

UNOFFICIAL COPY

Loan Number: 447050043820
Borrower Last Name: LEONARD

JPMorgan Chase Bank, National Association

By: Ronnie Sanders Date: 03-06-2014

Name: Ronnie Sanders

Title: Vice President

Subscribed and sworn to before me
this 6th day of March, 2014, by
Ronnie Sanders

Wanda Inez Kinser
WANDA INEZ KINSER, Notary Public

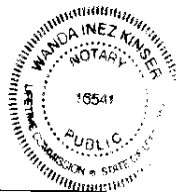
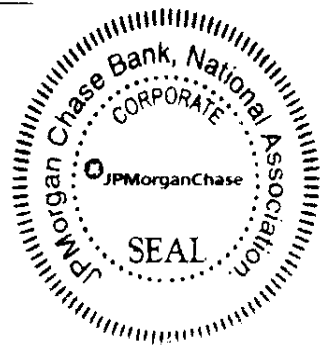
State of Louisiana

Commission expires: 12/31/15

Personally Known ✓

OR Produced Identification N/A

Type of Identification Produced: N/A



TO BE COMPLETED, IN ADDITION TO JURAT (ABOVE), IF EXECUTING OUTSIDE OF NEW YORK STATE

STATE OF LOUISIANA §
PARISH OF OUACHITA §

On the 6th day of March in the year 2014 before me, the undersigned, a Notary Public in and for said State personally appeared Ronnie Sanders, personally known to me or proved to me on

the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s) or the person upon behalf of which the individual(s) acted, executed the instrument and that such individual made such appearance before the undersigned in Ouachita Parish, Louisiana.

Personally Known ✓ OR
Produced Identification N/A
Type of Identification Produced: N/A

Wanda Inez Kinser
WANDA INEZ KINSER
Notary Public



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Attachment 1

(Copy of Note/Credit Agreement)

HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT



This is the Agreement (the "Agreement"), dated **MAY 27, 2008**, governing your Home Equity Line of Credit ("Credit Account") with **MORTGAGE MANAGERS, INC.** ("Lender"). Read this Agreement carefully so that you know how your Credit Account works. As you read this Agreement remember that the terms "we," "us," and "our" refer to Lender and to any other creditor to whom this Agreement is assigned. "You," "your," and "yours" refer to each person who signs this Agreement or has authority to use the Credit Account. "Security Instrument" means the mortgage, deed of trust, deed to secure debt or other security instrument you are giving us on your house or condominium. Your Credit Account, any amount you owe, and our Security Instrument on your home may be sold or transferred to another creditor at anytime. If this happens, this Agreement and the Security Instrument will remain in effect.

You acknowledge that you plan to use the Credit Account described in this Agreement as a revolving line of credit rather than a one-time credit advance. You understand that this means that we may legitimately expect that you plan to request advances during the Advance Period described in Section 3 of this Agreement.

1. **WHAT IS YOUR HOME EQUITY LINE OF CREDIT?** It is a credit arrangement in which we make loans to you by advancing funds ("Advances") from your Credit Account at your direction, allowing you to repay such Advances and take additional Advances. You promise and agree to repay these Advances, any interest which accrues on them, and all other charges for which you are responsible under the terms of this Agreement.

2. **CREDIT LIMIT.** We have assigned a Credit Limit of **\$45,000.00** ("Credit Limit") on your Credit Account. You may not request an Advance that would cause your unpaid balance to exceed your Credit Limit. We are not required to pay any item which would cause you to exceed the amount of your Credit Limit. If we do make the Advance, it does not mean your Credit Limit has been raised. We may require you to repay the amount over your Credit Limit at once.

3. **USING YOUR CREDIT ACCOUNT.** You may use your Credit Account when you receive notice from us that your Credit Account has been established. You may request Advances from your Credit Account by writing a Home Equity Line of Credit Check ("Draw Check"). You may take Advances for a period of 120 Monthly Statement Periods after the date your Credit Account is opened ("Advance Period"). After such Advance Period, unless extended, you may not take further advances. Your principal balance will then be fixed and you will be required to repay it and any interest and other charges which accrue over the next 240 Monthly Statement Periods ("Repayment Period").

A Monthly Statement Period is defined as successive intervals of approximately one month beginning on the date your Credit Account is opened and recurring regularly until your Credit Account is finally closed. Monthly Statement Periods occur regardless of whether there is a balance or any activity in your Credit Account or whether we have sent you a statement for the period. Your first Monthly Statement Period may be shorter than a month depending on when your Credit Account is opened.

