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RECORDATION REQUESTED BY:

**Daniel J. Murphy
14 Kensington Drive
North Barrington, IL 60010**



Doc#: 0616655080 Fee: \$46.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 06/15/2006 03:57 PM Pg: 1 of 12

WHEN RECORDED MAIL TO:

**Daniel J. Murphy
14 Kensington Drive
North Barrington, IL 60010**

SEND TAX NOTICES TO:

**Gertrude R. Bryza
700 Wellington, # 112
Elk Grove Village, IL 60007**

FOR RECORDER'S USE ONLY

This Mortgage prepared by:

**Daniel J. Murphy
14 Kensington Drive
North Barrington, IL 60010**

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MORTGAGE NOTE

This Mortgage Note (hereinafter this "Note") is made as of the date stated hereinabove by Gertrude R. Bryza (Borrower) a mailing address at 700 Wellington # 112, Elk Grove Village, IL 60007 to the order of Daniel J. Murphy ("Lender"), with a mailing address at 14 Kensington Dr., North Barrington, IL 60010.

I

PAYMENT

For Value Received, Borrower hereby promises to pay to the order of Lender, at Lender's office at the address stated hereinabove or such other place as Lender may from time to time designate in writing to Borrower, the principal amount of Ninety Four Thousand Nine Hundred (\$94,900.00) Dollars (the "Loan") or so much thereof as has been disbursed (per the attached schedule) or hereafter may be disbursed by Lender to or for the benefit of Borrower, together with interest as provided hereinbelow, all in lawful money of the United States of America, as follows:

1.1 Interest in Installments. Interest only on the unpaid principal balance of the Loan from time to time, at an annual interest rate ("Base Interest Rate") equal to six (6%) percent, shall accrue in arrears beginning on June 1, 1987 and continuing on the first day of each and every succeeding month thereafter until the "Maturity Date" (as that term is hereinafter defined), at which time all accrued and unpaid interest shall be due and payable. Interest hereunder shall be calculated on the basis of the actual number of days elapsed during the period for which interest is being charged hereunder, predicated on a year consisting of three hundred and sixty (360) days. Receipt of a check shall be deemed to constitute payment hereunder, but only if the check is processed and paid in full by the institution against which the check is drawn within a commercially reasonable and customary time.

1.2 Principal at Maturity. The entire unpaid principal balance of the Loan, together with any then accrued interest, shall be due and payable on January 1, 2016 (the "Maturity Date"), or upon sale or transfer of title.

1.3 Application of Payments Prior to Default. Prior to the Lender's invocation of the terms and provisions of Paragraph 2.4 hereof, all monies paid by Borrower to Lender shall be applied in the following order of priority: (a) first, toward payment of all amounts due and owing pursuant to Paragraph 2.5 hereof; (b) next, toward payment of interest which has accrued on the outstanding principal balance of the Loan and which is due and payable; (c) next, toward payment of other fees and sums due to Lender pursuant to Paragraph 2.6 or other provision hereof or pursuant to the provisions of any other documents securing repayment of the Loan; and (d) last, toward payment of the outstanding principal balance of the Loan.

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1.4 Prepayments. Borrower reserves the right to prepay without penalty the entire unpaid principal balance of this Note, together with accrued interest thereon to the date of such prepayment, on any installment payment date hereunder, provided that Borrower gives Lender not less than thirty (30) days prior written notice of its intention to do so, and on the further condition that Borrower shall also pay, at the time of such prepayment and in addition thereto, all fees and expenses to which Lender may be entitled under the "Loan Documents" (as the term "Loan Documents" is defined in the Mortgage referred to below), including, but not limited to, attorneys' fees and late charges. No partial prepayment shall extend or postpone the due date of any subsequent monthly installment of interest arising hereunder or reduce the amount thereof but shall be credited against outstanding principal due hereunder.

II

SECURITY, DEFAULTS AND REMEDIES

2.1 Security for Payment. Payment of this Note is secured by a mortgage (the "Junior Mortgage") of even date herewith from Borrower to Lender, constituting a second and junior mortgage lien on certain real estate located in the County of Cook, State of Illinois, and legally described in Exhibit A to the Junior Mortgage (the "Mortgaged Property") and by certain other "Loan Documents" (as the term "Loan Documents" is defined in the Junior Mortgage).

