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8801/0244 34 001 Page 1 of 3

2001-01-18 14:54:47

Cook County Recorder 25.00



Chicago Title Insurance Company

WARRANTY DEED
ILLINOIS STATUTORY
JOINT TENANTS



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Handwritten notes: 'of I ne about', 'A', 'A'

PROPERTY OF COOK COUNTY CLERK'S OFFICE

THE GRANTOR(S) Diana B. Shelton-Love of the City of Chicago, County of Cook, State of Illinois for and in consideration of TEN & 00/100 DOLLARS, and other good and valuable consideration to them in hand paid, CONVEY(S) and WARRANT(S) to Shahab B. Taj and Talat S. Taj
GRANTEE'S ADDRESS: 11214 South Indiana, Chicago, Illinois 60628

Handwritten initials: 'B', 'A'

of the county of Cook, not as tenants in common, but as joint tenants, the following described Real Estate situated in the County of Cook in the State of Illinois, to wit:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

THIS IS NOT HOMESTEAD PROPERTY.

SUBJECT TO: covenants, conditions and restrictions of record; public and utility easements; existing leases and tenancies; special governmental taxes or assessments for improvements not yet completed; unconfirmed special governmental taxes or assessments; general real estate taxes for the year 1999 and subsequent years; and the Purchaser's mortgage or trust deed.

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 as tenants in common, but as joint tenants forever.

Permanent Real Estate Index Number(s): 25-22-108-023-0000

Address(es) of Real Estate: 11214 South Indiana, Chicago, Illinois 60628

DATED this 19th day of November, 2000

BOX 333-CTI

Handwritten signature: Diana B. Shelton-Love

Diana B. Shelton-Love

STATE OF ILLINOIS

STATE TAX



JAN. 17.01

REAL ESTATE TRANSFER TAX
DEPARTMENT OF REVENUE

REAL ESTATE TRANSFER TAX
0044500
FP 102808

0000801955

COOK COUNTY
REAL ESTATE TRANSACTION TAX

COUNTY TAX



JAN. 17.01

REVENUE STAMP

REAL ESTATE TRANSFER TAX
0022250
FP 102802

0000881956

CITY OF CHICAGO

CITY TAX



JAN. 17.01

REAL ESTATE TRANSACTION TAX
DEPARTMENT OF REVENUE

0000001018

REAL ESTATE TRANSFER TAX
0333750
FP 102805

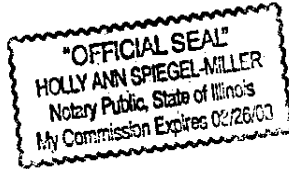
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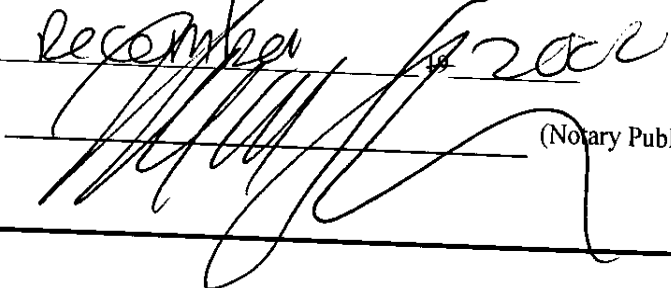
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STATE OF ILLINOIS, COUNTY OF COOK ss.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Diana B. Shelton-Love

personally known to me to be the same person(s) whose name(s) 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 official seal, this 18 day of December 2002

(Notary Public)

Prepared By: Kevin M. Cahill Law Offices
19 South LaSalle Street, Suite 802
Chicago, IL 60603-

Mail To:
Richard C. Cooke, Esq.
2653 North Milwaukee Avenue
Chicago, Illinois 60647

Name & Address of Taxpayer:
Shahab B. Taj
11214 South Indiana
Chicago, Illinois 60628

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EXHIBIT "A"

Legal Description

LOT 6 (EXCEPT THE NORTH $\frac{1}{2}$ FEET THEREOF) ALL OF LOT 7 AND THE NORTH $\frac{1}{2}$ OF LOT 8 IN BLOCK 4, IN EGAN'S ADDITION TO ROSELAND, BEING A SUBDIVISION OF PART OF LOT 1 IN THE ASSESSOR'S DIVISION OF THE WEST $\frac{1}{2}$ OF THE NORTHWEST $\frac{1}{4}$ OF SECTION 22, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

MORTGAGE INSURANCE RIDER

This Mortgage Insurance Rider is made this 29th day of December, 2000, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Conventional 30 Year Fixed [identify type of note, e.g. fixed rate] note (the "Note") to Market Street Mortgage Corporation ("Lender") of the same date and covering the Property described in the Security Instrument and located at:

4800 S CHICAGO BEACH DR. #311N, CHICAGO, IL 60615 [Property Address]

The Security Instrument is amended by adding the following at the end of Section 10 (if the Security Instrument has a form date at the lower right corner of 3/99 or later) or Section 8 (if the Security Instrument has a form date at the lower right corner that is earlier than 3/99):

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's

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Multistate Mortgage Insurance Rider-Single Family-Fannie Mae Uniform Instrument

VMP-11R (0004)

Form 3160 4/00

Page 1 of 3 MW 04/00.02 Initials: RCC [Signature] VMP MORTGAGE FORMS - (800)521-7291



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risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

- (A) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.
- (B) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

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Page 2 of 3

Initials

RCC *AM*

Form 3160 4/00

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By signing below, Borrower accepts this Mortgage Insurance Rider and agrees that it amends and supplements the Security Instrument.

Ramon C. Covington (Seal)
RAMON C. COVINGTON -Borrower

Cherise A. Morgan (Seal)
CHERISE A. MORGAN -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

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Page 3 of 3

Form 3160 4/00

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