You may request Advances by writing a Draw Check for the exact amount which you desire. You may present the Draw Checks to other parties in payment of goods and services. When you use the Draw Checks, you agree to waive any right you may have to notice of dishonor, presentment, provisional or final settlement within a given time or any other related right. We may dishonor any Draw Check presented to us if you are in default under this Agreement.

If this box is checked, you must take a minimum initial Advance on your Credit Account in an amount equal to or greater than \$ N/A.

4. **LOST OR STOLEN DRAW CHECKS.** You agree to notify us promptly if any of your Draw Checks are lost or stolen. You also agree to cooperate with us or any law enforcement agency in any effort to investigate the circumstances surrounding the incident and to minimize potential losses to you or us stemming from the unauthorized use of your Draw Checks. You agree to keep your Draw Checks safe from loss, theft and unauthorized use.

5. **PROMISE TO PAY.** You promise to repay to us in U.S. Dollars all Advances charged to your Credit Account, plus finance charges and all other amounts due under this Agreement or the Security

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Instrument. To avoid being in default, you must pay us at least the minimum payment (described below) by the payment due date shown on each billing statement we will send to you. In any event, you promise to pay the balance of your Credit Account at the termination of this Agreement.

6. **MINIMUM PAYMENT.** Each billing statement we send you will reflect a minimum monthly payment amount that you must pay.

If this box is checked, then during the Advance Period or any extension thereof, your minimum monthly payments will be (a) the greater of 1% of the unpaid principal balance, or the finance charge accrued for the current billing cycle, or \$100, plus (b) any fees and any amounts past due.

If this box is checked, then during the Advance Period or any extension thereof, your minimum monthly payments will be the amount of finance charge accrued plus any fees and any amounts past due.

After the Advance Period and during the Repayment Period, your minimum monthly payments will be (a) the unpaid principal balance divided by the remaining number of scheduled payments, plus (b) the amount of finance charges accrued plus any fees and any amounts past due.

During either the Advance Period or the Repayment Period, if you have failed to pay real property taxes, assessments, ground rents (if any) or hazard insurance when due, we may require you to make monthly payments to us for all amounts necessary for taxes, assessments, ground rents (if any), or hazard insurance on the Property, which is further described in Section 9 of this Agreement and in the Security Instrument, or we may charge such amounts to your Credit Account as Advances.

7. **FINANCE CHARGES.** Periodic **FINANCE CHARGES** begin to accrue on the day an Advance is charged to your Credit Account and continue until the outstanding balance on such Advance is paid in full. Periodic **FINANCE CHARGES** on your Credit Account will be determined by applying a daily periodic rate to the daily balance (as described below) of your Credit Account, an amount that will include current transactions. To calculate the daily balance, we take the beginning principal balance of your Credit Account each day, add any new Advances, and subtract any payments or credits applied to this principal balance. This gives us the daily balance. We then apply the applicable daily periodic rate to each daily balance and add up the results of this daily interest computation for each day of the Monthly Statement Period. This total is the periodic **FINANCE CHARGE** for the Monthly Statement Period.

The daily periodic rate and its corresponding **ANNUAL PERCENTAGE RATE** are variable rates based on changes in the Prime Rate. "Prime Rate" means the prime rate as published in the "Money Rates" table in any U.S. edition, including any electronic edition, of The Wall Street Journal on each publication date. The daily periodic rate and its corresponding **ANNUAL PERCENTAGE RATE** may increase or decrease on the first calendar day following a change in the Prime Rate. We will use the highest Prime Rate if more than one is published. The Prime Rate is merely a pricing index. It is not intended, and you should not consider it, to represent the lowest or the best interest rate that we, our affiliated organizations or any other financial institution charge to any borrowers. If the Prime Rate becomes unavailable during the term of this Agreement, we may designate a substitute index upon notice to you. An increase in the **ANNUAL PERCENTAGE RATE** and the daily periodic rate will result in a higher **FINANCE CHARGE** and higher minimum payments, while a decrease in those rates will result in a lower **FINANCE CHARGE** and lower minimum payments, assuming the same principal balance and number of days in the Monthly Statement Period.

If the Prime Rate changes, the daily periodic rate will be increased or decreased on the first calendar day following a change in the Prime Rate. If you have a special introductory rate, your **ANNUAL PERCENTAGE RATE** may increase when the special introductory rate ends even if the Prime Rate does not. Except for any period in which a special introductory rate is in effect, we will determine your daily periodic rate by adding **1.500** percentage points to the Prime Rate ("Standard Rate Margin") and dividing the result by 365 (366 in leap years).

