UNOFFICIAL COPY

WHEN RECORDED RETURN TO:

CITIBANK
Document Administration
15851 Clayton Road - MS 221
Ballwin, MO 63011



Doc#: 0325849015

Eugene "Gene" Moore Fee: \$40.00 Cook County Recorder of Deeds Date: 09/15/2003 08:34 AM Pg: 1 of 9

THIS INSTRUMENT PREPARED BY:

CHARLES JOINER Citibank P.O. Box 790017, MS 221 St. Louis, MO 63179 (800) 925-2484



Send Tax Statements to: 1818 HOVLAND CT EVANSTON, IL 602013325

EQUITY SOURCE ACCOUNT® MORTGAGE

ACCOUNT NO.: 2708669904

In this Mortgage dated <u>08/21/2003</u>, "You," "Your" and "Yours" means <u>ANN G. NEAL</u>. "We," "Us" and "Our" means <u>CITIBANK</u>, FEDERAL SAVINGS BANK, 11800 Spectrum Center Drive, Reston, VA 22090. The "Borrower" means <u>ANN NEAL</u>.

The "Agreement" means the Equity Source Account Agreement and Disclosure of even date herewith signed by the Borrower in connection with this Mortgage. The "Property" means the real esta e, including the leasehold (if any), located at 1818 HOVLAND CT, EVANSTON, IL 602013325 COOK County.

THIS MORTGAGE between You and Us is made as of the date next to Your first signature below and has a final maturity date 30 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Mortgage may not exceed \$66,000.00 (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Mortgage. Obligations under the Agreement, Mortgage and any riders the cut shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a mortgage release to be executed and such release is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrover under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Mortgage, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Mortgage (herein "Future Loan Advances")) and, in consideration of the indebtedness herein recited, You hereby mortgage, grant and convey to Us the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Mortgage is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

CBN-H-S1-702-IL

NEAL.

Revised 9/30/2002 ACAPS: 103071801826000

1 of 6

こののかいしまったが

0325849015 Page: 2 of 11

UNOFFICIAL COPY

Mortgage, continued

cîtîbank*

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS MORTGAGE, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 3 THROUGH 6 FOLLOWING.

IF MORTGAGOR IS AN INDIVIDUA	AL .		
Ann Heal	08/21/2003		
Mortgagor: ANN G. NEAL Married	j∕ Unmarried	Witness	Date
Mortgagor: Married	Unmarried	Witness	Date
Mortgagor: Married	Unmarried	Witness	Date
Mortgagor: [Married	Uninarried	Witness	Date
Married	[] Unmarzijū	Witness	Date
Married	[] Unmarried	Witness	Date
STATE OF ILLINOIS County of COOK)SS)	C	
NEAL and ANN NEAL personally know	own to me to be the same in person, and acknowled	State aforesaid, DO HERELY CERTIFY to person(s) whose name(s) is(are) subscribed led that (s)he(they) signed sealed and delitherein set forth.	a to the folegoing
Given under my hand and official seal, t		August, 2003	0.
My Commission Expires: My Commission Expires:	435, 2004	Notary Public	aus
*OFFICIA Kirsten I Notary Public, ! My Commission Ex	F. Davis State of Illinois		

0325849015 Page: 3 of 11

UNOFFICIAL COPY

Property of Coot County Clert's Office

Wild Address A Secretary of the Control of the Cont

0325849015 Page: 4 of 11

UNOFFICIAL COPY

Mortgage, continued

cîtîbank*

You covenant that You are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant, and convey the Property, and that the Property is unencumbered, except for the encumbrances of record and any first mortgage. You covenant that You warrant and will defend generally the title to the Property against all claims and demands, except those disclosed in writing to Us as of the date of this Mortgage.

