as the "Wife", and NORMAN J. HANUS, hereinafter referred to as the "Husband";

W I T N E S S E T H :

A. The parties were married at Chicago, Illinois, on February 12, 1961.

B. Irreconcilable differences have arisen between the parties that have caused the irretrievable breakdown of the marriage and further attempts at reconciliation would be impractical and not in the best interest of the parties hereto.

C. That two (2) children were born to the Parties as a result of the marriage, to-wit: JULIE, born October 25, 1964; and KATHRYN, born September 7, 1967. Both children are competent

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adults. No other children were born to or adopted by the parties and the Respondent is not now pregnant.

D. The Wife has filed against the Husband an action for dissolution of marriage in the Circuit Court of Cook County, Illinois, under Docket No. 88 D 0022188 and said cause is entitled, In Re The Marriage of JOANNE P. HANUS, Petitioner, and NORMAN J. HANUS, Respondent;

E. The Wife has employed and had the benefit, counsel and advice of Raymond Massucci of the law firm of Massucci, Blomquist, Brown & Judson, as her attorney; the Husband has employed and had the benefit, counsel and advice of Joseph J. Klein of the law firm of Stitt, Klein & Daday, as his attorney. The parties acknowledge that each has been fully informed of the other Party's wealth, property, estate, and income. Each Party also acknowledges that he and she is individually conversant with all the wealth, property, estate and income of the other and that each has been fully informed of his and her respective rights in the premises. Further, all records relating to the holdings, assets and property of the Parties have been fully and completely disclosed each to the other, and the opportunity for examination of pertinent documents supporting the financial status of each Party has been available to the other.

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NOW THEREFORE, in consideration of the mutual and several promises and undertakings herein contained and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties do hereby freely and voluntarily agree as follows:

ARTICLE I

RIGHT OF ACTION

1. This agreement is not one to obtain or stimulate a dissolution of marriage.
2. The Wife reserves the right to prosecute any action for dissolution of marriage which she has brought or may hereafter bring and defend any action which has been brought by the Husband or which he may hereafter bring. The Husband reserves the right to prosecute any action for dissolution of marriage which he may hereafter bring and defend the action brought or which might hereafter be brought by the Wife.

ARTICLE II

PROPERTY SETTLEMENT

1. The Parties hereto agree that all of the clothing, personal effects, household furniture and furnishings owned by the Parties have been divided to their mutual satisfaction and each shall retain that property in his or her possession as his or her own separate property.

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2. The Parties hereto agree that the Wife shall retain as her sole and exclusive property the 1988 Honda Prelude. The Wife agrees to indemnify the Husband from any causes, claims, or actions arising from her ownership of the automobile awarded to her pursuant to this Judgment For Dissolution Of Marriage and Marital Settlement Agreement and her assumption of any indebtedness related thereto.

3. The Parties hereto agree that the Husband shall maintain as his sole and exclusive property the Frito Lay Federal Credit Union Account, Account No. 28425320; Series EE Bonds in the amount of \$1,850.00; the First Nationwide Bank IRA account in the name of NORMAN HANUS; and, all pension or retirement benefits accrued by the Husband as a result of his employment during the marriage including, but not limited to, pension/profit sharing benefits, savings plan benefits, and Pepsico Capital stock earnings, and benefits.

4. The Parties hereto agree that the Wife shall maintain as her sole and exclusive property the First Nationwide Bank IRA account in the name of JOANNE HANUS.

5. The Wife waives any and all claim or interest that she might have to and in any pension, profit sharing, or retirement

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benefits acquired and accrued by the Husband as a result of his employment during the marriage including, but not limited to, those pension, profit sharing, and retirement benefits as set forth in paragraph 3 herein.

6. The Parties hereto acknowledge that they have acquired a trailer located in TIMBER LAKE PARK
ANDOVER, ILLINOIS. The Parties hereto agree that the trailer shall be the sole and exclusive property of the Wife who shall assume any remaining indebtedness thereon. The Wife agrees to hold harmless and indemnify the Husband from any claims, causes, or actions arising from her possession and ownership of the trailer.

