



Doc#: 0531816046 Fee: \$54.50
Eugene "Gene" Moore
Cook County Recorder of Deeds
Date: 11/14/2005 09:53 AM Pg: 1 of 4

MORTGAGOR'S AFFIDAVIT

BEFORE ME, the undersigned authority, personally appeared **William Camacho and Maria Camacho, husband and wife**, who, being duly sworn according to law, depose and say as follows (as used in this Affidavit, the terms "Affiant" and "Affiants" shall include all parties executing this Affidavit):

1. That Affiant will execute a mortgage to Metropolitan Home Mortgage encumbering the following described property:

LOT 16 IN BLOCK B IN N AND M RESUBDIVISION, BEING A RESUBDIVISION OF LOTS 1 THRU 24, BOTH INCLUSIVE, IN BLOCK 51, ALSO LOTS 1 THRU 48, BOTH INCLUSIVE, IN BLOCK 52, AND ALSO LOTS 25 THRU 48, BOTH INCLUSIVE, IN BLOCK 53, IN WHITFORD'S SOUTH CHICAGO SUBDIVISION EAST OF THE THIRD PRINCIPAL MERIDIAN, RECORDED APRIL 3, 1869, AS DOCUMENT NO 5832, IN SAID N AND M RESUBDIVISION RECORDED MAY 26, 1993, AS DOCUMENT NUMBER 03057657, ALL IN COOK COUNTY, ILLINOIS.

2. That, to the actual knowledge of Affiant, there are no parties who have any interest in said property other than Affiant; affiant is in exclusive possession of said property; and there are no facts actually known to Affiant which could give rise to a claim being adversely asserted to any of said property, EXCEPT:

NONE

3. That, other than as shown in Item 1, Affiant has entered into no agreement, contract, or commitment for the sale, lease, mortgage, option or creation of any other encumbrance of said property, EXCEPT:

NONE

4. That there are no unrecorded easements or right-of-way affecting all or any portion of the property.

5. That, to the actual knowledge of Affiant, there have been no improvements, repairs, additions or alterations performed upon said property within the past 90 days for which payment has not been made in full; that the Affiant has not entered into any agreement or contract with any party for the furnishing of any labor, services or material in connection with any improvements, repairs, additions or alterations within the past 90 days, and that there are no parties actually known to Affiant who have any claim or right to a lien for services, labor or material in connection with any improvements, repairs, additions or alterations on said property.

6. That affiant _____ is _____ is not a citizen of the United States, is of legal age, under no legal disabilities and has never been known by any other name other than shown above.

7. That there are no actions or proceedings now pending in any state or Federal Court to which the Affiant is a party including, but not limited to, proceedings in bankruptcy, receivership or insolvency, nor are there any judgements or liens of any nature which constitute or could constitute a charge or lien upon said property.

S-N
P-H
S-Y
M-Y
M-LI-

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8. That there are no matters pending against the Affiant that could give rise to a lien that would attach to the property between the disbursing of funds and the recording of the interest to be insured, and that the Affiant has not and will not execute any instrument that would adversely affect the title or interest to be insured.

9. That all association dues in connection with the above described unit/lot (including Homeowner's Association dues and/or Condominium Association dues), if applicable, are current as of the date of this affidavit and affiant has received no notice of any impending or future special assessments from said association.

Affiant makes this Affidavit for the purpose of inducing **First American Title Insurance Company** to issue its Policy or Policies of Title Insurance in connection with the above referenced transaction(s).

William Camacho
William Camacho

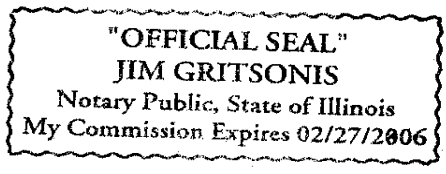
Maria Camacho
Maria Camacho

State of ILLINOIS

County of COOK

SWORN TO, SUBSCRIBED AND ACKNOWLEDGED before me this 25 day of July, 2005 by **William Camacho and Maria Camacho**, who is/are personally known to me or who has/have produced a DRIVERS LICENSE as identification.

Jim Grisonis
NOTARY PUBLIC
Jim GRISONIS
Printed Name of Notary
My Commission Expires _____



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COMPLIANCE AND TAX PRORATION AGREEMENT

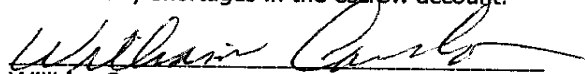
RE: Closing Date:
 Buyer(s): William Camacho and Maria Camacho, husband and wife
 Property Address: 11657 S Avenue N
 Chicago, Illinois 60617
 File No.: 1066-888716

We, the undersigned Borrowers herein acknowledge the following as conditions of the above referenced transaction:

1. The undersigned parties will fully cooperate if adjustment for clerical errors on any or all closing documentation is necessary and will sign such additional documents as are necessary to correct such errors.
2. Calculations of payoff figures, or principal balance and escrow account balances and/or proration, was based on information, either obtained orally or in writing from your existing lender(s). The closing agent will not be held liable for miscalculations as a result of errors made by the lender(s). If there are discrepancies between the figures used in preparing the closing statements, and future information provided by the lender(s) resulting in a demand by the lender(s) for additional funds, owner will, upon request forward said funds forthwith;
3. Consent is hereby given, pursuant to Rule 4-186.008(3) of the Florida Administrative Code, to the placement of the settlement funds for the transaction into an interest bearing account in the name of First American Title Insurance Company. The parties understand the interest earned or other benefits earned, if any, on such account will be the property of First American Title Insurance Company;
4. The undersigned parties understand and agree that any shortage in payments made to the debtors as a "courtesy" or "accommodation" payoff, that are not secured by the property, (i.e. credit cards, car loans, student loans, etc.) will be the sole responsibility of the borrower.
5. The calculation of the amount escrowed for taxes as reflected on the closing statement has been made on the basis of an estimated gross tax figure in the amount of \$ 0.00.
6. That all association dues in connection with the above described unit/lot (including Homeowner's Association dues and/or Condominium Association dues), if applicable, are current as of the date of this affidavit and affiant has received no notice of any impending or future special assessments from said association.

The undersigned Owners of the above referenced property herein acknowledge they have have not filed for or received homestead exemption for taxes for the current year.

We understand that First American Title Insurance Company is relying on the statements contained herein to compute the appropriate amount for the Lender's escrow account. The closing agent will not be liable for any shortages in the escrow account.


 William Camacho


 Maria Camacho

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Form No. 3301 (6/00)
Short Form Commitment, EAGLE
SEARCH PLUS

ORDER NO. 3111335
FILE NO. 3111335
LENDER REF. 1066-888716

Exhibit "A"

The land referred to in this policy is situated in the STATE OF ILLINOIS, COUNTY OF COOK, CITY OF CHICAGO, and described as follows:

LOT 16 IN BLOCK B IN N AND M RESUBDIVISION, BEING A RESUBDIVISION OF LOTS 1 THRU 24, BOTH INCLUSIVE, IN BLOCK 51, ALSO LOTS 1 THRU 48, BOTH INCLUSIVE, IN BLOCK 52, AND ALSO LOTS 25 THRU 48, BOTH INCLUSIVE, IN BLOCK 53, IN WHITFORD'S SOUTH CHICAGO SUBDIVISION EAST OF THE THIRD PRINCIPAL MERIDIAN, RECORDED APRIL 3, 1869, AS DOCUMENT NO. 5832, IN SAID N AND M RESUBDIVISION RECORDED MAY 26, 1993, AS DOCUMENT NUMBER 93397657, ALL IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office