

WARRANTY DEED

①

Joint Tenancy Illinois Statutory

(Individual to Individual)

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86547984

(The Above Space For Recorder's Use Only)

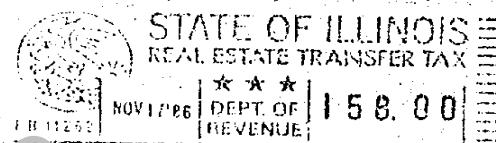
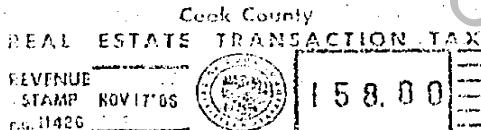
THE GRANTOR JOSEF STRAUSS and ERNA D. STRAUSS, His Wife

of the Village of Glencoe County of Cook State of Illinois
for and in consideration of TEN AND NO/100 (\$10.00) DOLLARS.in hand paid,
CONVEY and WARRANT to VIJAY K. MAKER and SUSHILA MAKER, His Wife
(NAMES AND ADDRESS OF GRANTEES)

3751 Whirlaway, Northbrook, IL 60062

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:

Lot 13 in Lake Shore Estates Subdivision being a Subdivision of
 Lot 1 in Melville E. Stone's Subdivision of the South Half of the
 Northeast fractional Quarter of Section 6, lying North of Center
 of Ravine, together with that part of the east 9.76 acres of the
 South half of the Northwest quarter of said Section 6, (except
 that part thereof lying south of Center of Ravine), all in
 Township 42 North, Range 13, East of the Third Principal
 Meridian, in Cook County, Illinois.



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.

05-06-201-056 JJ

DATED this 5th day of June 19 84

PLEASE
PRINT OR
TYPE NAME(S)
BELOW
SIGNATURE(S)

JOSEF STRAUSS

(Seal)

ERNA D. STRAUSS

(Seal)

(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 JOSEF STRAUSS and
 ERNA D. STRAUSS, His Wife as Joint Tenants

IMPRINT
SEAL
HERE

personally known to me to be the same person(s) whose name(s) are
 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 5 day of June 19 84

Commission expires 2/8 1988 JEFFREY STRANGE, 113 Waukegan, Suite 106, Glenview, IL

This instrument was prepared by JEFFREY STRANGE, 113 Waukegan, Suite 106, Glenview, IL
(Name and Address)

MAIL TO:

JEFFREY STRANGE
717 Ridge Rd
113 Waukegan Road, Suite 106
Wilmette LLC 60091
(Address)
Glenview, IL 60025
(City, State and Zip)

OR

RECORDER'S OFFICE BOX NO.

ADDRESS OF PROPERTY:
1055 Hillcrest

Glencoe, IL

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

SEND SUBSEQUENT TAX BILLS TO:

Same
(Name)

(Address)

DOCUMENT NUMBER

86547984

AFFIX "RIDERS" OR REVENUE STAMPS HERE

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Warranty Deed

JOINT TENANCY

INDIVIDUAL TO INDIVIDUAL

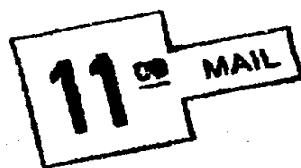
TO _____

GEORGE E. COLE®
LEGAL FORMS

Property of Cook County Clerk's Office
-86-54798

DEPT-01 \$11.25
T#00002 TRAN 0125 11/18/86 13455:00
\$1522 B **-86-547984
COOK COUNTY RECORDER

48614596



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8 6 5 4 7 9 8 5

If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

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 Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. 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 Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. * including By Articles of Agreement for Deed

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 Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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Any amounts disbursed by Lender under this paragraph / shall become additional debt of Borrower secured by this Security Interest in the Note rate and shall be payable, with interest, upon notice from Lender to Borrower.

Instrumental, appearing in court, paying reasonable attorney's fees and entering to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

change the Property, allow the Borrower to deteriorate or commingle waste. If this Security Instrument is on a leasehold and Borrower shall not merge unless Lender agrees to the merger in writing.

Postpone the due date of the monthly payments referred to in Paragraphs 1 and 2 or change the amount of the payments under Paragraph 19 if the property is acquired by Lender, Borrower's right to any insurance policies and proceeds from damage to the property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security interest immediately prior to the acquisition.

When the notice is given, unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or

cessation or repudiation of Leender's security legally feasible or Leender's sums secured by this security would be lessened, the insurance proceeds shall be apportioned to the sums secured by this security instrument, whether or not Leender has paid to Borrower, if Leender does not answer within 30 days of notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. The period will begin the day after the insurance premium, whether or not there due. The period will expire or to pay sums secured by this security instrument, whether or not Leender may use the proceeds to repair or replace

unless Learner and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration of the Property is economically feasible and Lender's security is not lessened. If the parties cannot agree, either party may hire workmen to make good the damage, and the cost of such workmen shall be paid by the party who caused the damage.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard moratorium clause. Lender shall have the right to hold the policies and renewals and shall receive prompt notice to the insurance company of paid premiums and renewal notices. In the event of loss, Borrower shall promptly give to Lender all receipts of paid premiums and renewals. If Lender requires renewals, Borrower shall promptly give to Lender all renewals and shall make a prompt payment to the insurance company by Borrower.

5. Hazard Insurance. Borrower shall keep the property insurance now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extreme coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amount and for the periods that Lender's requirements call for. The insurance carrier providing the insurance shall be chosen by Borrower and subject to Lender's approval which shall not be unreasonably withheld.

notice describing the lien. Borrower shall satisfy the lien or make one or more of the actions set forth above within 10 days of the giving of notice.

Agreements in writing to the payment of the obligation, etc. made by the debtor in accordance with the terms of the instrument, or (c) counteracts in good faith the lien by, or defends against the claim of the creditor in respect of the instrument, legal proceedings, etc. tried by the debtor to collect due to him under the instrument.

to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the property which may attach prior to the payment of principal and interest.

Note: third, to amounts payable under paragraph 2; fourth, to interests due; and last, to principal due.

any funds held by Lender; if Under Pledgehold 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property to its acquisition by Lender, any Funds held by Lender at the time of application as a credit to the sums received by this Security Instrument.

amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the

small group to build a portfolio, without charge, an annual accounting of the funds showing clearly to the fundholders the security of their sums invested by this Security Instrument.

Lender may not hold any charge for holding and applying the funds, analyzing the account or verifying the records, unless Lender pays Borrower interest on the funds and applicable law permits Lender to make such a charge. Borrower and Lender may not hold any charge for holding and applying the funds, unless Lender shall be required to pay Borrower any interest on the funds as a result of early withdrawal or early repayment by Borrower.

basis of current data and reasonable estimates of future screw items.

to Lender or on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the

1. Payment of Principal and Interest; Preparation and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay