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RECORDATION REQUESTED BY: LASALLE BANK N.A. 4747 W. Irving Park Road

Chicago, IL 60641

Doc#: 0630413023 Fee: \$38,50 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds

Date: 10/31/2006 09:59 AM Pg: 1 of 8

WHEN RECORDED MAIL TO:

LaSalle Bank N.A. Attn: Collateral Services 4747 West Irving Park Rd

Chicago, IL 60641

SEND TAX NOTICES TO:

HELEN LANYL 4604 W WARWICK AVE CHICAGO, IL 60€41

FOR RECORDER'S USE ONLY

This Mortgage prepared by:

Brenda Boyle, LaSalle Bank N.A., Direct Originations LASALLE BANK N.A.

4747 W. Irving Park Road Chicago, IL 60641

092 / 7402634310 / 3928864

Loan Number: 7402634310

#### MORTGAGE

MAXIMUM LIEN. At no time shall the principal amount of inceptedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed \$33,000.00.

THIS MORTGAGE dated September 15, 2006, is made and executed between HELEN LANYI, whose address is 4604 W WARWICK AVE, CHICAGO, IL 60641; A Single Person (referred to below as "Grantor") and LASALLE BANK N.A., whose address is 4747 W. Irving Park Road, Chicago, P. 60641 (referred to below as

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages, warrants, and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, togethe, with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, lights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in util ties with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in COOK County,

SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS: LOT 38 IN BLOCK 9 IN GROSS MILWAUKEE AVENUE ADDITION TO CHICAGO A SUBDIVISION OF SECTION 22, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 4604 W WARWICK AVE, CHICAGO, IL 60641. The Real Property tax identification number is 13-22-113-034-0000.

THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF ANY AND ALL OBLIGATIONS UNDER THIS MORTGAGE. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Mortgage, Grantor shall pay to Lender

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# **UNOFFICIAL COPY**

## MORTGAGE (Continued)

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all amounts secured by this Mortgage as they become due and shall strictly perform all of Grantor's obligations under this Mortgage.

**POSSESSION AND MAINTENANCE OF THE PROPERTY.** Grantor agrees that Grantor's possession and use of the Property shall be governed by the following provisions:

**Possession and Use.** Until the occurrence of an Event of Default, Grantor may (1) remain in possession and control of the Property; (2) use, operate or manage the Property; and (3) collect the Rents from the Property.

Duty to Maintain. Grantor shall maintain the Property in good condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

Hazardous Substances. Grantor represents and warrants that the Property never has been, and never will be so long as this Mortgage remains a lien on the Property, used for the generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance in violation of any Environmental Laws. Crentor authorizes Lender and its agents to enter upon the Property to make such inspections and tests as Ler Jer may deem appropriate to determine compliance of the Property with this section of the Mortgage. Grantor hereby (1) releases and waives any future claims against Lender for indemnity or contribution in the Grent Grantor becomes liable for cleanup or other costs under any such laws, and (2) agrees to indemnify and hold harmless Lender against any and all claims and losses resulting from a breach of this paragraph of the Mortgage. This obligation to indemnify shall survive the payment of the Indebtedness and the satisfaction of this Mortgage.

DUE ON SALE - CONSENT BY LENDER. Lender riey, at Lender's option, declare immediately due and payable all sums secured by this Mortgage upon the sale or transfer, without Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property. A "sale or transfer" means the conveyance of Real Property or any right, title or interest in the Feal Property; whether legal, beneficial or equitable; whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than three (3) years, lease-option contract, or by sale, assignment, or transfer of any beneficial interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of an interest in the Real Property. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law or by Illinois law.

**TAXES AND LIENS.** The following provisions relating to the taxes and liens on the Property are part of this Mortgage:

**Payment.** Grantor shall pay when due (and in all events prior to delinquency) all taxes, payroll taxes, special taxes, assessments, water charges and sewer service charges levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of any liens having priority over or equal to the interest of Lender under this Mortgage, except for the Existing Indebtedness referred to in this Mortgage or those liens specifically agreed to in writing by Lender, and except for the lien of taxes and assessments not due and except as otherwise provided in this Mortgage.