2.2 Events of Default. Failure of Borrower to pay any sum within ten (10) days of the date such sum becomes due and payable under this Note, including without limitation, interest or principal or both and either as an installment or on the Maturity Date, or the occurrence of any other Default (as that term is defined in the Mortgage), shall constitute an event of default ("Default") hereunder.

2.3 Acceleration of Maturity. At any time during the existence of any Default, and at the option of Lender, the entire unpaid principal balance under this Note, together with interest accrued thereon and all other sums due from Borrower hereunder or under any of the other Loan Documents, shall become immediately due and payable without notice.

2.4 Default Interest Rate. While any Default exists, Borrower promises to pay interest on the unpaid principal balance of the Loan from time to time, at a rate (the "Default Interest Rate") equal to the Base Interest Rate plus two percent (2.0%) per annum, and all unpaid interest that has accrued under this Note, whether before or after the occurrence of the Default, shall be paid at the time of, and as a condition precedent to, the curing of the Default. While any Default exists, Lender is expressly authorized to apply payments made under this Note as it may elect against (a) any or all amounts, or portions thereof, then due and payable hereunder or under any of the other Loan Documents, (b) the unpaid principal balance of the Loan, or (c) any combination thereof.

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2.5 Late Charges. If any installment of interest or the unpaid principal balance due under this Note or any escrow fund payment for taxes or insurance required under the Mortgage is not paid to Lender within fifteen (15) days of the date such installment or payment is due, Borrower shall pay to Lender in addition to all other payments, whether or not as a result of default, a late charge of two cents (\$.02) for each dollar so overdue to defray part of the increased cost of collecting the late payments and the opportunity cost incurred by Lender because of the unavailability of the funds.

2.6 Attorneys' Fees. If any attorney is engaged (a) to collect the indebtedness evidenced hereby or due under the other Loan Documents, whether or not legal proceedings are thereafter instituted by Lender; (b) to represent Lender in any bankruptcy, reorganization, receivership, or other proceedings affecting creditor's rights and involving a claim under this Note; (c) to protect the lien of any of the Loan Documents; or (d) to represent Lender in any other proceedings whatsoever in connection with any of the Loan documents or the Mortgaged Property, then Borrower shall pay to Lender all reasonable attorneys' fees and expenses in connection therewith, in addition to all other amounts due hereunder.

2.7 Nature of Remedies. Lender's remedies under this Note, the Mortgage, and all of the other Loan Documents shall be cumulative and concurrent and may be pursued singly, successively, or together against any or all of Borrower and any other "Obligors" (as that term is hereinafter defined), the Mortgaged Property, and any other security described in the Loan Documents or any portion or combination of such real estate and other security, and Lender may resort to every other right or remedy available at law or in equity without first exhausting the rights and remedies contained herein, all in Lender's sole discretion. Failure of Lender, for any period of time or on more than one occasion, to exercise its option to accelerate the Maturity Date shall not constitute a waiver of the right to exercise the same at any time during the continued existence of the Default or in the event of any subsequent Default. Lender shall not by any other omission or act be deemed to waive any of its rights or remedies hereunder unless such waiver is in writing and signed by Lender, and then only to the extent specifically set forth therein. A waiver in connection with one event shall not be construed as continuing or as a bar to or as a waiver of any right or remedy in connection with a subsequent event.

III

OTHER MATTERS

3.1 Notices. Except as otherwise hereinabove provided, any notice that Lender or Borrower may desire or be required to give to the other shall be in writing and shall be mailed or delivered to the intended recipient thereof at its address hereinabove set forth or at such other address as such intended recipient may, from time to time, by notice in writing, designate to the sender pursuant hereto with, in the case of Borrower, a copy to Gertrude R. Bryza, 700 Wellington # 112, Elk Grove Village, IL 60007. Any such notice shall be deemed to have been delivered to and received by borrower two (2)

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business days after mailing by United States registered or certified mail, return receipt requested, or when delivered in person. Unless specifically required herein, notice of the exercise of any option granted to Lender by this Note is not required to be given.