On the day we prepared this document, the Prime Rate was **5.0000%**, and therefore the initial daily periodic rate ("Initial Rate") and corresponding **ANNUAL PERCENTAGE RATE** on your Credit Line are estimated below. Your Initial Rate and corresponding **ANNUAL PERCENTAGE RATE** will be based on the value of the Prime Rate in effect on your closing date.

If this box is checked, then you do not have a special introductory rate, and the estimated Initial Rate based on the Standard Rate Margin is **0.01776%** (corresponding **ANNUAL PERCENTAGE RATE: 6.5000%**).

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If this box is checked, then your Initial Rate is a special introductory rate that is discounted and is calculated differently from the way we will calculate the daily periodic rate and corresponding **ANNUAL PERCENTAGE RATE** during the rest of the life of your Credit Account. Your special introductory rate is described more fully in the Introductory Rate Rider attached hereto and incorporated herein by reference.

At no time will your **ANNUAL PERCENTAGE RATE** exceed 18%. Other than this cap there are no limits on the amount by which your **ANNUAL PERCENTAGE RATE** can change over the life of your Credit Account or on any individual date on which your **ANNUAL PERCENTAGE RATE** changes. The **ANNUAL PERCENTAGE RATE** does not include costs other than interest.

8. **PAYMENTS.** All payments on your Credit Account made by check or money order must be delivered to us at the address indicated on your billing statement. Any payment may be returned without applying it to your Credit Account if the check or money order is: (1) not drawn on the U. S. Postal Service or a financial institution located in the United States of America; (2) not payable in U.S. Dollars; (3) drawn with different numeric and written amounts; (4) missing a signature; (5) postdated; or (6) unacceptable for any other reason. We may apply all payments and credits in accordance with our standard operating procedures and with the requirements of applicable law. Unless otherwise required by applicable law, we may apply your payments to principal, interest, fees and other charges in any order. If your Credit Account has principal balances outstanding at different rates, we may apply payments of principal and interest or of principal only first to outstanding balances at the lowest applicable rate before applying such payments to balances accruing interest at a higher rate.

If we receive payments at locations other than the address indicated on your billing statement, such payments will be credited promptly to your Credit Account, but crediting may be delayed for up to five (5) days after receipt.

Although payments will always be credited to reduce your principal as stated above, we may apply our standard operational procedures to verify that we have received good funds after we receive your payments before releasing the payment amounts as available credit on your Credit Account.

We do not process payments on Saturdays, Sundays, or bank holidays, and if the Payment Due Date falls on one of these days, you will incur an additional Finance Charge if your payment is not posted on or before the preceding bank business day. We can accept late payments, partial payments, checks or money orders marked "paid in full" or containing similar language without losing any of our rights under this Agreement. You agree to pay us \$25 for each payment check or automatic debit to your account which is returned unpaid.

9. **SECURITY INTEREST.** As a part of this transaction, you are granting us a security interest in the property, which is further described in the Security Instrument, and which is located at **776 Greenbay Road, Winnetka, ILLINOIS 60093** (the "Property"). All of the terms and conditions of the Security Instrument are very important and should be read in conjunction with this Agreement.

10. **CLOSING COSTS.** You may be required to pay certain closing costs. These costs are set forth below and must be paid at or before closing, subject to applicable law.

Origination Fee (FINANCE CHARGE)	\$	N/A
Discount Fee (FINANCE CHARGE)	\$	N/A
Mtg Bkr Fee Pd by You (FINANCE CHARGE)	\$	N/A
Settlement / Closing Fee (FINANCE CHARGE)	\$	150.00
Attorney's Fee (FINANCE CHARGE)	\$	N/A
Flood Zone Certification (FINANCE CHARGE)	\$	N/A
Credit Report (FINANCE CHARGE)	\$	50.00
Courier/Email/Assign.Rec (FINANCE CHARGE)	\$	135.00
N/A (FINANCE CHARGE)	\$	N/A
Appraisal Fee	\$	300.00
Credit Report	\$	N/A
Overnight delivery fee	\$	N/A
Abstract / Title Search	\$	N/A
Title Examination	\$	N/A

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Doc. Prep. Fee	\$	N/A
Title Insurance	\$	300.00
Recording Fees	\$	122.00
City/County Tax/Stamps	\$	N/A
State Tax/Stamps	\$	N/A
Recording of Assignment	\$	N/A
Survey	\$	N/A
Other Closing Costs:		
N/A	\$	N/A
N/A	\$	N/A
N/A	\$	N/A
N/A	\$	N/A
N/A	\$	N/A

11. **SUBSEQUENT APPRAISALS.** At any time as we may reasonably require, while you have the right to take Advances on your Credit Account, we may obtain an appraisal on the Property, at our sole option and expense. You agree that you will cooperate with us in obtaining such an appraisal.

