

# UNOFFICIAL COPY

WARRANTY DEED  
Joint Tenancy  
Statutory (ILLINOIS)  
(Individual to Individual)

CAUTION: Consult a lawyer before using or acting under this form.  
All warranties, including merchantability and fitness, are excluded.

PT 5-12-011

86028141

### THE GRANTOR

August F. & Evelyn V. Sturm, his wife in Joint Tenancy

of the village of Oak Park County of Cook  
State of Illinois for and in consideration of  
ten DOLLARS,  
and other valuable consideration in hand paid,  
CONVEY and WARRANT to Jaffe Sang Eng  
and Susan Eng, husband and Wife  
15946 Dobson  
South Holland, IL 60473

13.00

(The Above Space For Recorder's Use Only)

(NAMES AND ADDRESS OF GRANTEE(S))

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:

The South 50 feet of Lot 4 in Block 6 in William C. Reynolds Subdivision of the North West 1/4 of the South West 1/4 of Section 6, Township 39 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.  
Common Address: 716 N. Palleforte, Oak Park, IL 60302  
Permanent Index Number: 16-06-309-007 Volume 140

1986 JAN 22 AM 11:05 86028141



Real Estate Transfer Tax

\$500



Real Estate Transfer Tax

\$100

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 16th day of January 1986

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

August F. Sturm (SEAL) \_\_\_\_\_ (SEAL)  
August F. Sturm  
Evelyn V. Sturm (SEAL) \_\_\_\_\_ (SEAL)  
Evelyn V. Sturm

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 August F. Sturm and Evelyn V. Sturm, his wife, in Joint Tenancy personally known to me to be the same person S whose name S subscribe 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.

IMPRESS SEAL HERE

Given under my hand and official seal, this 7th day of January 1986

Commission expires 9 1986 Mary Grace Buehler  
NOTARY PUBLIC

This instrument was prepared by David E. Hoy, 137 N. Oak Park Avenue, Suite 400, Oak Park, IL 60301  
(NAME AND ADDRESS)

MAIL TO:

Vanderla & Vanter, Ltd  
(Name)  
Box 156  
(Address)  
South Holland, Ill 60473  
(City, State and Zip)

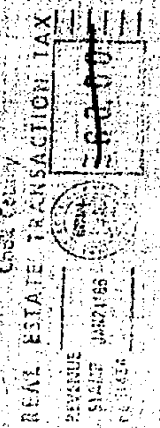
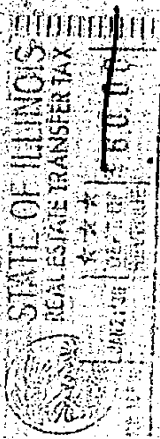
ADDRESS OF PROPERTY:

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

SEND SUBSEQUENT TAX BILLS TO:

(Name)

(Address)



86028141

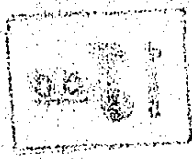
OR

RECORDER'S OFFICE BOX NO. 283

UNOFFICIAL COPY

GEORGE E. COLE  
LEGAL FORMS

880828141



Warranty Deed  
NON-TENANCY  
REVOIDAL TO NON-TENANCY

Property of Cook County Clerk's Office

THIS DEED IS VOID AND OF NO EFFECT UNLESS IT IS RECORDED IN THE PUBLIC RECORDS OF COOK COUNTY, ILLINOIS.

WARRANTY DEED  
NON-TENANCY  
REVOIDAL TO NON-TENANCY

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 on this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, at \_\_\_\_\_, Illinois, before me, the undersigned, appeared \_\_\_\_\_, of the County of \_\_\_\_\_, State of \_\_\_\_\_, known to me to be the said party, who acknowledged to me that he executed the foregoing instrument and desired the said instrument to be recorded for the purpose therein set forth, including the release and waiver of the right of redemption.

Witness my hand and official seal this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_.

Notary Public  
My Commission Expires \_\_\_\_\_

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# UNOFFICIAL COPY

8 5 9 2 0 1 4 1

IN WITNESS WHEREOF, Borrower has executed this Owner-Occupancy Rider.

Jaffe Sang Eng  
Jaffe Sang Eng  
Borrower

Susan Eng  
Susan Eng  
Borrower

STATE OF Ill

CITY/COUNTY OF Cook

, to wit:

I, the undersigned Notary Public in and for the aforesaid State and City/County do hereby certify that Jaffe Sang Eng and Susan Eng, Borrowers, have personally appeared before me in said City/County and acknowledged the within instrument to be their act and deed.

Given under my hand and seal this 16<sup>th</sup> day of January, 19 86.

Mary J. Pellgrini  
Notary Public

My Commission Expires: 3-13-88

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# UNOFFICIAL COPY

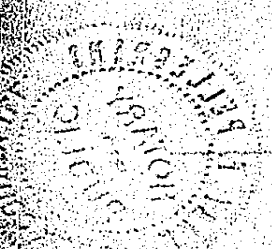
IN WITNESS WHEREOF, I have hereunto set my hand and the seal of said County at Chicago, Illinois, this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_.

\_\_\_\_\_  
Notary Public  
Chicago, Illinois

\_\_\_\_\_  
Notary Public  
Chicago, Illinois

Property of Cook County Clerk's Office

I, the undersigned Notary Public, do hereby certify that \_\_\_\_\_ and \_\_\_\_\_ have personally appeared before me in said County and acknowledged the within instrument to be their act and deed, and that they are duly qualified to execute the same.



\_\_\_\_\_  
Notary Public

BY COMMISSION EXPIRES \_\_\_\_\_

BRUSH

**UNOFFICIAL COPY**  
**2-4 FAMILY RIDER**  
**(Assignment of Rents)**

THIS 2-4 FAMILY RIDER is made this 16th day of January, 1986, 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 Borrower's Note to GOLDOME REALTY CREDIT CORP. (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

716 North Belleforte Avenue, Oak Park, Illinois 60302

[Property Address]

**2-4 FAMILY COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. USE OF PROPERTY; COMPLIANCE WITH LAW.** Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

**B. SUBORDINATE LIENS.** Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

**C. RENT LOSS INSURANCE.** Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

**D. "BORROWER'S RIGHT TO REINSTATE" DELETED.** Uniform Covenant 18 is deleted.

**E. ASSIGNMENT OF LEASES.** Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph E, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

**F. ASSIGNMENT OF RENTS.** Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the rents of the Property; and (iii) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph F.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

**G. CROSS-DEFAULT PROVISION.** Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 2-4 Family Rider.

*Jaffe Sang Eng* .....(Seal)  
Jaffe Sang Eng .....Borrower

*Susan Eng* .....(Seal)  
Susan Eng .....Borrower

86028141

# UNOFFICIAL COPY

(ASSIGNMENT OF RIGHTS)

THIS ASSIGNMENT OF RIGHTS shall be made by the undersigned in favor of the undersigned and shall be binding on the undersigned and his heirs, assigns and assigns forever. The undersigned hereby assigns to the undersigned all of his right, title and interest in and to the property described in the Schedule hereon attached and located at 710 North Redwood Avenue, Oak Park, Illinois 60067.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal this 1st day of January, 1963.

A. THE PROPERTY TO BE ASSIGNED shall be the property described in the Schedule hereon attached and located at 710 North Redwood Avenue, Oak Park, Illinois 60067.

B. THE ASSIGNED PROPERTY shall be assigned to the undersigned and his heirs, assigns and assigns forever.

C. THE ASSIGNED PROPERTY shall be assigned to the undersigned and his heirs, assigns and assigns forever, and the undersigned shall retain no interest in the property.

D. THE ASSIGNED PROPERTY shall be assigned to the undersigned and his heirs, assigns and assigns forever, and the undersigned shall retain no interest in the property.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal this 1st day of January, 1963.

THE UNDERSIGNED HEREBY CERTIFIES THAT HE IS THE OWNER OF THE PROPERTY DESCRIBED IN THE SCHEDULE HEREON ATTACHED AND THAT HE HAS THE RIGHT TO ASSIGN THE SAME. HE FURTHER CERTIFIES THAT HE HAS NO OTHER INTEREST IN THE PROPERTY AND THAT HE IS NOT A PARTNER OR JOINT TENANT IN THE PROPERTY. HE HAS NO OBLIGATION TO PAY ANY TAXES OR DEBTS IN CONNECTION WITH THE PROPERTY. HE HAS NO OBLIGATION TO PAY ANY OTHER TAXES OR DEBTS IN CONNECTION WITH THE PROPERTY. HE HAS NO OBLIGATION TO PAY ANY OTHER TAXES OR DEBTS IN CONNECTION WITH THE PROPERTY. HE HAS NO OBLIGATION TO PAY ANY OTHER TAXES OR DEBTS IN CONNECTION WITH THE PROPERTY.

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IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal this 1st day of January, 1963.

THE UNDERSIGNED HEREBY CERTIFIES THAT HE IS THE OWNER OF THE PROPERTY DESCRIBED IN THE SCHEDULE HEREON ATTACHED AND THAT HE HAS THE RIGHT TO ASSIGN THE SAME.

BEFORE ME

Notary Public  
State of Illinois

# UNOFFICIAL COPY

## OWNER OCCUPANCY RIDER

### I. PARTIES TO AGREEMENT

This agreement is between the persons signing below hereinafter referred to as "Borrower", and  Goldome Realty Credit Corp.,  Goldome FSB referred to as "Lender".

### II. AMENDMENT OF OTHER AGREEMENTS

This agreement is to amend and be part of the deed of trust/mortgage/deed to secure debt (Security Instrument) signed this date by Borrower, to secure Borrower's promise to repay the loan. The security instrument secures the property located at 716 North Belleforte Avenue, Oak Park, Illinois 60302. In addition to the agreements contained in the note and security instrument Borrower and Lender further agree as follows:

1. Lender does not desire to make a loan to Borrower secured by this property unless the property is to be occupied by Borrower as Borrower's primary residence.
2. The Borrower desires lender to make this loan.
3. Borrower promises and assures Lender that it intends to occupy this property as borrower's primary residence and that Borrower will so occupy this property as its sole residence within sixty (60) days after settlement.
4. Borrower and Lender further agree that if Borrower breaches this promise, then Lender may invoke any of the remedies provided in the security instrument including but not limited to:
  - a. Power of Sale
  - b. Decrease in term of loan
  - c. Increase in interest rate to 13.500%.
  - d. Require that the principal balance be reduced to 80% of the original purchase price which was \$120,000.00.

### III. TERMINATION OF AGREEMENT

The provisions of this rider shall terminate and end upon the sale and purchase of the note secured by this property to Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation.

# UNOFFICIAL COPY

OWNER GUARANTEE FORM

## TERMINATION OF AGREEMENT

This agreement is between the parties signing below. This agreement shall be in full force and effect from the date of execution and shall remain in full force and effect until the date of termination or until the date of completion of the loan. The agreement shall be terminated if the borrower fails to make the payments as required by the agreement.

## ASSIGNMENT OF OTHER AGREEMENTS

This agreement is made in full force and effect from the date of execution and shall remain in full force and effect until the date of termination or until the date of completion of the loan. The agreement shall be terminated if the borrower fails to make the payments as required by the agreement.

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PROPERTY OF COOK COUNTY CLERK'S OFFICE