3.2 Governing Law. The place of negotiation, delivery and payment of this Note, the location of the Mortgaged Property, and the place of performance under the Loan Documents being the State of Illinois, this Note, the Mortgage, and the other Loan Documents shall be governed by the construed in accordance with the laws of the State.

3.3 Waivers, consents, Etc. Borrower, and each guarantor hereof, and any and all others who are now or may become liable for all or part of the obligations of Borrower under this Note (all of the foregoing being referred to herein collectively as "Obligors") agree to be jointly and severally bound hereby and jointly and severally (a) waive and renounce any and all redemption and exemption rights and the benefit of all valuation and appraisal privileges against the indebtedness evidenced hereby or by any extension or renewal hereof; (b) waive presentment and demand for payment, notices of nonpayment and of dishonor, protest of dishonor, and notice of protest; (c) waive all notices in connection with the delivery and acceptance hereof and, except as expressly provided to the contrary herein or in the Loan Documents, all other notices in connection with the performance, default, or enforcement of the payment hereof or hereunder; (d) waive any and all lack of diligence and delays in the enforcement of the payment hereof; (e) agree that the liability of each of Obligors shall be unconditional and without regard to the liability of any other person or entity for the payment hereof, and shall not in any manner be affected by any indulgence or forbearance granted or consented to by Lender with respect hereto; (f) consent to any and all extensions of time, renewals, waivers, or modifications that may be granted by Lender with respect to the payment or other provisions hereof, and to the release of any security at any time given for the payment hereof, or any part thereof, with or without substitution, and to the release of any person or entity liable for the payment hereof; and (g) consent to the addition of any and all other makers, endorsers, guarantors, and other obligors for the payment hereof, and to the acceptance of any and all other security for the payment hereof, and agree that the addition of any such obligors or security shall not affect the liability of any of Obligors for the payment hereof.

3.4 Interpretation. The headings of sections and paragraphs in this Note are for convenience only and shall not be construed to limit or define the content, scope, or intent of the provisions hereof. As used in this Note, the singular shall include the plural, and masculine, feminine, and neuter pronouns shall be fully interchangeable, where the context so requires. If any provision of this Note, or any paragraph, sentence, clause, phrase, or word, or the application thereof, in any circumstances, is adjudicated to be invalid, the validity of the remainder of this Note shall be construed as if such invalid part were never included herein. Time is of the essence of this Note.

3.5 Business Loan. Borrower hereby represents that it has been advised by its beneficiaries that the proceeds of the Loan will be used for the purposes specified in Subsections 4 (1) (c) of Section 6404 of Chapter 17 of the Illinois Revised Statutes, as

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amended, and that the indebtedness evidenced hereby constitutes a "business loan" within the purview of that Subsection.

3.6 Interest Laws. It being the intention of Lender and Borrower to comply with the laws of the State of Illinois, it is agreed that notwithstanding any provision to the contrary in this Note, the Mortgage, or any of the other Loan Documents, no such provision shall require the payment or permit the collection of any amount ("Excess Interest") in excess of the maximum amount of interest permitted by law to be charged for the use or detention, or the forbearance in the collection, of all or any portion of the indebtedness evidenced by this Note. If any Excess Interest is provided for, or is adjudicated to be provided for, in this Note, the Mortgage, or any of the other Loan Documents, then in such event (a) the provisions of this Paragraph shall govern and control; (b) neither Borrower nor any of the other Obligor shall be obligated to pay any Excess Interest; (c) any Excess Interest that Lender may have received hereunder shall, at the option of Lender, be (i) applied as a credit against the then outstanding principal balance of the Loan, accrued and unpaid interest thereon not to exceed the maximum amount permitted by law, or both, (ii) refunded to the payor thereof, or (iii) any combination of the foregoing; (d) the applicable interest rate or rates hereunder shall be automatically subject to reduction to the maximum lawful contract rate allowed under the applicable usury laws of the aforesaid State, and this Note, the Mortgage, and the other Loan Documents shall be deemed to have been, and shall be, reformed and modified to reflect such reduction in such applicable interest rate or rates; and (e) neither Borrower nor any of the other Obligor shall have any action against Lender for any damages whatsoever arising out of the payment or collection of any Excess Interest.

3.7 Subsequent Holders. Upon any endorsement, assignment, or other transfer of this Note by Lender or by operation of law, the term "Lender," as used herein, shall mean the endorsee, assignee, or other transferee or successor to Lender then becoming the holder of this Note.

3.8 Subsequent Obligors. This Note and all provisions hereof shall be binding on all persons claiming under or through Borrower. The terms "Borrower" and "Obligors," as used herein, shall include the respective successors, assigns, legal and personal representatives, executors, administrators, devisees, legatees, and heirs of Borrower and any other Obligors.

3.9 Subsequent Transfer. If Borrower, without Lender's prior written consent, sells, transfers, conveys, assigns, hypothecates, or otherwise transfers the title to all or any portion of the Mortgaged Property (including execution of any installment contract), or all or any portion of any beneficial interest of Borrower (including a collateral assignment thereof or of the power of direction thereof, other than to Lender), whether by operation of law, voluntarily, or otherwise, or contracts to do any of the foregoing, Lender shall have the unqualified right, at its option, to accelerate the maturity of this Note, causing the entire principal balance, accrued interest, and prepayment premium, if any, to be immediately due and payable, without notice to Borrower. Without limiting the generality of the foregoing, each of the following events shall be

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deemed a sale, conveyance, assignments, hypothecation, or other transfer prohibited by the foregoing sentence:

- (a) if Beneficiary consists of or includes one or more corporations, any sale, conveyance, assignment, or other transfer of all or any portion of the stock of any such corporation, that results in a material change in the identity of the person (s) or entities previously in control of such corporations;
- (b) if Beneficiary consists of or includes a partnership, any sale, conveyance, assignment, or other transfer of all or any portion of the partnership interest of any partner of such partnership that results in material change in the identity of the person (s) in control of such partnership;
- (c) any sale, conveyance, assignment, or other transfer of all or any portion of the stock or partnership interest of any entity directly or indirectly in control of any corporation or partnership constituting or included within Beneficiary that results in a material change in the identity of the person (s) in control of such entity; and
- (d) any hypothecation of all or any portion of the stock thereof, if Beneficiary is or includes a corporation, or of all or any portion of the partnership interest of any general partner thereof, if Beneficiary is or includes a partnership, or of all or any portion of the stock or partnership interest of any entity directly or indirectly in control of such corporation or partnership, that could result in a material change in the identity of the person (s) in control of such corporation partnership, or entity directly or indirectly in control of such corporation or partnership if the secured party under such hypothecation exercised its remedies thereunder.

Any waiver by Lender of the provisions of this Paragraph 3.09 shall not be deemed to be a waiver of the right of Lender in the future to insist upon strict compliance with the provisions hereof.

3.10 Junior Note. Lender acknowledges that the Mortgaged Property presently is subject to certain mortgage more particularly identified on Exhibit A attached to be Mortgage and recorded in the Recorder of Deeds of Cook County, Illinois ("Senior Mortgage") First Home Mortgage Corporation its successors and /or assigns ("Senior Note"). Lender acknowledges that its right, title and interest under the Mortgage, and to payments under this Note, is junior and subordinate to said Senior Mortgage and Senior Note. Borrower shall promptly make all payments and promptly perform its other duties and obligations under the Senior Mortgage and Senior Note and will forever indemnify and hold harmless Lender, its successors and assigns, from and against any and all liability, damage, cost and expense including, but not limited to any failure or refusal by

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Borrower to promptly make such payments or to promptly perform such duties and obligations under the Senior Mortgage and Senior Note. Borrower represents and warrants to Lender, that Borrower will promptly pay in accordance with the terms and conditions of the Senior Mortgage and Senior Note, any and all amounts payable thereunder and Borrower will promptly perform all other duties and obligations of Borrower thereunder. Borrower represents and warrants to Lender that through and including the date hereof neither the Senior Mortgage nor Senior Note has been modified or amended in any respect and Borrower agrees not to hereafter suffer, tolerate, or permit the modification or amendment of any Senior Mortgage or Senior Note without the prior written consent of Lender.

