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First American Title Insurance Company

WARRANTY DEED ILLINOIS STATUTORY Individual

> STEWART TITLE OF LLINOIS 2 N. LaSalle Straet

Suite 625 Chicago, IL 60602 312-849-4243



Doc#: 0622802028 Fee: \$28.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 08/16/2006 07:39 AM Pg: 1 of 3

THE GRANTOR(S) Andrew Ezell and Evelyn S. Ezell, of the City of Chicago, County of Cook, State of IL for and in consideration of Ten and 00/100 Dollars, and other good and valuable consideration in hand paid, CONVEY(S) and WARRANT(S) to Arnoldo Nevarez, Jr., of 711 N. Paulina, Chicago, 15 60622 of the County of Cook, all interest in the following described Real Estate situated in the County of Cook in the State of IL, o wic:

See Exhibit "A" attached hereto and made a part hereof

SUBJECT TO:

Hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois.

Permanent Real Estate Index Number(s): 19-24-210-008-0000

Address(es) of Real Estate: 6423-25 S. Washtenaw, Chicago, IL 60629

Dated this

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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 profinent 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 horar stead 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.

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STATE OF ILLINOIS, COUNTY OF	COOK		SS.		
I, the undersigned, a Notary Public S. Ezell, personally known to me to be the sme this day in person, and acknowledged the uses and purposes therein set forth, including under my hand and official seal, this	same person(s) who nat they signed, seal uding the release an 3/)	se name(s) are sued and delivered d waiver of the reday of	abscribed to the f the said instrume	oregoing instruent as their free	ment, appeared before
Prepared by: Starks & Boyd, P.C. 11528 S. Halsted Chicago, IL 60628 (773) 995-7900 Mail To: Arnoldo Nevarez 711 N. Paulina Chicago, IL 60622 Name and Address of Taxpayer: Arnoldo Nevarez, Jr. 711 N. Paulina Chicago, IL 60622		REAL ESTATE THA SFER TAX DEPARTMENT CT REVENUE	STATE OF ILLINOIS REAL ESTATE TRANSFER TAX AIR 10 05 OS OS OS OS OS OS OS OS OS O	REAL ESTATE TRANSACTION TAX # FP 102507 DEPARTMENT OF REVENUE	CITY OF CHICAGO REAL ESTATE AUG. 11.06 CITY OF CHICAGO REAL ESTATE TRANSFER TAX O290250
	REVENUE	OK COUNTY ETRANSACTION TO AUG. 11.06	235 000 00 1	ESTATE SFER TAX 193,50	

Warranty Deed - Individual