7. During their marriage, the parties hereto acknowledge that they have acquired certain real property commonly known as 8809 North Elmore, Niles, IL, Cook County (hereinafter referred to as "marital residence") and legally described as follows:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT A

The Parties hereto agree that the marital residence shall be awarded to the Husband as his sole and exclusive property. The Husband shall hold harmless and indemnify the Wife from any claims, causes, or actions arising from his possession and ownership of the marital residence. The Wife shall Quit Claim to the Husband any and all interest that she has in the marital

residence. The Parties hereto acknowledge that the Husband has paid and the Wife has received FIFTY-TWO THOUSAND DOLLARS (\$52,000.00) as partial payment for her interest in the marital residence. The Husband agrees to further pay the Wife the sum of FORTY-FOUR THOUSAND THREE HUNDRED EIGHTY AND 65/100 DOLLARS (\$44,380.65) which sum, along with the \$52,000.00 already paid by the Husband to the Wife, constitutes full and complete payment of all and any monies due and owing the Wife for any and all interest that she has in the marital residence.

8. The First Nationwide Savings Account balance of TEN THOUSAND DOLLARS (\$10,000.00) shall be placed in an account for the benefit of the Parties' children, FIVE THOUSAND DOLLARS (\$5,000.00) to JULIE HANUS and FIVE THOUSAND DOLLARS (\$5,000.00) to KATHRYN HANUS.

ARTICLE III

MAINTENANCE

The Parties hereto agree that each is gainfully employed the Wife as a Secretary by Allstate Insurance Company and the Husband as a salesman by Frito Lay and that each is economically self-sustaining. Therefore, the parties hereto waive each from the other any rights that they might have to spousal maintenance (formerly known as alimony) past, present, and future.

ARTICLE IV

DEBTS AND OBLIGATIONS

1. Upon the effective date of this Agreement, if not already accomplished, the Wife shall deliver to the Husband all credit cards heretofore issued or possessed by her which credit cards relate to the actual or contingent liability of the Husband and the Husband shall deliver to the Wife all credit cards heretofore issued or possessed by him which credit cards relate to the actual or contingent liability of the Wife. In the event of the use of said credit cards for any purpose subsequent to the date the parties separated, the party incurring such indebtedness shall liquidate said debts and obligations so incurred and indemnify and hold harmless the other party thereon.

2. Except as otherwise specifically provided for in this Agreement, each party shall assume and indemnify and hold the other harmless on all debts incurred by him or her.

3. The Husband shall assume and be responsible for the outstanding Master Card/VISA debt, account number _____ and Sears debt, account number _____.

The Husband agrees to hold harmless and indemnify the Wife from any claims, causes, or actions arising from his assumption of those debts set-forth herein.

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ARTICLE V

GENERAL PROVISIONS

1. Each of the parties, his or her heirs, executors or administrators, upon demand of the other, at any time hereafter, shall execute and deliver to the other party, any and all instruments and documents as may be designated herein or as may be reasonably necessary to make effective the provision of this Agreement and to release his or her respective interest in any property, real or personal, belonging to or awarded to the other, the intention being that the property settlement provided for in this Agreement shall constitute a complete adjustment of the property rights of the parties hereto. In the event a party hereto shall refuse or be incapable or unavailable to execute any documents to implement and make effective the terms of this Agreement, the Court in pending proceedings between the parties shall have the right to appoint such party as may be necessary to execute and deliver said documents or do such acts in the place and stead of the party so refusing or being incapable or unavailable to so act.

2. Except as otherwise provided herein, each of the parties hereto does hereby forever relinquish, release, waive and quit claim to the other party hereto all rights of dower and

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homestead and all property rights and claims which he or she now has or may hereafter have, as husband, wife, widower, widow or otherwise, or by reason of the marital relation now existing between the parties hereto or by virtue of any present or future law of any state or of the United State of America or of any other country, in or to, or against the property of the other party or his or her estate, whether now owned or hereafter acquired by such other party. Each of the parties hereto further covenants and agrees for himself and his and her heirs, executors, administrators, and assigns, and that he or she will never at any time hereafter, sue the other party of his or her heirs, executors, administrator or assigns, for the purpose of enforcing any of the rights relinquished under this paragraph.

3. Each of the parties hereto hereby waives and relinquishes all rights to act as Administrator-with-the-Will-Annexed of the estate of the other party and each of the parties hereto does relinquish all right to inherit by intestate succession any of the property of which the other party may be seized or possessed, and should either of the parties hereto had never been married, each of the parties hereto respectively reserving property in any way that he or she may see fit, without any restriction or limitation whatsoever.

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4. The Court of entry of the Judgment For Dissolution Of Marriage shall retain the right to enforce the provisions and terms of the Agreement.

IN WITNESS WHEREOF, the Husband and Wife have hereunto set their respective hands and seals the day and year first above written.