In Witness Whereof, Borrower has caused this Note to be executed as of the date first written hereinabove.

Gertrude R. Bryza
Gertrude R. Bryza

STATE OF IL

COUNTY OF DuPage

I, Maureen A. Hardy, a notary public in and for, and residing in the said County, in the State aforesaid, DO HEREBY CERTIFY, that Gertrude R. Bryza

personally known to me to be the same person whose name Gertrude R. Bryza subscribed to the foregoing Instrument appeared before me this day in person, and acknowledged that she signed, sealed and delivered the said Instrument as a free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and notarial official seal, this 9th day of June, A.D. 2006

Maureen A. Hardy
Notary Public



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EXHIBIT A

THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS:

PARCEL 1: UNIT 112 AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS "PARCEL"): SUBLLOT "B" IN LOT 4 IN THE SECOND RESUBDIVISION OF PART OF LOT 1 IN VILLAGE ON THE LAKE SUBDIVISION (PHASE III) BEING A SUBDIVISION OF PART OF THE SOUTHWEST $\frac{1}{4}$ OF SECTION 29 AND PART OF THE NORTHWEST $\frac{1}{4}$ OF SECTION 32, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED JANUARY 25, 1971 AS DOCUMENT 21380121, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION OF CONDOMINIUM OWNERSHIP MADE BY CHICAGO TITLE AND TRUST COMPANY, AS TRUSTEE UNDER TRUST NO. 53436, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT 22389726 TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL THE PROPERTIES AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY), ALL IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENT FOR THE BENEFIT OF PARCEL 1 AS CREATED BY DECLARATION OF COVENANTS FOR VILLAGE ON THE LAKE HOMEOWNERS ASSOCIATION EXECUTED BY CHICAGO TITLE AND TRUST COMPANY, A CORPORATION OF ILLINOIS, AS TRUSTEE UNDER TRUST AGREEMENT DATED MARCH 25, 1969 AND KNOWN AS TRUST NUMBER 53436 DATED JUNE 18, 1971 AND RECORDED JUNE 18, 1971 AS DOCUMENT 21517208 AND AS CREATED BY DEED MADE BY CHICAGO TITLE AND TRUST COMPANY, A CORPORATION OF ILLINOIS, AS TRUSTEE UNDER TRUST AGREEMENT DATED MARCH 25, 1969 AND KNOWN AS TRUST NUMBER 53436 TO GERTRUDE R. BRYZA DATED JULY 14, 1973 AND RECORDED NOVEMBER 11, 1973 AS DOCUMENT 22532403 FOR INGRESS AND EGRESS OVER LOT 2 (EXCEPT LOTS "A", "B", AND "C") IN VILLAGE ON THE LAKE SUBDIVISION, BEING A SUBDIVISION OF PART OF THE SOUTHWEST $\frac{1}{4}$ OF SECTION 29 AND PART OF THE NORTHWEST $\frac{1}{4}$ OF SECTION 32, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED JANUARY 25, 1971 AS DOCUMENT 21880121, IN COOK COUNTY, ILLINOIS.