12. **RELEASE.** We will release the Security Instrument when all amounts due under the Security Instrument and this Agreement have been paid. When we discharge or release the Security Instrument or any other documents recorded or filed to perfect our security interest in the Property, we shall pay any recordation or filing costs.

13. **LATE FEES.** If you do not make the full current minimum payment within 10 days after the date it is due, a late fee of 5% of the amount of the late payment will be charged.

14. This Section intentionally left blank.

15. **DEFAULT.** You will be in default if:

- a.) You engage in fraud or material misrepresentation at any time in connection with your Credit Account.
- b.) You fail to meet the repayment terms of this Agreement.
- c.) Your action or inaction adversely affects the Property or our rights in it. Examples of these actions and inactions include, but are not limited to, circumstances in which:
 1. You are the sole borrower on this Credit Account and you die.
 2. The Property is used for an illegal purpose.
 3. You transfer or attempt to transfer all or part of your interest in the Property without our written consent.
 4. All or part of the Property is taken by condemnation or eminent domain.
 5. You are in default on any mortgage or lien on the Property.
 6. You fail to keep the Property properly insured.
 7. You fail to pay real property taxes and assessments on the Property when they are due.
 8. You fail to keep the Property properly maintained and in good repair.

If you default, we have the right, at our option, to cancel your credit privileges, to require the immediate payment of the entire amount owed to us, and/or to cause your home to be sold at foreclosure sale. If we refer your account to an attorney who is not our salaried employee for collection or foreclosure, you agree to pay our reasonable attorneys' fees as permitted by applicable law, including any attorneys' fees relating to any insolvency, liquidation, receivership or bankruptcy proceedings, plus court costs and the costs related to foreclosure.

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16. **CANCELLATION OF CREDIT PRIVILEGES.** We can refuse to make additional extensions of credit, or reduce your Credit Limit if:

- a.) The value of the Property declines significantly below its original appraised value for purposes of this Credit Account.
- b.) We reasonably believe you will not be able to meet the repayment requirements set forth in this Agreement due to a material change in your financial circumstances.
- c.) You fail to meet any material obligation you have under this Agreement.
- d.) You are in default under Section 15 above.
- e.) Government action prevents us from imposing the **ANNUAL PERCENTAGE RATE** provided for in this Agreement.
- f.) Government action impairs our security interest such that the value of our interest is less than 120 percent of your Credit Limit.
- g.) A regulatory agency which supervises us has notified us that continued Advances would constitute an unsafe and unsound practice.
- h.) You become the subject of a proceeding in bankruptcy.
- i.) There is more than one borrower on this Credit Account, one of you dies, and that adversely affects our interest in the Property.
- j.) The maximum **ANNUAL PERCENTAGE RATE** (or rate cap) is reached.

If we refuse to make additional Advances or reduce your Credit Limit under this provision, we may refuse to honor any requests for Advances, including those requests made before but presented to us after we made our decision. We will send you a written notice stating the reason for our action. If for any reason you believe your Credit Limit should be reinstated, you must send us a written request for reinstatement and include in the request the reasons why you believe your credit privileges or Credit Limit should be reinstated.

17. **SALE OF PROPERTY.** The Security Instrument signed in connection with this Agreement gives us certain rights to your Property. The law gives us other rights you also agree to give us. If you default, we may foreclose on the Security Instrument. This means that the Property covered by the Security Instrument will be sold in order to pay the amount owed to us under this Agreement.

18. **PERIODIC REVIEWS AND INFORMATION.** We will conduct periodic reviews of your Credit Account based on financial and credit information we receive about you. You agree to provide us with updated financial information, in writing, if we request it.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

You also agree to sign any additional or corrective documents in connection with this Agreement, at our request and as allowed by law.

19. **ASSUMPTION.** Someone buying your Property may not assume this loan on these terms.

20. **SENDING OF NOTICES.** Any statement or notice to you under this Agreement will be sufficiently given if sent to your address on file in connection with your Credit Account or to a new address of which you have notified us in writing at least 20 days before the sending of the statement or notice.