**PROPERTY DAMAGE INSURANCE**. The following provisions relating to insuring the Property are a part of this Mortgage:

Maintenance of Insurance. Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all Improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Grantor shall deliver to Lender certificates of coverage from each insurer containing a stipulation that coverage will not be cancelled or diminished without a minimum of ten (10) days' prior written notice to Lender and not containing any disclaimer of the insurer's liability for failure to give such notice. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act,

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**MORTGAGE** 

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omission or default of Grantor or any other person. Should the Real Property be located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain and maintain Federal Flood Insurance, if available, within 45 days after notice is given by Lender that the Property is located in a special flood hazard area, for the full unpaid principal balance of the loan and any prior liens on the property securing the loan, up to the maximum policy limits set under the National Flood Insurance Program, or as otherwise required by Lender, and to maintain such insurance for the term of the loan.

Lender's Expenditures. If Grantor fails (1) to keep the Property free of all taxes, liens, security interests, encumbrances, and other claims, (2) to provide any required insurance on the Property, (3) to make repairs to the Property or to comply with any obligation to maintain Existing Indebtedness in good standing as required below, then Lender may do so. If any action or proceeding is commenced that would materially affect Lender's interests in the Property, then Lender on Grantor's behalf may, but is not required to, take any action that Lincer believes to be appropriate to protect Lender's interests. All expenses incurred or paid by Lender for such purposes will then bear interest at the rate charged under the Note from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses will become a part of the Indebtedness and, at Lender's option, will (1) be payable on demand; (2) be added to the balance of the Note and be apportioned among and be payable with any installment payments to become due during either (a) the term of any application insurance policy; or (b) the remaining term of the Note; or (3) be treated as a balloon payment which will be due and payable at the Note's maturity.

Warranty; Defense of Title. The following provisions relating to ownership of the Property are a part of this

Title. Grantor warrants that: (a) Grantor holds good and marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in the Existing Indebtedness section below or in any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Mortgage, and (b) Grantor has the full right, power, and authority to execute and deliver this Mortgage to Lender.

Defense of Title. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all rersons.

Existing Indebtedness. The following provisions concerning Existing Indebtedness are a part of this Mortgage:

Existing Lien. The lien of this Mortgage securing the Indebtedness may be secondary and inferior to an existing lien. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to prevent any default on such indebtedness, any default viriar the instruments evidencing such indebtedness, or any default under any security documents for such indebtedness.

If Grantor pays all the Indebtedness when due, and otherwise proforms all the obligations imposed upon Grantor under this Mortgage, Lender shall execute and deliver to Grantor a suitable satisfaction of this Mortgage and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Personal Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time.

Events of Default. At Lender's option, Grantor will be in default under this Mortgage if any of the following

Payment Default. Grantor fails to make any payment when due under the Indebtedness.

Default on Other Payments. Failure of Grantor within the time required by this Mortgage to make any payment for taxes or insurance, or any other payment necessary to prevent filing of or to effect discharge of any lien.

Break Other Promises. Grantor breaks any promise made to Lender or fails to perform promptly at the time and strictly in the manner provided in this Mortgage or in any agreement related to this Mortgage.

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MORTGAGE

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Death or Insolvency. The death of Grantor, the insolvency of Grantor, the appointment of a receiver for any part of Grantor's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or

Existing Indebtedness. The payment of any installment of principal or any interest on the Existing Indebtedness is not made within the time required by the promissory note evidencing such indebtedness, or a default occurs under the instrument securing such indebtedness and is not cured during any applicable grace period in such instrument, or any suit or other action is commenced to foreclose any existing lien on the Property.

Breach of Cther Agreement. Any breach by Grantor under the terms of any other agreement between Grantor and Lender that is not remedied within any grace period provided therein, including without limitation any agreement concerning any indebtedness or other obligation of Grantor to Lender, whether existing now or rater.