JOANNE P. HANUS

X Norman J Hanus

NORMAN J. HANUS

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And the Court having considered the Agreement of the parties as submitted to the Court for its consideration and the circumstances of the parties being established by testimony and other evidence, the said Agreement and all its terms and provisions is accepted and approved by the Court.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED, and this Court by virtue of the power and authority therein vested by the Statute in such case made and provided, does adjudge and decree as follows:

A. That the bonds of matrimony existing between the Petitioner, JOANNE P. HANUS, and the Respondent, NORMAN J. HANUS, are hereby dissolved and the parties hereto are granted a dissolution of marriage, one from the other.

B. That the Marital Settlement Agreement between the parties dated the 30th day of November, 1989, is hereby approved and expressly found to be fair, reasonable and not unconscionable in its terms. Notwithstanding such approval of said Agreement herein, said Agreement, by its specific terms, shall not merge into this Judgment but shall continue to have independent legal significance without the ambit of this Judgment and shall be subject to enforcement, as well as enforced by this Court by way of summary proceedings.

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C. The parties hereto agree that each is gainfully employed the Wife as a secretary and the Husband as a salesman and that each is economically self-sustaining. Therefore, the parties hereto waive each from the other any rights that they might have to spousal maintenance (formerly known as alimony) past, present and future.

D. That the inchoate, or other rights of dower, homestead claim or title, contingent, reversionary or otherwise, and any right or courtesy and descent, and all other rights and claims of each party in and to the property of the other party, real personal or mixed, shall be and the same are hereby forever relinquished, released, barred and ended; and that during their respective lifetimes each of the parties hereto may deal with his or her separate estates as if the said parties hereto had never been married to each other, and upon the death of either of them, the property, real, personal or mixed, then owned by him or her shall pass by his or her Will, or under the laws of descent (as the case may be), free from any right, statutory or otherwise, inheritance, dower, title or claim of the other party, and as if the parties hereto had never been married to each other; that neither the Petitioner nor the Respondent herein shall, at any time hereafter, sue the other of them or his or her heirs,

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executors, administrators or assigns, for the purpose of enforcing any or either of the rights relinquished, waived, discharged, released, barred and terminated hereunder; provided, however, that nothing herein contained shall operate or be construed as a waiver or release by either party of the obligation on the part of the other party to comply with the provisions of this Judgment and of the terms of the Marital Settlement Agreement dated 11/30, 1989, and incorporated herein.

E. Each of the parties shall execute, acknowledge and deliver good and sufficient instruments necessary or proper to vest the titles and estates in the respective parties hereto as provided in the Marital Settlement Agreement of 11/30, 1989, incorporated herein, and hereafter at any time and from time to time to execute, acknowledge and deliver any and all documents which may be necessary or proper to carry out the purpose of said Agreement and establish of record the sole and separate ownership of the several properties of said parties in the manner therein agreed and provided.

F. This Court hereby expressly retains jurisdiction of this matter for the purpose of enforcing all the singular the terms

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ORDER AND MOTION THEREON IS SUBJECT TO THE

THIS ORDER IS THE COMMAND OF THE CIRCUIT

CLERK OF THE CIRCUIT COURT OF COOK COUNTY

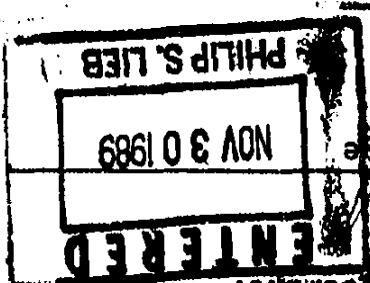
STATE

WHEREAS CERTAIN THE ABOVE IS

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Joseph J. Klein
Attorney No. 54827
Stitt, Klein & Daday
1608 Colonial Parkway
Inverness, IL 60067
(312) 359-9440



ENTERED Judge

and provisions of this judgment for dissolution of marriage,
including all and singular the terms and provisions of the
agreement made in writing by and between the parties hereto under
the date of the 30th day of November, 1989, and the
parties are hereby directed and ordered to comply with the terms
and conditions of said marital settlement agreement.

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QUALITY OF THE LAW

COURT AND VIOLATION THEREOF IS SUBJECT TO THE

THIS ORDER IS THE COMMAND OF THE CIRCUIT

CLERK OF THE CIRCUIT COURT OF COOK COUNTY, ILL.

Carole Mosley Braun
DATE 12-6-89

I HEREBY CERTIFY THE ABOVE TO BE CORRECT

3212110

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3
857552
NID

CAROL MOSLEY BRAUN
REGISTRAR CLERK

NOV 18 PM 2 39

IDENTIFIED No.	By Order of Term's Tables CAROL MOSLEY BRAUN Sanchez
-------------------	--

65
CER
BOX

CLERK'S Office