21. **AMENDMENT.** We may change the terms of this Agreement in accordance with the requirements of applicable law.

22. **DELAY IN ENFORCEMENT.** We may waive or delay enforcing our rights under this Agreement without losing them or relieving you of any of your obligations. We may waive or delay enforcing a right as to one of you without waiving it as to the others. We may release any security or any one of you from responsibility under this Agreement without releasing the others. We need not give anyone notice of our waiver, delay or release. We may sue any one of you without suing the others.

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23. OTHER RULES REGARDING DRAW CHECKS. You may not use Draw Checks to make payments on your Credit Account. You agree that the Draw Checks we supply you with in connection with your Credit Account are our property and that you will return them to us at our request.

We are not responsible if anyone refuses to honor a Draw Check. We may honor postdated Draw Checks and are not responsible if we do so. We are not required to certify Draw Checks.

You may ask us in writing to "stop payment" on a Draw Check. If you do, you must tell us the name of the payee, the amount, date and number of the Draw Check, and who signed it. We are not bound by a stop payment order unless we have a reasonable opportunity to act on it and will not be liable for failing to stop payment if we used ordinary care. You agree to indemnify us and will pay all costs and expenses we incur (including reasonable attorneys' fees) as a result of honoring your stop payment order. This indemnity will survive any termination of this Agreement.

We will retain your cancelled Draw Checks. You agree that your cancelled Draw Checks will not be returned in your billing statement and that the original cancelled Draw Checks may be destroyed after a reasonable period of time as we may determine. You agree that by maintaining the original Draw Checks or a copy thereof on your behalf, we have otherwise made the Draw Checks available to you in a reasonable manner. You may request a copy of any cancelled Draw Check. If for any reason we cannot return a copy of your Draw Check or satisfy your needs through other means, you agree that we will not be liable for more than the face amount of the Draw Check.

24. LEGAL PURPOSES. You may not use any Advances for purposes that violate any applicable federal, state or local laws or regulations.

25. APPLICABLE LAW. Except to the extent that federal law shall be controlling, your rights, our rights, and the terms of this Agreement shall be governed by Illinois law.

26. JOINT ACCOUNT. On a joint account each of you may use the Credit Account, but the total unpaid balance may not exceed the Credit Limit. Each of you is individually responsible for payment of the entire balance regardless of who actually requested the Advance. Each of you has the right, upon proper written notice to us, to have the Credit Limit reduced or to suspend the privilege of obtaining new Advances. A request to suspend the privilege of obtaining Advances, even if made only by one of you, will be effective against all of you who are eligible to obtain Advances under this Agreement. In order to restore the Credit Account, we may require financial information from all of you and may refuse to restore the Credit Account if you no longer qualify under the criteria then in effect for new Credit Accounts. Any request for reinstatement would have to be made by all of you, despite the fact that only one of you may have requested the suspension of Advances. You agree to indemnify us and hold us harmless, and will pay all costs and expenses we incur (including reasonable attorneys' fees) as a result of honoring the request made by any one of you under this provision.

27. TAX CONSEQUENCES. You acknowledge that we have given you no assurances that the interest paid on your Credit Account is tax deductible. You are urged to consult your own tax advisor concerning the deductibility of interest and other costs charged in connection with this Credit Account.

28. RIDERS TO THIS AGREEMENT. You acknowledge and agree that the agreements of any rider(s) executed in conjunction with this Agreement are incorporated into and shall amend and supplement the terms of this Agreement as if the rider(s) were a part of this Agreement. [Check applicable box(es)]

- Trust Certification and Rider Introductory Rate Rider
 Other(s) [specify]

YOUR BILLING RIGHTS
Keep this Notice For Future Use

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us In Case of Errors or Questions About Your Bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

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In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are not sure about.

Your Rights and Our Responsibilities After We Receive Your Written Notice. We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your Credit Limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to the mistaken amount. If we did not make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question on your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we do not follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

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By signing this Agreement, the undersigned hereby agree(s) to the terms set forth herein and acknowledge(s) receipt of a completed copy of this Agreement, including the Fair Credit Billing Notice, and the informational and disclosure literature entitled "Important Terms of our Home Equity Line of Credit" and "When Your Home is on the Line."

