

0010848172

WARRANTY DEED

THIS INDENTURE
WITNESSETH,

That the Grantors,
GEORGE EMERSON and
SOPHIA EMERSON,
Husband and Wife, of the
Village of Burbank,
County of Cook and State

of Illinois, for and in consideration of TEN AND NO/100THS DOLLARS, and other good
and valuable consideration in hand paid.

CONVEY AND WARRANT TO: DANIEL E. CARROLL, a single person, 7323 West 79th
Street, Bridgeview, Illinois 60455, the following described Real Estate situated in the
County of Cook, in the State of Illinois, to wit:

THAT PART OF LOT 5 LYING WESTERLY OF A LINE EXTENDED FROM A POINT IN
THE SOUTH LINE OF SAID LOT 6 WHICH IS 29.33 FEET WEST OF THE SOUTHEAST
CORNER OF SAID LOT 6 TO A POINT IN THE NORTH LINE OF SAID LOT 5, WHICH IS
87.99 FEET WEST OF THE NORTHEAST CORNER OF SAID LOT 5 IN DANIEL
KANDICH'S 79TH STREET GARDENS, A SUBDIVISION OF THE EAST 1/2 OF THE WEST
1/2 OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 31, TOWNSHIP 38 NORTH,
RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Subject to: General real estate taxes for 2000 and subsequent years; Building lines
and building laws and ordinances, use or occupancy restrictions, conditions and
covenants of record; Zoning laws and ordinances which conform to the present usage
of the Premises; Public and utility easements which serve the premises; Public roads
and highways.

Permanent Index Number: 19-31-115-0018-0000

Address of Real Estate: 7909 Newland, Burbank, Illinois 60459

Dated this 27th day of August, 2001.

George Emerson
GEORGE EMERSON

Sophia Emerson
SOPHIA EMERSON

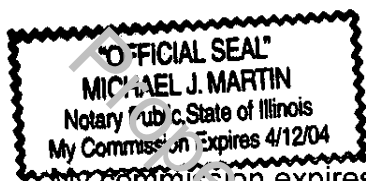
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STATE OF ILLINOIS) SS.
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for Will County, in the State aforesaid, DO HEREBY CERTIFY that **GEORGE EMERSON and SOPHIA EMERSON**, personally known to me to be the same persons whose names are subscribed to the foregoing instrument appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 27th day of August, 2001.



Notary Public

[Signature]

My commission expires on

4/12/04

MUNICIPAL TRANSFER STAMP

COOK COUNTY/ILLINOIS TRANSFER STAMP

Name and Address of Preparer:

Michael J. Martin
DUNN, MARTIN & MILLER LTD.
15 W. Jefferson Street
Suite 300
Joliet, IL 60432
(815)726-7311

Name and Address of Taxpayer:

Daniel E. Carroll
7909 Newland
Burbank, Illinois 60459

City of Burbank

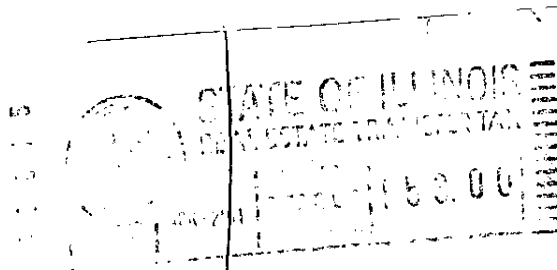
Mail to:

Jean M. Roche
Attorney at Law
10735 South Cicero, Suite 205
Oak Lawn, Illinois 60453

\$ 765.00 Seven Hundred & Sixty-Five Dollars

8/9/01

Real Estate Transaction Stamp



REAL ESTATE TRANSACTION TAX

765.00

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NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Waiver of Homestead. In accordance with Illinois law, the Borrower hereby releases and waives all rights under and by virtue of the Illinois homestead exemption laws.

25. Placement of Collateral Protection Insurance. Unless Borrower provides Lender with evidence of the insurance coverage required by Borrower's agreement with Lender, Lender may purchase insurance at Borrower's expense to protect Lender's interests in Borrower's collateral. This insurance may, but need not, protect Borrower's interests. The coverage that Lender purchases may not pay any claim that Borrower makes or any claim that is made against Borrower in connection with the collateral. Borrower may later cancel any insurance purchased by Lender, but only after providing Lender with evidence that Borrower has obtained insurance as required by Borrower's and Lender's agreement. If Lender purchases insurance for the collateral, Borrower will be responsible for the costs of that insurance, including interest and any other charges Lender may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to Borrower's total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance Borrower may be able to obtain on its own.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

James D. Sanchez

(Seal)
-Borrower

April H. Sanchez

(Seal)
-Borrower

[Handwritten initials]

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WAIVER OF HOMESTEAD EXEMPTION
(If Applicable)

I am signing this Waiver of Homestead Exemption for the purpose of expressly releasing and waiving all rights and benefits of the homestead exemption laws of the State of Illinois to all debts secured by this Security Instrument. I understand that I have no liability for any of the affirmative covenants of this Security Instrument.

(Please print name of Non Borrowing spouse above) _____ (Seal)
-Non Borrowing spouse

(Please print name of Non Borrowing spouse above) _____ (Seal)
-Non Borrowing spouse

[Space Below This Line For Acknowledgment] _____

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
COUNTY OF COOK) SS
)

On this day before me, the undersigned Notary Public, personally appeared JAMES D. SANCHEZ AND APRIL H. SANCHEZ, to me known to be the individual(s) described in and who executed the Mortgage, and acknowledged that he/she/they signed the Mortgage as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 27th day of August, 2001.

By _____
Notary Public in and for the State of ILLINOIS

Residing at



My commission expires 4.2.05

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