

UNOFFICIAL COPY 553116

WARRANTY DEED
Joint Tenancy Illinois Statutory
(Individual to Individual)

ALF No. 2810
December 1973

(The Above Space For Recorder's Use Only)

THE GRANTOR Karen Marie Lund, a single person never married
and Rose Lund, a widow
of the Village of Schaumburg County of Cook State of Illinois
for and in consideration of Ten and no/100 ----- DOLLARS.
in hand paid,

CONVEY and WARRANT to Rita B. Smith, an unmarried person
and Karen L. Ewen, an unmarried person
of the Village of Schaumburg County of Cook State of Illinois
not in Tenancy in Common, but in JOINT TENANCY, the following described Real Estate situated in the
County of Cook in the State of Illinois, to wit:*

Attached

Permanent Index No.: 07-17-104-064 Affects Unit
07-17-104-144 Affects Common Area

Property commonly known as: 1921 Finchley, Schaumburg, IL 60194

Subject to: Terms, covenants, conditions, restrictions and
easements of record, general real estate taxes for 1986 and
subsequent years.

hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of
Illinois, TO HAVE AND TO HOLD said premises not in tenancy in common, but in joint tenancy forever.

DATED this 29th day of OCTOBER 1986

PLEASE
PRINT OR
TYPE NAMES
BELOW
SIGNATURES:

Karen Marie Lund

(Seal)

Rose Lund

(Seal)

State of Illinois, County of Cook ss. I, the undersigned, a Notary Public in
and for said County, in the State aforesaid, DO HEREBY CERTIFY that Karen Marie Lund, a single
person never married and Rose Lund, a widow
personally known to me to be the same persons whose names they
subscribed to the foregoing instrument, appeared before me this day in person,
and acknowledged that they signed, sealed and delivered the said instrument
as their free and voluntary act, for the uses and purposes therein set
forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this 29 day of OCTOBER 1986
Commission Expires 8/11/98

NOTARY PUBLIC

This instrument was prepared by Einhorn, Picklin & Lake, 3325 N. Arlington Hqts. Rd.
name address city zip
Arlington Heights, IL 60004

ADDRESS OF PROPERTY AND GRANTEE
1921 Finchley

Schaumburg, IL 60194

THE ABOVE ADDRESS IS FOR STATISTICAL PURPOSES
ONLY AND IS NOT A PART OF THIS DEED

SEND SUBSEQUENT TAX BILLS TO
Rita B. Smith & Karen L. Ewen
1921 Finchley
Schaumburg, IL 60194
(Address)

MAILED TO { Steve Epstein
120 W. Golf Road
Schaumburg, IL 60194

RECORDER'S OFFICE (BUSINESS)

If space is insufficient*
use reverse side

American Legal Forms & Office Supply Company
Chicago--372-1922

AFFIX "RIDERS" OR REVENUE STAMPS HERE

553116

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86 GRANTS

STATE OF ILLINOIS
REAL ESTATE TRANSFER TAX
35.25

STATE OF ILLINOIS
REAL ESTATE TRANSFER TAX
35.25



0041

DEPT-01 RECORDING
\$12.25
RECEIVED FROM 1566 11/10/06 16:27:00
BOOK COUNTY RECORDER

Property of Cook County Clerk's Office

Parcel 1:

Unit 3, Area 9, Lot 2 in Sheffield Town Schaumburg, Unit No. 3, being a subdivision of part of the West 1/2 of the North West 1/4 of Section 17, Township 41 North, Range 10, East of the Third Principal Meridian, according to the plat thereof recorded May 21, 1971 as document number 21487751, in Cook County, Illinois

Also

Parcel 2:

Easement appurtenant to the above described real estate as defined in Declaration, recorded October 23, 1970 as document number 21298600 and amended by Declaration recorded December 7, 1970 as document number 21337105 and September 13, 1971 as document number 21618615 and recorded May 10, 1972 as document number 21896607, in Cook County, Illinois.

85531116

Property of Cook County Clerk's Office

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Property of Cook County Clerk's Office

State of Illinois

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Mortgage

PHA Case No: 131-4745210-703

This Indenture, Made this 29TH day of OCTOBER, 19 86 between
 RITA B. SMITH, SINGLE AND KAREN L. EWEN, SINGLE

SHELTER MORTGAGE CORPORATION
 a corporation organized and existing under the laws of the State of Wisconsin
 Mortgagee.

85531117

Witnesseth: That whereas the Mortgagor is justly indebted to the Mortgagee, as is evidenced by a certain promissory note bearing even date herewith, in the principal sum of
 SIXTY-FIVE THOUSAND NINE HUNDRED THIRTEEN AND NO /100
 (\$ 65913.00 * NINE AND 50/100 Dollars
 payable with interest at the rate of * 9.500 per centum (9.500 %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in Roselle, Illinois
 or at such other place as the holder may designate in writing, and delivered; the said principal and interest being payable in monthly installments of FIVE HUNDRED FIFTY-FOUR AND 24/100 Dollars (\$ 554.24)
 on the first day of DECEMBER 19 86, and a like sum of the first day of each and every month thereafter until the note is fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of NOVEMBER 19 86.

Now, therefore, the said Mortgagor, for the better securing of the payment of the said principal sum of money and interest and the performance of the covenants and agreements herein contained, does by these presents Mortgage and Warranty unto the Mortgagee, its successors or assigns, the following described Real Estate situate, lying and being in the county of COOK and the State of Illinois, to wit:

"SEE ATTACHMENT"
 (Such property having been purchased in whole or in part with the sums secured hereby BY TD 20
 TAX KEY NO: 07-17-104-064/07-17-104-144

The attached Rider is incorporated herein and made a part of this instrument.

85531117

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging, and the rents, issues, and profits thereof; and all apparatus and fixtures of every kind for the purpose of supplying or distributing heat, light, water, or power, and all plumbing and other fixtures in, or that may be placed in, any building now or hereafter standing on said land, and also all the estate, right, title, and interest of the said Mortgagor in and to said premises.

To have and to hold the above-described premises, with the appurtenances and fixtures, unto the said Mortgagee, its successors and assigns, forever, for the purposes and uses herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the said Mortgagor does hereby expressly release and waive.

And said Mortgagor covenants and agrees:

To keep said premises in good repair, and not to do, or permit to be done, upon said premises, anything that may impair the value thereof, or of the security intended to be effected by virtue

of this instrument; not to suffer any lien of mechanics men or material men to attach to said premises; to pay to the Mortgagee, as hereinafter provided, until said note is fully paid, (1) a sum sufficient to pay all taxes and assessments on said premises, or any tax or assessment that may be levied by authority of the State of Illinois, or of the county, town, village, or city in which the said land is situate, upon the Mortgagor on account of the ownership thereof; (2) a sum sufficient to keep all buildings that may at any time be on said premises, during the continuance of said indebtedness, insured for the benefit of the Mortgagee in such forms of insurance, and in such amounts, as may be required by the Mortgagee.

This form is used in connection with mortgages insured under the one- to four-family programs of the National Housing Act which provide for periodic Mortgage Insurance Premium payments.

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All insurance shall be carried in companies approved by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagee will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagee and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagee in and to any insurance policies then in force shall pass to the purchaser or grantee.

That if the premises, or any part thereof, be condemned under any power of eminent domain, or acquired for a public use, the damages, proceeds, and the consideration for such acquisition, to the extent of the full amount of indebtedness upon this Mortgage, and the Note secured hereby remaining unpaid, are hereby assigned by the Mortgagee to the Mortgagee and shall be paid forthwith to the Mortgagee to be applied by it on account of the indebtedness secured hereby, whether due or not.

