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

1988 MAY 13 PM 1:24

88204738

THIS INDENTURE, Made this 28 day of April, 1988 between WAI LUN CHAN and KIT HING CHAN, His WIFE
of the City of Villa Park in the County of DuPage and State of Illinois parties of the first part, and JIU QIANG HOU and SHU YI HOU
326 W. 23RD CHICAGO, ILL. 60616

88204738
13.00

(NAME AND ADDRESS OF GRANTEES)

parties of the second part, WITNESSETH, That the parties of the first part, for and in consideration of the sum of Ten & No/100 Dollars and other good and valuable consideration

Above Space For Recorder's Use Only.

and warrant to the parties of the second part, not in tenancy in common, but in joint tenancy, the following described Real Estate, to-wit:

See attached Legal description

P. I. N. 17-28-212-056-1002

Commonly known as 326B West 23rd Place, Chicago, Illinois 60616

* * * *
0 3 1 2 5 4

CITY OF CHICAGO
REAL ESTATE TRANSACTION TAX
DEPT. OF REVENUE
MAY 13 1988
525.00

STATE OF ILLINOIS
REAL ESTATE TRANSFER TAX
MAY 13 1988
REVENUE
\$ 35.00

Cook County
REAL ESTATE TRANSACTION TAX
REVENUE
MAY 13 1988
\$ 35.00

situated in the County of Cook in the State of 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 the above granted premises unto the parties of the second part forever, not in tenancy in common, but in joint tenancy.

IN WITNESS WHEREOF, the parties of the first part have hereunto set their hands and seals the day and year first above written.

WAI LUN CHAN (SEAL)
KIT HING CHAN (SEAL)
K.H.C.

Please print or type name(s) below signature(s)

(SEAL)
(SEAL)

This instrument was prepared by Philip Chow, 2300 S. Wentworth, Chicago, IL 60616
(NAME AND ADDRESS)

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21-57-571 IF

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STATE OF Illinois)
COUNTY OF Cook) ss.

I, Philip Chow a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Wai Lun Chan and Kit Hing Chan, HIS WIFE

personally known to me to be the same persons whose names 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 28th day of APRIL, 1988.

(Impress Seal Here)

Philip Chow
Notary Public

Commission Expires August 30, 1989

88204738

Box _____

Warranty Deed

JOINT TENANCY FOR ILLINOIS

TO _____

ADDRESS OF PROPERTY: _____

BOX 333 - GG.

MAIL TO: *Wallace H. Gray*
53 W. Oak Street
Chicago, Ill 60604

GEORGE E. COLE
LEGAL FORMS

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PARCEL 1:

UNIT NUMBER 326-B IN ORIENTAL TERRACES CONDOMINIUM NO. 326 AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOT 53 IN ALLEN C. L. LEE'S SUBDIVISION BEING A RESUBDIVISION IN THE WEST 1/2 OF THE NORTH EAST 1/4 OF SECTION 28, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM RECORDED ON NOVEMBER 25, 1985 AS DOCUMENT 88206678, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PARCEL 2:

EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS ESTABLISHED AND SET FORTH IN DECLARATION OF EASEMENTS AND DATED APRIL 8, 1985 AND RECORDED APRIL 10, 1985 AS DOCUMENT 87506504 AND AS CREATED BY DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED SEPTEMBER 28, 1983 AND KNOWN AS TRUST NUMBER 59315 TO MID-AMERICA NATIONAL BANK OF CHICAGO, AS TRUSTEE UNDER TRUST AGREEMENT DATED JUNE 18, 1986 AND KNOWN AS TRUST NUMBER 1772, DATED DECEMBER 17, 1986 AND RECORDED DECEMBER 18, 1986 AS DOCUMENT 86607674, FOR INGRESS AND EGRESS, IN COOK COUNTY, ILLINOIS.

GRANTOR ALSO HEREBY CREATES IN THE GRANTEE, ITS SUCCESSORS AND ASSIGNS, AS RIGHTS AND EASEMENTS APPURTENANT TO THE ABOVE DESCRIBED REAL ESTATE, THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID PROPERTY SET FORTH IN THE DECLARATION OF CONDOMINIUM, AFORESAID, AND GRANTOR RESERVES TO ITSELF, ITS SUCCESSORS AND ASSIGNS, THE RIGHTS AND EASEMENTS SET FORTH IN SAID DECLARATION FOR THE BENEFIT OF THE REMAINING PROPERTY DESCRIBED THEREIN.

THIS DEED IS SUBJECT TO ALL RIGHTS, EASEMENTS, COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATIONS CONTAINED IN SAID DECLARATION THE SAME AS THOUGH THE PROVISIONS OF SAID DECLARATION WERE RECITED AND STIPULATED AT LENGTH HEREIN.

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COOK COUNTY, ILLINOIS
PUBLIC RECORD

1988 MAY 13 PM 1:24

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15.00

[Space Above This Line For Recording Date]

BOX 333 - GG

This instrument was prepared by:
Mr. W.W. Kiehn, Sr., V.P.
NEW ASIA BANK
222 WEST CERMAK ROAD
CHICAGO, IL 60616-1997

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on April 29th, 1988. The mortgagor is JIU QIANG HOU AND SHU YI HOU, HIS WIFE ("Borrower"). This Security Instrument is given to NEW ASIA BANK, ITS SUCCESSORS AND/OR ASSIGNS, which is organized and existing under the laws of ILLINOIS, and whose address is 222 W. CERMAK ROAD, CHICAGO, ILLINOIS 60616-1997 ("Lender"). Borrower owes Lender the principal sum of THIRTY FIVE THOUSAND AND NO/100***** Dollars (U.S. \$35,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on DEMAND, BUT NO LATER THAN 4/30/1998. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in COOK County, Illinois:

PARCEL 1:
UNIT NUMBER 326-B IN ORIENTAL TERRACES CONDOMINIUM NO. 326 AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:
LOT 53 IN ALLEN C. L. LEE'S SUBDIVISION BEING A RESUBDIVISION IN THE WEST 1/2 OF THE NORTH EAST 1/4 OF SECTION 28, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT 'B' TO THE DECLARATION OF CONDOMINIUM RECORDED ON NOVEMBER 25, 1985 AS DOCUMENT 85296675; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS

PARCEL 2:
EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS ESTABLISHED AND SET FORTH IN DECLARATION OF EASEMENTS AND DATED APRIL 8, 1985 AND RECORDED APRIL 10, 1985 AS DOCUMENT 27506504 AND AS CREATED BY DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED SEPTEMBER 28, 1983 AND KNOWN AS TRUST NUMBER 59315 TO MID-AMERICA NATIONAL BANK OF CHICAGO, AS TRUSTEE UNDER TRUST AGREEMENT DATED JUNE 18, 1986 AND KNOWN AS TRUST NUMBER 1722, DATED DECEMBER 17, 1986 AND RECORDED DECEMBER 18, 1986 AS DOCUMENT 86607674, FOR INGRESS AND EGRESS, IN COOK COUNTY, ILLINOIS.

PIN: 17-28-212-056-1002

which has the address of 326 B. WEST 23RD STREET (ORINETA TERRACES) CHICAGO, Illinois 60616 ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized 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 warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Garbrough 71-57-571 DF

88204739