Events Affecting Currentor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the Indebtedness or any guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any Guaranty of the Indebtedness. In the event of a death, Lender, at its option, may, but shall not be required to, permit the guarantor's estate to assume unconditionally the obligations arising under the guaranty in a manner satisfactory to Lender, and, in doing so, cure any Event of

Right to Cure. If any default, other than a default in payment is curable and if Grantor has not been given a notice of a breach of the same provision of this Mortgage within the preceding twelve (12) months, it may be cured if Grantor, after receiving written notice from Lender demanding cure of such default: (a) cures the default within thirty (30) cays, or (b) if the cure requires more than thirty (30) days, immediately initiates steps which Lender deems in Lender's sole discretion to be sufficient to cure the default and thereafter continues and completes all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

Rights and Remedies on Default. Upon the occurrence of an Event of Default and at any time thereafter, Lender, at Lender's option, may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law:

Accelerate Indebtedness. Lender shall have the right at its option without notice to Grantor to declare the entire Indebtedness immediately due and payable, including any prepaymer, penalty which Grantor would be required to pay.

UCC Remedies. With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Uniform Commercial Code.

Judicial Foreclosure. Lender may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Property.

Other Remedies. Lender shall have all other rights and remedies provided in this Mortgage or the Note or available at law or in equity.

Sale of the Property. To the extent permitted by applicable law, Grantor hereby waives any and all right to have the Property marshalled. In exercising its rights and remedies, Lender shall be free to sell all or any part of the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property.

Election of Remedies. All of Lender's rights and remedies will be cumulative and may be exercised alone or together. An election by Lender to choose any one remedy will not bar Lender from using any other remedy. If Lender decides to spend money or to perform any of Grantor's obligations under this Mortgage, after Grantor's failure to do so, that decision by Lender will not affect Lender's right to

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## MORTGAGE (Continued)

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declare Grantor in default and to exercise Lender's remedies.

Attorneys' Fees; Expenses. If Lender institutes any suit or action to enforce any of the terms of this Mortgage, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and upon any appeal. Whether or not any court action is involved, and to the extent not prohibited by law, all reasonable expenses Lender incurs that in Lender's opinion are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the Indebtedness payable on demand and shall bear interest at the Note rate from the date of the expenditure until repaid. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit, including attorneys' fees and expenses for bankruptcy proceedings (including afforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, and appraisal fees and title insurance, to the extent permitted by applicable law. Grantor also will pay any court costs, in addition to all other sums provided by law.

Miscellaneous Provisions. (1): following miscellaneous provisions are a part of this Mortgage:

Governing Law. This Mc. gage will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Illinois without regard to its conflicts of law provisions. This Mortgage has open accepted by Lender in the State of Illinois.

Choice of Venue. If there is a lavasuit, Grantor agrees upon Lender's request to submit to the jurisdiction of the courts of Cook County, State of Illinois.

Time is of the Essence. Time is of the esserce in the performance of this Mortgage.

Waiver of Homestead Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the State of Illinois as to all Indebtedness secured by this Mortgage.

Definitions. The following words shall have the following meanings when used in this Mortgage:

**Borrower**. The word "Borrower" means HELEN LANYL and includes all co-signers and co-makers signing the Note and all their successors and assigns.

Environmental Laws. The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Flazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto.

**Event of Default.** The words "Event of Default" mean any of the events of default set forth in this Mortgage in the events of default section of this Mortgage.

**Existing Indebtedness.** The words "Existing Indebtedness" mean the indebtedness described in the Existing Liens provision of this Mortgage.

Grantor. The word "Grantor" means HELEN LANYI.

**Guaranty**. The word "Guaranty" means the guaranty from guarantor, endorser, surety, or accommodation party to Lender, including without limitation a guaranty of all or part of the Note.