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Bryza Loan

LOAN	Interest	6%							
Check #	Date	Amount	Principal Balance	Annual Interest	Per Diem Interest	Days Lapsed	Interest Due	Total Due	
378	6/1/1987	\$ 500	\$500	\$30.00	\$0.08	2152	\$179.33	\$679.33	
242	4/22/1993	\$ 1,500	\$2,000	\$120.00	\$0.33	846	\$282.00	\$2,461.33	
1210	8/16/1995	\$ 500	\$2,500	\$150.00	\$0.42	14	\$5.83	\$2,967.17	
1222	8/30/1995	\$ 500	\$3,000	\$180.00	\$0.50	461	\$230.50	\$3,697.67	
1517	12/3/1996	\$ 1,000	\$4,000	\$240.00	\$0.67	759	\$506.00	\$5,203.67	
1919	1/1/1999	\$ 800	\$4,800	\$288.00	\$0.80	31	\$24.80	\$6,028.47	
	2/1/1999	\$ 800	\$5,600	\$336.00	\$0.93	24	\$22.40	\$6,850.87	
1930	2/25/1999	\$ 800	\$6,400	\$384.00	\$1.07	37	\$39.47	\$7,690.33	
1948	4/3/1999	\$ 800	\$7,200	\$432.00	\$1.20	24	\$28.80	\$8,519.13	
1963	4/27/1999	\$ 800	\$8,000	\$480.00	\$1.33	35	\$46.67	\$9,365.80	
	6/1/1999	\$ 800	\$8,800	\$528.00	\$1.47	30	\$44.00	\$10,209.80	
	7/1/1999	\$ 800	\$9,600	\$576.00	\$1.60	31	\$49.60	\$11,059.40	
	8/1/1999	\$ 800	\$10,400	\$624.00	\$1.73	31	\$53.73	\$11,913.13	
	9/1/1999	\$ 800	\$11,200	\$672.00	\$1.87	30	\$56.00	\$12,769.13	
	10/1/1999	\$ 800	\$12,000	\$720.00	\$2.00	31	\$62.00	\$13,631.13	
2085	11/1/1999	\$ 800	\$12,800	\$768.00	\$2.13	30	\$64.00	\$14,495.13	
	12/1/1999	\$ 800	\$13,600	\$816.00	\$2.27	31	\$70.27	\$15,365.40	
1999 TOTAL		\$ 13,600	\$13,600			4597	\$1,765.40	\$15,365.40	
	1/1/2000	\$ 800	\$14,400	\$864.00	\$2.40	26	\$62.40	\$16,227.80	
2028	1/27/2000	\$ 800	\$15,200	\$912.00	\$2.53	32	\$81.07	\$17,108.87	
2032	2/28/2000	\$ 900	\$16,100	\$966.00	\$2.68	31	\$83.18	\$18,092.05	
2045	3/30/2000	\$ 900	\$17,000	\$1,020.00	\$2.83	31	\$87.83	\$19,079.88	
	4/30/2000	\$ 900	\$17,900	\$1,074.00	\$2.98	31	\$92.48	\$20,072.37	
2114	5/31/2000	\$ 900	\$18,800	\$1,128.00	\$3.13	31	\$97.13	\$21,069.50	
2133	7/1/2000	\$ 900	\$19,700	\$1,182.00	\$3.28	31	\$101.78	\$22,071.28	
	8/1/2000	\$ 900	\$20,600	\$1,236.00	\$3.43	31	\$106.43	\$23,077.72	
2147	9/1/2000	\$ 900	\$21,500	\$1,290.00	\$3.58	19	\$68.08	\$24,045.80	
2153	9/20/2000	\$ 900	\$22,400	\$1,344.00	\$3.73	37	\$138.13	\$25,083.93	
2174	10/27/2000	\$ 900	\$23,300	\$1,398.00	\$3.88	5	\$19.42	\$26,003.35	
2195	11/1/2000	\$ 2,000	\$25,300	\$1,518.00	\$4.22	62	\$261.45	\$28,264.78	
2000 TOTAL		\$ 11,700	\$25,300			4964	\$2,964.78	\$28,264.78	
2211	1/2/2001	\$ 1,000	\$26,300	\$1,578.00	\$4.38	28	\$122.73	\$29,387.52	
2227	1/30/2001	\$ 1,000	\$27,300	\$1,638.00	\$4.55	24	\$109.20	\$30,496.72	
1008	2/23/2001	\$ 1,000	\$28,300	\$1,698.00	\$4.72	32	\$150.93	\$31,647.65	
2244	3/27/2001	\$ 1,000	\$29,300	\$1,758.00	\$4.88	30	\$146.50	\$32,794.15	
2260	4/26/2001	\$ 1,000	\$30,300	\$1,818.00	\$5.05	33	\$166.65	\$33,960.80	
2316	5/29/2001	\$ 1,000	\$31,300	\$1,878.00	\$5.22	27	\$140.85	\$35,101.65	
2330	6/25/2001	\$ 1,000	\$32,300	\$1,938.00	\$5.38	6	\$32.30	\$33,169.17	
1004	7/1/2001	\$ 900	\$33,200	\$1,992.00	\$5.53	29	\$160.47	\$37,194.42	
2347	7/30/2001	\$ 1,000	\$34,200	\$2,052.00	\$5.70	31	\$176.70	\$38,371.12	
2363	8/30/2001	\$ 1,000	\$35,200	\$2,112.00	\$5.87	29	\$170.13	\$39,541.25	
2380	9/28/2001	\$ 1,000	\$36,200	\$2,172.00	\$6.03	33	\$199.10	\$40,740.35	
2388	10/31/2001	\$ 1,000	\$37,200	\$2,232.00	\$6.20	27	\$167.40	\$41,907.75	