You and We covenant and agree as follows:

- 1. Payment of Indebtedness. Borrower shall promptly pay when due the indebtedness secured by this Mortgage including, without limitation, that evidenced by the Agreement.
- 2. Application of Payments. Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Mortgage in such order as We may choose from time to time.
- 3. Charges; Liens. Except a expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment. We reserve the right to require You or the Borrower to pay to an escrow account amounts to pay taxes and insurance when they are due. If We require payments to be made to an escrow account, the amount of the payments will be determined in accordance with applicable law and We will pay interest on the payments, if required by applicable law. You shall make payments, when due, on any indebtedness secured by a mortgage or other lien that is prior in right time to this Mortgage (a "Prior Mortgage"). You shall promptly discharge the lien of any Prior Mortgage not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to this Mortgage. You shall not enter into any agreement with the holder of a Prior Mortgage whereby such Prior Mortgage, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Mortgage without Our prior written consent.
- 4. Hazard Insurance. You shall keep the improvements now existing or negative erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may equire. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a standard mortgage clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Os. We may make proof of loss if not made promptly by You. If the Property is abandoned by You, or if You fail to respond to Us within thirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits. We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sums secured by this Mortgage. If the Property is acquired by Us under Paragraph 14 of this Mortgage, all of Your right, title and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Us to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition. The provisions or this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Mortgage covers a unit in a condominium project or planned unit development.
- 5. Preservation and Maintenance of Property; Condominiums and Planned Unit Developments. If this Mortgage is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 5 of this Mortgage if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall

Revised 9/30/2002 ACAPS: 103071801826000

0325849015 Page: 5 of 11

UNOFFICIAL COP

Mortgage, continued



supersede the provisions of Paragraph 4 of this Mortgage to the extent necessary to avoid conflict between the provisions thereof and hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by this Mortgage being paid to You; (e) You shall give Us prompt written notice of any lapse in any insurance coverage under a "master" or "blanket" policy on the Condominium Project; and (f) You shall not, without Our prior written consent, consent to either (i) the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or eminent domain), (ii) any material amendment to the Project Documents (including any change in the percentage interests of the unit owners in the Condominium Project), or (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project. If the Property has rental units, You shall maintain insurance against rent loss in addition to the other hazards for which insurance is required herein.

- 6. Protection of Our Security. If You fail to perform Your obligations under this Mortgage, or if any action or proceedings adversely affects Our interest in the Property, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expense and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations or to protect Our interests. Any ar ounts disbursed by Us pursuant to this Paragraph 6, with interest thereon at the variable rate described in the Agreement, shall become incestedness secured by this Mortgage (except as expressly provided herein). Nothing contained in this Paragraph 6 shall require Us to incur 2.13 expense or take any action hereunder.
- 7. Inspection. We or Our agents may enter and inspect the Property, after giving You reasonable prior notice.
- 8. Condemnation. The proceeds of any award c. cla'm for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or fer conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Neither Borrower nor You will be relieved of any obligation to make payments if We apply the award received to the outstanding balance owed.

If You abandon the Property, or if, after notice by Us to You that the condemnor offers to make an award or settle a claim for damages, You fail to respond to Us within thirty (30) days after the da e such notice is mailed, We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.

- 9. Forbearance Not a Waiver. Any forbearance by Us in exercising any righ, or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.
- 10. Successors and Assigns Bound; Joint and Several Liability; Captions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, Your and Our respective successors and assigns, subject to the provisions of Paragraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.
- 11. Notices. Except for any notice required under applicable law to be given in another manner, (a) any notice to You provided for in this Mortgage shall be given by personal delivery or by mailing such notice by first-class postage paid, addressed to You at the address of the Property shown at the beginning of this Mortgage or at such other address as You may designate by notice to Us as provided herein, and (b) any notice to Us shall be given by personal delivery or by mailing such notice by certified mail, return receipt requested, to Our address stated herein or to such other address as We may designate by notice to You as provided herein.
- 12. Severability. If any term of this Mortgage is found to be unenforceable, all other provisions will remain in full force.
- 13. Due on Transfer Provision Transfer of the Property. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in You is sold or transferred and You are not a natural person) without Our prior written consent, We may, at Our option, require immediate payment in full of all sums secured by this Mortgage. However, We shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Mortgage. If We exercise this option, We shall give You notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which all sums secured by this Mortgage must be paid. If these sums are not paid prior to the expiration of this period, We may invoke any remedies permitted by this Mortgage without further notice or demand on You.