Thomas Leonard
Borrower **THOMAS LEONARD** 05/27/2008
Date

Elizabeth Leonard
Borrower **ELIZABETH LEONARD** 05/27/2008
Date

Borrower _____ Date _____

Borrower _____ Date _____

Borrower _____ Date _____

Borrower _____ Date _____

Borrower _____ Date _____

Borrower _____ Date _____

WITHOUT RECOURSE PAY TO THE ORDER OF
JPMORGAN CHASE BANK, N.A. AND/OR ITS SUCCESSORS OR
ASSIGNS AS THEIR INTEREST MAY APPEAR

MORTGAGE MANAGERS, INC.

BY: *Barry I. Fitzpatrick* Closer
BARRY I. FITZPATRICK CLOSER

Property of Cook County Clerk's Office

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Attachment 2

AFTER A REVIEW OF CHASE'S RECORDS AND A TITLE REPORT AND INFORMATION FROM **COOK** COUNTY, IL, IF ANY, I HAVE NOT IDENTIFIED ANY ASSIGNMENTS OF THE SECURITY INSTRUMENT.

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Attachment 2c: Sample Signer's Oath Page

(NOTE: The following page displays content only. It may be reformatted on legal size paper to accommodate the number of signer's participating or may include additional pages to permit the signature of additional signers.

Property of Cook County Clerk's Office

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Signer's Oath

For Affirmations: "Do you solemnly affirm that the contents of this document are true and correct?"

For Oaths: "Do you solemnly swear that the contents of this document are true and correct so help you God?"
 (Alternatively: Do you solemnly swear under penalty of perjury that the contents of this document are true and correct?)

For Unsworn Documents: Do you acknowledge this to be your signature on the instrument before you and that this is your own free act and deed?"

Date <i>3-10-2014</i>	Notary Name WANDA INEZ KINSE	Notary ID #: <i>16541</i>
Typewritten or Printed Signer's Name <i>Ronnie Sanders</i>	Signer's Signature <i>Ronnie Sanders</i>	
Typewritten or Printed Signer's Name	Signer's Signature	
Typewritten or Printed Signer's Name	Signer's Signature	
Typewritten or Printed Signer's Name	Signer's Signature	
Typewritten or Printed Signer's Name	Signer's Signature	
Typewritten or Printed Signer's Name	Signer's Signature	
Typewritten or Printed Signer's Name	Signer's Signature	
Typewritten or Printed Signer's Name	Signer's Signature	
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Typewritten or Printed Signer's Name	Signer's Signature	
Typewritten or Printed Signer's Name	Signer's Signature	
Typewritten or Printed Signer's Name	Signer's Signature	

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LEGAL DESCRIPTION

Parcel 1:

That part of the Northwesterly 50 feet of the Southwesterly 100 feet of Lot 33, both as measured at right angles to the Southeasterly line of said Lot 33, in County Clerk's Division of that part of the Southeast 1/4 of Section 17, Township 42 North, Range 13, East of the Third Principal Meridian, lying West of the Chicago and Northwestern Railroad, lying Southwesterly of a line drawn from a point in the Northwesterly line of said Southeasterly 100 feet, 51.93 feet Southwesterly from the Northeasterly corner thereof to a point in the Southeasterly line of the Northwesterly 50 feet of the Southeasterly 100 feet of said Lot 33, 51.93 feet Southwesterly from the Southeasterly corner thereof and lying Northeasterly of a line drawn from a point in the Northwesterly line of the Southeasterly 100 feet of said Lot 33, 74.49 feet Southwesterly from the Northeasterly corner thereof to a point in the Southeasterly line of the Northwesterly 50 feet of the Southeasterly 100 feet of said Lot 33, 74.38 feet Southwesterly from the Southeasterly corner of said Northwesterly 50 feet, in Cook County, Illinois.

Parcel 2:

The Northwesterly 17.65 feet of the Southeasterly 100 feet of that part of Lot 33 in County Clerk's Division of that part of the Southeast 1/4 of Section 17, Township 42 North, Range 13, East of the Third Principal Meridian, lying West of the Chicago and North Western Railroad, and lying Northeasterly of a line drawn from a point in the Northwesterly line of said Southeasterly 100 feet of Lot 33, 51.93 feet Southwesterly from the Northeasterly corner thereof to a point in the Southeasterly line of the Northwesterly 50 feet of the Southeasterly 100 feet of said Lot 33, both as measured at right angles to the Southeasterly line of said Lot 33, 51.93 feet Southwesterly from the Southeasterly corner of said Northwesterly 50 feet, in Cook County, Illinois.

Parcel 3:

Easement as set forth in the Declaration of easement and covenants for ingress and egress for the benefit of Parcel 1 as shown in Exhibit "1" thereto attached to Document recorded March 3, 1961 as Document Number 18099903.