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2000-11-17 09:56:13
Cook County Recorder 23.50



00905190

WARRANTY DEED ILLINOIS)
Individual to Individual)

above space for recorder only

THE GRANTOR, Jill A. Ulvestad-Byrne, f/k/a Jill A. Ulvestad, a married woman, 420 S. Clinton Avenue, Unit 314, of the City of Chicago, County of Cook, State of Illinois, for and in consideration of ten dollars, and other valuable consideration, in hand paid, CONVEYS and WARRANTS to Kerrie M. Trefzer, 1425 N. Dearborn Avenue, Unit 10, Chicago, Illinois

the following described Real Estate situated in the County of Cook, in the State of ILLINOIS, to wit:

UNIT 721-2 IN BELDEN-BURLING CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: THE WEST HALF OF LOTS 51 TO 54, IN THE SUBDIVISION OF THE EAST HALF OF BLOCK 9 IN CANAL TRUSTEES' SUBDIVISION OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "C" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 93227554 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

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hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois. TO HAVE AND HOLD forever.

This is not homestead property as to John Byrne, husband of grantor.

Subject to easements, covenants and restrictions of record and general Real Estate Taxes after 1998.

Permanent Real Estate Tax Number: 14-33-108-040-1002

Address of Real Estate: 721 W. Belden, Unit 2, Chicago, IL 60614

DATED this 28th day of August, 2000.

Please
Print or
Type Name
Below
Signature

Jill A. Ulvestad-Byrne
Jill A. Ulvestad-Byrne

PROFESSIONAL NATIONAL
TITLE NETWORK, INC.

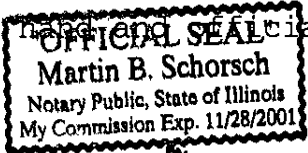
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State of Illinois, County of Cook ss. I, the undersigned, a Notary Public in and for said County, in the State aforesaid, **DO HEREBY CERTIFY** that Jill A. Ulvestad-Byrne personally known to me to be the same person whose name is subscribed to the 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.

S/K/A Jill A Ulvestad

Given under my hand and official seal, this 28th day of August, 2000.



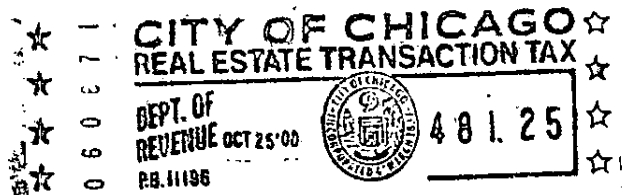
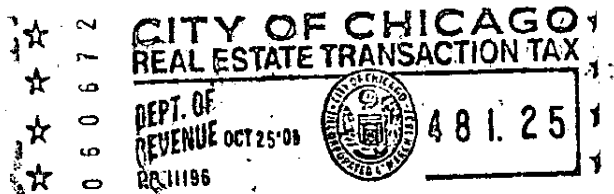
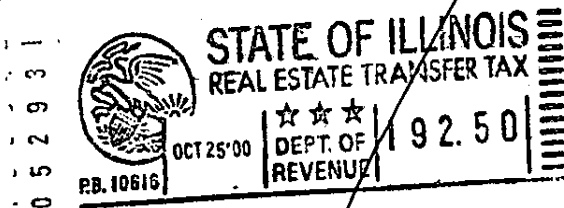
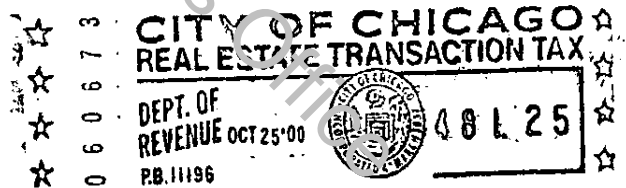
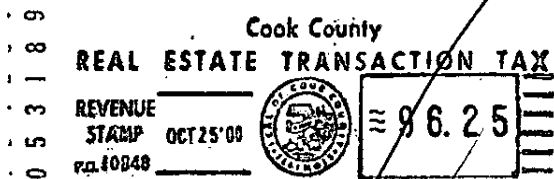
Commission expires

Notary Public

This instrument was prepared by Martin B. Schorsch, 601 Skokie Blvd., Suite 101, Northbrook, IL 60062

MAIL TO:
Michelle Laiss
Attorney at Law
1530 W. Fullerton Avenue
Chicago, IL 60614

SEND SUBSEQUENT TAX BILLS TO:
Kerrie L. Trefzer
721 W. Belden, Unit 2
Chicago, IL 60614



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Lender's address is 1800 WEST LARCHMONT
CHICAGO, ILLINOIS 60613

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated August 30, 2000

The Note states that Borrower owes Lender One Hundred Fifty-Four Thousand and 00/100
Dollars

(U.S. \$154,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic
Payments and to pay the debt in full not later than September 1, 2030

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the
Property."

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges
due under the Note, and all sums due under this Security Instrument, plus interest.

(G) "Riders" means all riders to this Security Instrument that are executed by Borrower. The following
riders are to be executed by Borrower [check box as applicable]:

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input checked="" type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> VA Rider | <input type="checkbox"/> Biweekly Payment Rider | <input type="checkbox"/> Other(s) [specify] |

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations,
ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final,
non-appealable judicial opinions.

(I) "Community Association Dues, Fees and Assessments" means all dues, fees, assessments and other
charges that are imposed on Borrower or the Property by a condominium association, homeowners
association or similar organization.

(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by
check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic
instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit
or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller
machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse
transfers.

(K) "Escrow Items" mean those items that are described in Section 3.


(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid
by any third party (other than insurance proceeds paid under the coverages described in Section 5) for (i)
damage to, or destruction of, the Property, (ii) condemnation or other taking of all or any part of the
Property, (iii) conveyance in lieu of condemnation or (iv) misrepresentations of, or omissions as to, the
value and/or condition of the Property.

(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on,
the Loan.

(N) "Periodic Payment" means the regularly scheduled amount due for (1) principal and interest under the
Note, plus (2) any amounts under Section 3 of this Security Instrument.

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its
implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to
time, or any additional or successor legislation or regulation that governs the same subject matter. As used
in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard
to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage
loan" under RESPA.

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Initials: KT

Form 3014 3/99



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