Revised 9/30/2002

ACAPS: 103071801826000

0325849015 Page: 6 of 11

UNOFFICIAL COPY

Mörtgage, continued



- 14. **Default.** If You breach any term in this Mortgage, or if Borrower fails to perform any obligation under the Agreement, We may, at Our option, declare all sums secured by this Mortgage to be immediately due and payable without further demand and may invoke the power of sale under this Mortgage and any other remedies permitted by law. We may collect from You all reasonable costs incurred in enforcing the terms of this Mortgage, including attorney's fees and allocated costs of Our salaried employees.
- 15. **Assignment of Rents.** As additional security hereunder, You hereby assign to Us the rents of the Property; provided, however, that You shall have, prior to acceleration under Paragraph 14 hereof or abandonment of the Property, the right to collect and retain such rents as they become due and payable.
- 16. **Future Loan Advances.** Upon Your request, We at Our option may make Future Loan Advances to You or Borrower. Such Future Loan Advances, with interest thereon, shall be secured by this Mortgage when evidenced by a promissory note or agreement stating that said note or agreement is so secured.
- 17. **Release.** Upon payment of all sums secured by this Mortgage and upon (a) expiration of the Agreement or (b) Your request, We shall release this Mortgage and You shall pay all costs of recordation, if any.
- 18. Appointment of Receiver; Leader in Possession. Upon acceleration under this Mortgage or abandonment of the Property, We shall be entitled to have a receiver appointed by a court to enter upon, take possession of, and manage the Property and collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees and premiums on the receiver's bonds and reasonable attorneys fees and then to the sams secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.
- 19. **Statement of Obligation.** We may collect a fee for famishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.
- 20. **No Merger.** There shall be no merger of the interest or est te created by this Mortgage with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.
- 21. **Fixture Filing.** This Mortgage constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Mortgage and with respect to any goods or other personal property that may now or hereafter become such fixtures.
- 22. Third Party Waivers. In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed gainst or exhaust any security for the obligations secured by this Mortgage or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of any disability or other defense or cessation of liability of any Borrower for any reason other than full payment, (iii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligence, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Mortgage, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.
- 23. Choice of Law. This Mortgage will be governed by and interpreted in accordance with the federal laws of the United States and where not inconsistent with the laws of the State of Illinois, regardless of the state in which You or Borrower resides.
- 24. Your Copy. You shall be given one conformed copy of the Agreement and this Mortgage.

Revised 9/30/2002

CBN-H-SI-702-IL NEAL 5 of 6

ACAPS: 103071801826000

0325849015 Page: 7 of 11

UNOFFICIAL COPY

Mortgage, continued



- 25. Loan Charges Legislation Affecting Our Rights. If the Agreement is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge already collected from You or Borrower which exceeded permitted limits will be refunded to You or Borrower; We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Mortgage unenforceable according to its terms, We may at Our option, require immediate payment in full of all sums secured by this Mortgage and may invoke any remedies permitted by Paragraph 14.
- 26. Waiver of Homestead. You waive all right of homestead exemption in the Property.
- 27. Trustee Exculpr.: on If this Mortgage is executed by an Illinois land trust, You execute this Mortgage as trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such trustee, and it is expressly understood and agreed by Us and by every person herea ter claiming any right hereunder that nothing contained herein or in the Agreement shall be construed as creating any liability on You personally to pay amounts owing in connection with the Agreement or this Mortgage or any interest that may occur thereon, or to perform any covenants either express or implied contained in this Mortgage, all such liability, if any, being expressly waived, and that any recovery on the Mortgage or the Agreement shall be solely against and out of the Property by enforcement of the provisions of this Mortgage and the Agreement, but this waiver shall in no way affect the personal liability of any individual Borrower, co-maker or guarantor of this Agreement.

of this.