Indebtedness. The word "Indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Note or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Note or Related Documents and any amounts expended or advanced by Lender to discharge Grantor's obligations or expenses incurred by Lender to enforce Grantor's obligations under this Mortgage, together with interest on such amounts as

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### UNOFFICIAL

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MORTGAGE (Continued)

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provided in this Mortgage.

Lender. The word "Lender" means LASALLE BANK N.A., its successors and assigns. The words "successors or assigns" mean any person or company that acquires any interest in the Note.

Mortgage. The word "Mortgage" means this Mortgage between Grantor and Lender.

Note. The word "Note" means the promissory note dated September 15, 2006, in the original principal amount of \$33,000.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The interest rate on the Note is 7.790%. The Note is payable in 180 monthly payments of \$311.99. The maturity date of the Note is September 28, 2021.

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; Legether with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Feal Property" mean the real property, interests and rights, as further described in this Mortgage.

Rents. The word "Rents" means all rresent and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND GRANTOR AGREES TO ITS TERMS. C/onts One

**GRANTOR:** 

elen Lange

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## **UNOFFICIA**

MORTGAGE

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(Continued) Page 7 INDIVIDUAL ACKNOWLEDGMENT STATE OF \_\_\_\_\_ IC ) ) SS COUNTY OF ) On this day before mis, the undersigned Notary Public, personally appeared HELEN LANYI, A Single Person, to me known to be the individual described in and who executed the Mortgage, and acknowledged that he or she signed the Mortgage as his or her free and voluntary act and deed, for the uses and purposes therein Given under my hand and official seal this \_\_\_\_\_\_ day of \_\_\_\_ Residing at Notary Public in and for the State of \_ My commission expires Clort's Office

0630413023 Page: 8 of 8 BURIAL, CREMATION, REMOVAL (SPECIFY)
24a, BUrlal /R200 (Rev. 5/89) LOCAL REGISTRAR'S SIGNATURE 25a Skaja FUNERAL HOME FUNERAL DIRECTOR'S SIGNATI NAME OF ATTENDING PHYSICIAN IF OTHER THAN CERTIFIER T ONTE TOTHS BEST OF MY KNOWLEDGE, DEATH OCCURRED AT THE TIME, DATE AND PLACE AND DUE TO THE CAUSE(S) STATED. OF OPERATION, IF ANY **N** 5 PART II. Other significant conditions contributing to death but not resulting in the underlying cause given in PARTY WHICH GIVE RISE TO SOCIAL SECURITY NUMBER BIRTHPLACE (CITY AND STATE ON FOREIGN COUNTRY)
7. Chicago Illinois CITY, TOWN, TWP, OR ROAD DISTRICT NUMBER COUNTY OF DEATH RESIDENCE (STREET AND NUMBER) 10.341 10 6266 SIGNATURE Immediate Cause (Final dise se or condition DECEASED-NAME REGISTERED NUMBER HER-NAME AND ADDRESS OF CERTIFIER ING THE UNDERLYING E LAST. JISHAMOL ABRAHAM AMANT'S NAME (TYPE OF PRINT) iting in death) ILLINOIS Stanley CHICAGO WARWICK Enter the diseases, or complications that caused the death. Do not enter the mode of dying, such as cardiac or respiratory array, shock, or heart failure. List only one cause on each line. DECEASED 1246 CHR LADY OF SORPOUS 129FL 13f. 60641 ZIP CODE CEMETERY OR CREMATORY-NAME DUE TO, OR AS A CONSEQUENCE OF DUE TO, OR AS/A CONSEQUENCE OF 0 sexuesona Careary. JOSEPH MAJOR FINDINGS OF OPERATION MIDDLE 11a. Printer 8a Married (TYPEORPRINT) USUAL OCCUPATION MARRIED, NEVER MARRIED, WIDOWED, DIVORÇED (SPECIFY) hup cuarak 3060 N. J'es-peracing MEDICAL CERTIFICATE OF DEATH axacer ba Lanyi RACE WHITE, BLACK, AMERICAN INDIAN, 819) [SPECIFY] 6b. MEDICAL TALL THE RESURRECTION

THE RESURRECTION

THE RESURRECTION AGE-LAST BIRTHDAY (YRS) Mi Iwaukee WESTERN 30,9 CHGO. 50/ Central of LAST 13b. CITY, TOWN, TWP, OH HOAD DISTRICT NO. 3 CHICAGO heirman on KIND OF BUSINESS CH INDUSTRY нь.Printing Compamyı2 NAME OF SURVIVING SPOUSE (MAIDENNAME, IF WIFE) JNDER 1 YEAR вНе len —Division of Vital Records Fackine LANYI 24HILLSIDE, ILLINOIS LOCATION Chicago DAYS OF HISPANIC ORIGIN? (SPECIFYNOORYES-IFYES, SPECIFYCUBAN, MEXICAN, PLEET ORIGIN, 816) MOTHER-NAME 146 Marchin SHOOH 170 MAILING ADDRESS (STREET AND NO. OHR F.D., CITY OR TO, R. ST., TE, ZIP) China □ NO IL 60622 5645 W. X AS CORONER OR MEL XAMINER NOTIFIED? ( 121b. NO Koziol CITY OR TOWN ž CITY OR TOWN 2. MALE <u> 111inois</u> FIRST ☐ YES DATE OF BIRTH (MONTH, DAY, YEAR) a centue ( TO TOPSY (YEARNO) EDUCATION (SPECIFY ONLY HIGHEST GRADE COMPLETED)
Elementary/Secondary (0-12)
College (1-4 or 5+) DATE FILED BY LOCAL REGIS FUNERAL DIRECTOR'S ILLINOIS LICENSE NUMBER ADDISON CHGO., (YES/NO) SPECIFY: MIDDLE 3 JANUARY 31, DATE OF DEATH (MONTH, DAY, YEAR YES HOUR OF DEATH IFFEMALE, WAS THERE A PREGNANCY IN PAST THREE MONTHS? (BASED ON 1989 U.S. STANDARD CERTIFICATE) 60618 NOTE: IF AN INJURY WAS INVOLVED IN THIS DEATH THE CORONER OR MEDICAL EXAMINER MUST BE NOTIFIED. 22d.036-058135 ILLINOIS LICENSE NUMBER 22b.FEBRUARY 1, DATE SIGNED YES | NO | 3 13d. COOK 195 WERE AUTOMSY FAIDINGS AVAILABLE PRIOR TO COMPLETION OF CAUSE OF DEATH? (YES/NO) COUNT 6c. INPATIENT IF HOSP, OR INST, INDICATE D.O.A. OP/EMEH, RM, INPATIENT (SPECIFY) 24d. IL 60634 2/3/1998 7 acerta APPROXIMATE INTERVAL BETWEEN ONSET AND DEATH MAJE E. (MONTH, DAY, YEAR) WAS DECEASED EVER INUS
ARMED FORCES? (YES/NO 998 (MONTH, DAY, YEAR) 5:35 1998 Yes ₽ <u>×</u> LAST 1998

> LAWS AND DEPORTANCES SHEET IS A TRUE COPY OF A RECORD ACCOMPANYING CERTIFCATE ON THIS THE CITY OF CHICAGO; THAT THE OF ILLINOIS AND THE ORDINANCES OF BY PHITUE OF THE LAWS OF THE STATE AND DEATHS FOR THE CITY OF CHICAGO KEPT BY ME IN PURSUANCE OF SAND **HEALTH**  $\mathsf{FAA30}$ CITY OF CHICAGO

AFFIXED. THIS CERTIFIED COPY VALID WHEN HIVE TICOLOR SIGNATURE SEAL IS

CITY OF CHICAGO COUNTY OF COOK STATE OF ILLINOIS

NUMBER

FEB - 2

THE CITY OF CHICAGO, DO HEREBY

FERISTRAH OF VITAL STATISTICS OF

L SHEILA LYNE RSM, LOCAL

CERTIFY THAT I AM THE KEEPER OF THE RECORDS OF BIRTHS, STILLBURTHS