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Bryza Loan

2393	11/27/2001	\$ 1,500	\$38,700	\$2,322.00	\$6.45	37	\$238.65	\$43,646.40
2001 TOTAL		\$ 13,400	\$38,700			5330	\$4,946.40	\$43,646.40
1040	1/3/2002	\$ 1,000	\$39,700	\$2,382.00	\$6.62	29	\$191.88	\$44,838.28
1051	2/1/2002	\$ 1,000	\$40,700	\$2,442.00	\$6.78	30	\$203.50	\$46,041.78
1065	3/3/2002	\$ 1,000	\$41,700	\$2,502.00	\$6.95	24	\$166.80	\$47,208.58
1084	3/27/2002	\$ 1,000	\$42,700	\$2,562.00	\$7.12	30	\$213.50	\$48,422.08
1105	4/26/2002	\$ 1,000	\$43,700	\$2,622.00	\$7.28	28	\$203.93	\$49,626.02
1123	5/24/2002	\$ 1,000	\$44,700	\$2,682.00	\$7.45	34	\$253.30	\$50,879.32
1155	6/27/2002	\$ 1,000	\$45,700	\$2,742.00	\$7.62	28	\$213.27	\$52,092.58
1006	7/25/2002	\$ 1,000	\$46,700	\$2,802.00	\$7.78	35	\$272.42	\$48,205.33
1176	8/29/2002	\$ 1,000	\$47,700	\$2,862.00	\$7.95	32	\$254.40	\$54,619.40
	9/30/2002	\$ 1,000	\$48,700	\$2,922.00	\$8.12	28	\$227.27	\$55,846.67
1027	10/28/2002	\$ 1,000	\$49,700	\$2,982.00	\$8.28	29	\$240.22	\$57,086.88
1214	11/26/2002	\$ 1,000	\$50,700	\$3,042.00	\$8.45	34	\$287.30	\$58,374.18
1223	12/30/2002	\$ 1,000	\$51,700	\$3,102.00	\$8.62	35	\$301.58	\$59,675.77
2002 TOTAL		\$ 13,000	\$51,700			5726	\$7,975.77	\$59,675.77
1234	2/3/2003	\$ 1,000	\$52,700	\$3,162.00	\$8.78	25	\$219.58	\$60,895.35
1259	2/28/2003	\$ 1,000	\$53,700	\$3,222.00	\$8.95	31	\$277.45	\$62,172.80
1272	3/31/2003	\$ 1,000	\$54,700	\$3,282.00	\$9.12	27	\$246.15	\$63,418.95
1287	4/27/2003	\$ 1,000	\$55,700	\$3,342.00	\$9.28	32	\$297.07	\$64,716.02
1308	5/29/2003	\$ 1,000	\$56,700	\$3,402.00	\$9.45	29	\$274.05	\$65,990.07
1338	6/27/2003	\$ 1,000	\$57,700	\$3,462.00	\$9.62	31	\$298.12	\$67,288.18
1362	7/28/2003	\$ 1,000	\$58,700	\$3,522.00	\$9.78	32	\$313.07	\$68,601.25
1384	8/29/2003	\$ 1,000	\$59,700	\$3,582.00	\$9.95	29	\$288.55	\$69,889.80
1395	9/27/2003	\$ 1,000	\$60,700	\$3,642.00	\$10.12	32	\$323.73	\$71,213.53
1412	10/29/2003	\$ 1,000	\$61,700	\$3,702.00	\$10.28	27	\$277.65	\$72,491.18
1435	11/25/2003	\$ 1,000	\$62,700	\$3,762.00	\$10.45	34	\$355.30	\$73,846.48
1468	12/29/2003	\$ 1,000	\$63,700	\$3,822.00	\$10.62	29	\$307.88	\$75,154.37
2003 TOTAL		\$ 12,000	\$63,700			6014	\$11,454.37	\$75,154.37
1488	1/27/2004	\$ 1,200	\$64,900	\$3,894.00	\$10.82	32	\$346.13	\$76,700.50
1035	2/28/2004	\$ 1,200	\$66,100	\$3,966.00	\$11.02	31	\$311.52	\$78,242.02
1523	3/30/2004	\$ 1,200	\$67,300	\$4,038.00	\$11.22	30	\$336.50	\$79,778.52
1543	4/29/2004	\$ 1,200	\$68,500	\$4,110.00	\$11.42	36	\$411.00	\$81,389.52
1559	6/4/2004	\$ 1,200	\$69,700	\$4,182.00	\$11.62	26	\$302.00	\$82,891.55
1585	6/30/2004	\$ 1,200	\$70,900	\$4,254.00	\$11.82	31	\$366.32	\$84,457.87
1602	7/31/2004	\$ 1,200	\$72,100	\$4,326.00	\$12.02	30	\$360.50	\$86,018.37
1621	8/30/2004	\$ 1,200	\$73,300	\$4,398.00	\$12.22	29	\$354.28	\$87,572.65
1633	9/28/2004	\$ 1,200	\$74,500	\$4,470.00	\$12.42	27	\$335.25	\$89,107.90
1663	10/25/2004	\$ 1,200	\$75,700	\$4,542.00	\$12.62	37	\$466.82	\$90,774.72
1757	12/1/2004	\$ 1,200	\$76,900	\$4,614.00	\$12.82	30	\$384.50	\$92,359.22
1782	12/31/2004	\$ 1,200	\$78,100	\$4,686.00	\$13.02	29	\$377.48	\$93,936.70
2004 TOTAL		\$ 14,400	\$78,100			6452	\$15,836.70	\$93,936.70
1790	1/29/2005	\$ 1,200	\$79,300	\$4,758.00	\$13.22	28	\$370.07	\$95,506.77
1815	2/26/2005	\$ 1,200	\$80,500	\$4,830.00	\$13.42	34	\$456.17	\$97,162.93
1832	4/1/2005	\$ 1,200	\$81,700	\$4,902.00	\$13.62	29	\$394.88	\$98,757.82
1846	4/30/2005	\$ 1,200	\$82,900	\$4,974.00	\$13.82	27	\$373.05	\$100,330.87
1859	5/27/2005	\$ 1,200	\$84,100	\$5,046.00	\$14.02	33	\$462.55	\$101,993.42