6 of 6

Revised 9/30/2002 ACAPS: 103071801826000

0325849015 Page: 8 of 11

UNOFFICIAL COPY



DECEASED JOINT TENANCY AFFIDAVIT

	OF ILLINOIS TY OF COOK ss.	Loan No. 2708669904
Order N	Io.	
<u>60201</u> .	EAL being duly sworn states that he/she resides at 1818 HOVLAND CT, EVANSTO That he/she was acquainted with CLARENCE NEAL deceased who, at the time of I wners of the land in COOK County, «state», described as:	
	SEE ATTACHED LEGAL DESCRIPTION	
That the attached	e deceased died $\frac{5/12/1996}{}$ as evidenced by a certified copy of death certifical hereto.	ate of the deceased
That the	e deceased died:	
Ŋ	Leaving no Last Will & Testament	
[]	Leaving a Last Will & Testament a copy of which is attached hereto. The original of should be filed with the Clerk of the Probate Division of the Circ ut Court of «count	f the unproved will y» County, «state».
[]	Leaving a Last Will & Testament which was filed in the Unproved Will Pox of the F Circuit Court of COOK County, «state» about	Probate Division of the
deceased	That the total value of the estate of the deceased, including both real and personal pade either individually or in joint tenancy at the time of the death of the deceased, does and the deceased does are deceased.	operty owned by the
its Title	Affiants make this affidavit for that purpose of inducing AMERICAN TITLE COR Insurance Policy, describing the above-mentioned property.	PORATION to issue
of	Subscribed and sworn to before me by the said ANN NEAL this	day
Zu	isten Shavis ann heal	Date
Notary	"OFFICIAL SEAL" (Affiant's Signature) Kirsten F. Davis Notary Public, State of Illinois My Commission Expires May 25, 2004	Date

