UNOFFICIAL COMMINION

DEED OF REVOCATION

Revocation of Deed of Trust/ Mortgage by Grantor for Lack of Execution By Beneficiary Doc#: 1330854004 Fee: \$62.00 RHSP Fee: \$9.00 RPRF Fee: \$1.00

Karen A. Yarbrough

Cook County Recorder of Deeds
Date: 11/04/2013 11:09 AM Pg: 1 of 13

Given the name, Ray Anthony, by the father I am an immortal living soul created in His image here as one of His people. A living man, under the seal Ray Anthony are the lawful owners of the landed estate RAY ANTHONY including its real property and interest.

I accept the oaths of all lawful officers and bind them to it and in return extend our sovereign immunity to carry out this lawful order.

As trustors, I sealed a Deed of Trust/Mortgage naming First Magnus Financial Corporation, An Arizona Corporation and Mortgage Electronic Registration Systems Inc. as beneficiary on November 10, 2006 witnessed by Clennie Hernandez, a notary public.

Evidence of said Deed of Trust/Mortgage can be found in the County of Cook Registrar of Deeds Office filed 12/14/2006 INSTRUMENT # 0634840148 by FIRST MAGNUS FINANCIAL CORPORATION, AN ARIZONA CORPORATION. Further eviden is the Title Order No. 1466654 2. Escrow No. 29-01-422-001-0000

Under the lawful powers of the TRUSTOR (grantor) of this modern statutory Deed of Trust/Mortgage we revoke said Deed of Trust/Mortgage due to lack of execution and/or delivery of acknowledgment by the beneficiary or his agent. The beneficiary shall acknowledge delivery of a Deed of Trust/Mortgage and until then, the TRUSTORS have the power to revoke, we have executed the power here, now, today.

Therefore, all rents, issues, profits and rights and title that are the beneficial interest of this Deed of Trust/Mortgage are to be immediately reverted absolutely to me in the name of my landed estate RAY ANTHONY. I further declare that the trustee of said Deed of Trust/Mortgage free and discharged from any further responsibility of the administration and management of said Deed of Trust/Mortgage and the principle thereof.

My wish to revoke said Deed of Trust/Mortgage is now a matter of public

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My wish to revoke said Deed of Trust/Mortgage is now a matter of public record as my freewill act and deed, witnessed under my hand and seal and lawfully acknowledged and attested to with full faith and credit guaranteed by Article 4 Section 1 of the United State of America Constitution.

Property of Cook County Clerk's Office

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UNCEFFIE WELLOWITY CORY

GARY A. KING COUNTY CLERK 630/407-5500 FAX 630/407-5501



421 N. COUNTY FARM ROAD P.O. BOX 1028 WHEATON, ILLINOIS 60187

STATE OF ILLINOIS)
SS
COUNTY OF DuPAGE)

CERTIFICATE OF AUTHORITY

I, GARY 7. KING, COUNTY CLERK IN AND FOR THE STATE AND COUNTY AFORESAID, DO HEKEBY CERTIFY THAT:

LINDA A. BRADLEY

BY WHOM THE FOREGOING OF AN NEXED DOCUMENT WAS NOTARIZED, WAS, ON THE

27TH DAY OF OCTOBER, 2010

APPOINTED AND COMMISSIONED A NOTARY FUBLIC IN AND FOR THE STATE OF ILLINOIS, AND THAT, AS SUCH, FULL FAITH AND CREDIT'S TO BE GIVEN TO THIS NOTARY'S OFFICIAL ATTESTATIONS. ALL OF WHICH APPEARS FROM THE FILES NOW IN MY OFFICE REMAINING.

IN WITNESS WHEREOF, I HAVE AFFIXED MY SIGNATURE AND THE OFFICIAL SEAL OF THIS OFFICE THIS 3rd DAY OF JUNE, 2013.

DuPAGE COUNTY CLERK

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On this day of day of 2013 before me personally RAY ANTHONY, known and known to me to be the living man described in and who executed the foregoing instrument and who duly acknowledge to me that they executed same for the purpose therein contained in WITNESS WHEREOF I here unto set my hand and official seal.
The foregoing instrument was acknowledged before me this day or the day of th
(SEAL) OFFICIAL SEAL LINDA A BRADLEY NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EDPTRES: 10/27/14 Personally know:
OR Produced Identification
Type of Identification Produced

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Property of Cook County Clerk's Office

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Return To: FIRST MAGNUS FINANCIAL CORPORATION



Doc#: 0634840148 Fee: \$38.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 12/14/2006 12:45 PM Pg: 1 of 8

603 N. WILMOT TUCSON, AZ 85711 Prepared By:

FIRST MAGNUS FINANCIA', CORPORATION 603 N. WILMOT TUCSON, AZ 85711

LOAN NO.: 5828819308 ESCROW NO.: CLSPKG.CHICAGO.ILC.

MORTGAGE

100039258288193086 Phone: 1-888-679-6377 THIS LOAN CONTAINS IS THAT ALLOW FOR A

THIS MORTGAGE is made this RAY ANTHONY A SINGLE MAN

10th day of NOVEMBER, 2006

, between the Mortgagor,

(herein "Borrower"), and the Mortgagee, Mortgage Electronic Registration Systems, Inc. ("MERS"), (screly as nominee for Lender, as hereinafter defined, and Lender'ssuccessors and assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. FIRST MAGNUS FINANCIAL CORPORATION, AN ARIZONA CORPORATION

("Lender") is organized and existing under the laws of

ARIZONA

and has an address of 603 North Wilmot Road, Tucson, AZ 85711

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 65,000.00 , which NOVEMBER 10, 2006 and extensions and renewals indebtedness is evidenced by Borrower's note dated thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not **DECEMBER 01, 2021** sooner paid, due and payable on

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of units Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby northing, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the County of State of Illinois:

LEGAL DESCRIPTION ATTACHED HERETO AND MADE PART HEREOFAND BEING MORE PARTICULARLY DESCRIBED IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

ShC

SEE "BALLOON RIDER" ATTACHED HERETO AND MADE A PART HEREOF.

ILLINOIS - SECOND MORTGAGE - 1/80 - FNMA/FHLMC UNIFORM INSTRUMENT WITH MERS

Form 3814 Amended 2/01

V-76N(IL) (0308) 01

LENDER SUPPORT SYSTEMS INC. 2ND76NIL.NEW (06/06)

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Parcel ID #: 29-01-422-001-0000 which has the address of

70 YATES [Street]

CALUMET CITY

[City]

Illinois

60409

[ZIP Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereInafter referred to as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Mortgage; but, if necessary to comply with law or custom, MERS, (as nominee for Lender and Lender's successors and assigns), has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Mortgage.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and vill defend generally the title to the Property against all claims and demands, subject to encumbrances of

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness

evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and I surance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall no, be obligated to make such payments of Funds to Lender to the extent that

Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including I ender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said accounts and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid. Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future manual installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the arrowst of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall die, Borrower shall pay to Lender

any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Porrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Letter under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender or parrower under

paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid 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.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender may require and in

such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

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In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss

if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit

development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Ler Jer pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this

paragraph 7 shall require Lender to incur any expure or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or caim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which

has priority over this Mortgage.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Porrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extract time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand m. de by the original Borrower's successors in interest. Any forbearance by Lender in exercising any right or remer hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and arsigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower snall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provision. of this Mortgage or the Note which can be given effect without the conflicting provision, and to

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this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs," "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the

16. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Mortgage.

If Lender exercises this option, Lender shall give Borrower 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 Borrower must pay all sums secured by this Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Mortgage without ruruit, notice or demand on Borrower.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give looker to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, 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 nonexistence of a operault or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the dete specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' feet and costs of documentary evidence, abstracts and title reports.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage it: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Parower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reactive ble expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and a enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Emperty and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and care by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had or urred.

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower bereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof cabandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to 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, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

21. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property.

V-76N(IL) (0306).01

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REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR-MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

-Witness	
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-Witness	
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-Borrower	-Borrower
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(Seal)	(Seal)
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	(Sign Original Only)
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	5
STATE OF CHINOIS of exmand 42.	County ss:
1. Chem There are	C
a Notary Public in and for said county and state do hereby certify that RAY ANTHONY	
WI ANTIGOT	
personally known to me to be the same person(s) whose name(s) subscr	ibed to the foregoing instrument, appeared before me
this day in person, and acknowledged that he/she/they signed and devoluntary act, for the uses and purposes therein set forth.	arvered the said mistrumen as mistres there and
Given under my hand and official seal, this	lay of LOV ZeO6.
Application of the second	Hume !
My Commission Expires:	
	AND THE BOOK OF THE PROPERTY O
V-76N(IL) (0306).01 Page 5 of 5	
V-76N(IL) (0308).01 Page 5 of 5	Form 3814

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UNOFFICIAL COPY Page: 6 of 8

_(Space Above This Line For Recording Data) -

LOAN NO.: 5828819308

BALLOON RIDER

MIN 100039258288193086 MERS Phone: 1-888-679-6377

THIS BALLOON RIDER is made this 10th day of NOVEMBER, 2006 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure the Borrower's Note (the "Note") to FIRST MAGNUS FINANCIAL CORPORATION, AN ARIZONA CORPORATION

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

70 YATES, CALUMET CITY, IL 60409

[Property Address]

The interest rate stated on the Note is can't the "Note Rate." The date of the Note is called the "Note Date." I understand the Lender may transfer the Note, Security Instrument and this Rider. The Lender or anyone who takes the Note, the Security Instrument and this Rider by transfer and who is entitled to receive payments under the Note is called the "Note Ho der."

ADDITIONAL COVENANTS. In addition to the covenants and agreements in the Security Instrument, Borrower and Lender further covenant and agree as follows (despite anything to the contrary contained in the Security Instrument or the Note):

THIS LOAN IS PAYABLE IN FULL AT MATURITY. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDUR YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE AND LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.

Initials: BC.

BALLOON RIDER -- MULTISTATE

Page 1 of 2

LENDER SUPPORT SYSTEMS INC. BL9237XX.BLN (01/03)

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UNOFFICIAL COPY Page: 7 of 8

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants in this Balloon Rider.

To Justina	en .	11-10-06
RAY ANTHONY	Вогтоwег	Date
0,0	Вопомег	Date
	Borrower	Date
	Borrower	Date
BALLOON RIDER MULTISTATE	Page 2 of 2	Ox

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EXHIBIT A

LEGAL DESCRIPTION

Legal Description: 1 DT 123 IN M.M. DOWN'S ADDITION TO CALUMET CITY, A SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 1, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLUNOIS.

Permanent Index #'s: 29-01-122-001-0000 Vol. 0193

Property Address: 70 Yates, Calurnat City, Illinois 60409

(, Illinois 6040)

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Property of Cook County Clerk's Office

I CERTIFY THAT 1915 IS A TRUE AND CORRECT COPY

OF DOCUMENT # 0634840148

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RECORDER OF DEEDS COOK COUNTY