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Bryza Loan

1874	6/29/2005	\$ 1,200	\$85,300	\$5,118.00	\$14.22	28	\$398.07	\$103,591.48
1889	7/27/2005	\$ 1,200	\$86,500	\$5,190.00	\$14.42	34	\$490.17	\$105,281.65
1703	8/30/2005	\$ 1,200	\$87,700	\$5,262.00	\$14.62	34	\$496.97	\$106,978.62
1714	10/3/2005	\$ 1,200	\$88,900	\$5,334.00	\$14.82	33	\$488.95	\$108,667.57
1746	11/5/2005	\$ 1,200	\$90,100	\$5,406.00	\$15.02	21	\$315.35	\$110,182.92
1906	11/26/2005	\$ 1,200	\$91,300	\$5,478.00	\$15.22	37	\$563.02	\$111,945.93
2005 TOTAL		\$ 13,200	\$91,300			6790	\$20,645.93	\$111,945.93
1929	1/2/2006	\$ 1,200	\$92,500	\$5,550.00	\$15.42	30	\$462.50	\$113,608.43
	2/1/2006	\$ 1,200	\$93,700	\$5,622.00	\$15.62	28	\$437.27	\$115,245.70
	3/1/2006	\$ 1,200	\$94,900	\$5,694.00	\$15.82	31	\$490.32	\$116,936.02
	4/1/2006							

The above amounts are true and correct as of this 1st day of March 2006

Gertrude R. Bryza
 Gertrude R. Bryza (Borrower)

Property of Cook County Clerk's Office