0325849015 Page: 9 of 11

UNOFFICIAL COPY

Property of Cook County Clerk's Office

Post of the Control of Property Programs of the Control of the Con

0325849015 Page: 10 of 11

CEDENT'S BIRTH NO.	REGISTRATION / DISTRICT NO. / O. 23	NOFFI	STATE OF LLINOS	COPY	STATE FILE NUMBER
• .	REGISTERED 65	MEDICAL C	ERTIFICATE		
Type or Print in PERMANENT INK SE Funeral Directors, papital, or Physicians Handbook for INSTRUCTIONS	_	AGE-LAST BIRTHDAY (YAS) Sa. 80			5-12-96 MA/296 DAY, YEAR) 6-/6 JALL, 16, 1916 IFHOSP, OR INST. NIDICATED O.A.
A DECEASED	6a. EVANSTO BIRTHPLACE (CITY AND STATE OR FOREIGN COUNTRY) 7 DANVILLE, IL	N 6b. 18 MARRIED, NEVER MARRIED, WIDOWED, DIVORCED (SPECIFY) 8a. MARRIED	NAME OF SURVIVING SPOU	USE (MAIDENNAME, IFWIFE)	OP/EMER, RM, INPATIENT (SPECIFY) 6C. WAS DECEASED EVER IN U.S. ARMED FORCES? (YES/NO) 9. YES ONLYHICHEST GRADE COMPLETED)
B	SOCIAL SECURITY NUMBER 10.33 /- (8.2435) RESIDENCE (STREET AND NUMBER) 13a. 1818 HOVLA		KIND OF BUSINESS OR INDI 11b. CONDOMINIU Y, TOWN, OR BOAD DISTRICT NO b. EVANSTON	INSIDE CITY (YES/NO) Telementary/Secondary (0-12) Telemen	COUNTY 13d. COOK
PARENTS	STATE ZIP CO. 13e. ILL INO IS 13i. FATHER-NAME FIRST	DDE RACE (WHITE,BLACK, INDIAN, etc.) (SPECIFY) 60201 14a. BLACK MIDDLE LAST	14b. XXNO MOTHER-NAI	YES SPECIFY: ME FIRST MIDDLE	SPECIFY CUBAN, MEXICAN, PUERTO RICAN, (NC.) LAST BATIEY
1	15. JOHN INFORMANT SNAME (T 'EO' PRINT 17a. ANN NEAL 18. PART I. Eriser the diseases, ripuries, and	10-	17b. WIFE 17c.	ORA LEE GADDRESS (STREET AND NO. ORR. 818 HOVLAND CT. artest, shock, or heart feature. List only one cause	FD.CITYORTOWN, STATE, 2IP) EVANSTON TI. 60201
3	i -	a) CP - MAC (A) DUE TO, OH IS / LONSEQUENCE OF	arest D	veto	1mmed 3 theres
CAUSE	IMMEDIATE CAUSE (a) STATING THE UNDERLYING	b) DUE TO, OR AS A CUNSEON IFINCE OF C) SCH Tributing to death but not resulting in thur or art.	7.7 C DEPROLO M rig cause given in PART I.	NGOPATHY AUTOPS (YESNO)	3+ YEARS WERE ANJOPSYFRONG AVAILABLE PRIOR TO COMPLETION OF CAUSE OF DEATH OF THE SHOT
5	DATE OF OPERATION, IF ANY 20a. NU	MAJOR FINDINGS OF OPERATIO		19a. F T 2	PEMALE, WAS THERE A PREGNANCY IN PAST IREE MONTHS? DC. YES NO
	(OID) OID NOT) ATTEND THE DECE MIDLAST SAW HIM/HER ALIVE ON 21a. TO THE BEST OF MY KNOWLEDGE,	4-20-9	ATE AND PLACE AND THE TO THE	EXAMINER NOTIFIED? (YESNO)	10. 9:00A M. DATE SIGNED (MONTH, DAY, YEAR) 22b 5+/3-96
CERTIFIER	The state of the s	A (TYPEORPRINT)	PE OR PRINT	0P.0 6021	ILLINOIS LICENSE NUMBER 2236-53249
	23. SURIAL CREMATION, REMOVAL (SPECIFY)	CEMETERY OR CREMATORY-NAME 24b. SUNSET MEMOR	LOCATION	CITY OF TOWN STATE	DEATH THE CORONER OR MEDICAL EXAMENER MUST BE NOTIFIED. DATE (MONTH, DAY, YEAR) LINOIS 24d, MAY 15, 1996. STATE ZIP
DISPOSITION	25a. HOUSE OF FUNERAL DIRECTOR'S SIGNATUR	F THOMPSON 1917	ASBURY AVE.	FUNERAL DIRECTO	1 1NOTS 60201 19 3" OSLICENSE NUMBER 4-0 (2 81 DAL REGISTRAR (MONTH, DAY, YEAR)
	261. POLICE (STRAT'S STRATURE 261. POLICE (Rev. 1989)	Illinois Department of	Public Health - Office of Vital Recor	26b.) 10	(BASED ON 1869U S STANDARD CERTIFICATE)
I HEREI record w	BY CERTIFY THAT the fo as established and filed in m DEC 0.4.2001	pregoing is a true and con ny office in accordance w	, and provide the second	record for the deceden e Illingis Vital Records	t named at item 1, and that this Act.
DATE	EVANSTON	, , ,	SIGNED	LOCAL RE	CHETRAR
					se as the as Springfield. Count

The original record of this death is permanently filed with the ILLINOIS DEPARTMENT OF PUBLIC HEALTH at Springfield. County clerks and local registrars are authorized to make certifications from copies of the original record. The Illinois statutes provide that the certification of a death record by the Department of Public Health, local registrar or county clerk shall be prima facie evidence in all courts and places of the facts therein stated.

0325849015 Page: 11 of 11

UNOFFICIAL COPY

ACAPS #: 103071801826000

ATC FILE #: 0032817

Customer Name: Ann Neal

LEGAL DESCRIPTION

91
UTHEAS1
ORTH, RANGE
LOUNTY ILLINOIS.

PIN# 10-13-117-052 LOT 91 IN BLOCK 3 IN J.S. HOVLAND'S EVANSTON SUBDIVISION OF THE