The Mortgagee further agrees that should the mortgage and the Note secured hereby not be eligible for insurance under the National Housing Act within 90 days from the date hereof, written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the 90 days' time from the date of this mortgage, declining to insure said note and this mortgage, being deemed conclusive proof of such ineligibility, the Mortgagee or the holder of the note may, at its option, declare all sums secured hereby immediately due and payable.

In the event of default in making any monthly payment provided for herein and in the note secured hereby for a period of thirty (30) days after the due date thereof, or in case of a breach of any other covenant or agreement herein stipulated, then the whole of said principal sum remaining unpaid together with accrued interest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

And in the event that the whole of said debt is declared to be due, the Mortgagee shall have the right immediately to foreclose the mortgage, and upon the filing of any bill for that purpose, the court in which such bill is filed may at any time thereafter, in order to place Mortgagee in possession of the premises, and without regard to the value of said premises or whether the same shall then be occupied by the owner of the equity of redemption, as a homestead, enter an order placing the Mortgagee in possession of the premises, or appoint a receiver for the benefit of the Mortgagee with power to collect the rents, issues, and profits of the said premises during the pendency of such foreclosure suit and, in case of sale and a deficiency, during the full maturity period of redemption, and such rents, issues, and profits when collected may be applied toward the payment of the indebtedness, feminine.

Whenever the said Mortgagee shall be placed in possession of the above described premises under an order of a court in which an action is pending to foreclose this mortgage or a subsequent mortgage, the said Mortgagee, in its discretion, may keep the said premises in good repair; pay such current or back taxes and assessments as may be due on the said premises; pay for and maintain such insurance in such amounts as shall have been required by the Mortgagee; lease the said premises to the Mortgagee or others upon such terms and conditions, either written or oral, as may be approved by the court; collect and receive the rents, issues, and profits for the use of the premises hereinabove described; and employ other persons and expend itself such amounts as are reasonably necessary to carry out the provisions of this paragraph.

And in case of foreclosure of this mortgage by said Mortgagee in any court of law or equity, a reasonable sum shall be allowed for the solicitor's fees, and stenographer's fees of the complainant in such proceeding, and also for all outlays for documentary evidence and the cost of a complete abstract of title for the purpose of such foreclosure; and in case of any other suit, or legal proceeding, wherein the Mortgagee shall be made a party thereto by reason of this mortgage, its costs and expenses, and the reasonable fees and charges of the attorneys or solicitors of the Mortgagee, so made parties, for services in such suit or proceeding, shall be a further lien and charge upon the said premises under this mortgage, and all such expenses shall become so much additional indebtedness secured hereby and be allowed in any decree foreclosing this mortgage.

And there shall be included in any decree foreclosing this mortgage and be paid out of the proceeds of any sale made in pursuance of any such decree: (1) All the costs of such suit or suits, including, sale, and conveyance, including attorneys', solicitors', and stenographer's fees, outlays for documentary evidence and cost of said abstract and examination of title; (2) All the moneys advanced by the Mortgagee, if any, for the purpose authorized in the mortgage with interest on such advances at the rate set forth in the note secured hereby, from the time such advances are made; (3) All the accrued interest remaining unpaid on the indebtedness hereby secured; (4) All the said principal money remaining unpaid. The surplus of the proceeds of sale, if any, shall then be paid to the Mortgagee.

If Mortgagee shall pay said note at the time and in the manner aforesaid and shall abide by, comply with, and duly perform all the covenants and agreements herein, then this conveyance shall be null and void and Mortgagee will, within thirty (30) days after written demand therefor by Mortgagee, execute a release in satisfaction of this mortgage, and Mortgagee hereby waives the benefit of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mortgagee.

It is expressly agreed that no extension of the time for payment of the debt hereby secured given by the Mortgagee to any successor in interest of the Mortgagee shall operate to release, in any manner, the original liability of the Mortgagee.

The covenants herein contained shall bind, and the benefits and advantages shall inure, to the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the masculine gender shall include the feminine.

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