

from any and all personal liability under the Note and Loan Documents; and (b) waives its right to accelerate the entire unpaid balance of the Note by reason of the transfer to Borrower of the real property described in the Mortgage, but such waiver shall not be deemed to be a waiver with respect to any future sales, transfers, conveyances or other transactions involving title or possession of such real property or any part thereof.

ROBERT R. REGUTTI AND CAROL A. REGUTTI

5. Continuation of Lien on Security Property. Borrower acknowledges that the property described in the Mortgage shall remain subject to the liens, charges, and encumbrances of the Mortgage and any other security instrument collectively called "Loan Documents" given to secure the indebtedness evidenced by the Note and nothing herein contained shall be done pursuant hereto...

66122199

4. Assumption Fee. Borrower forthwith shall pay to Lender the sum of U.S. \$10,212 as a loan assumption fee. Borrower acknowledges and agrees that the interest rate on the Note shall be as of the date of this Agreement the interest rate applicable to the Note is 10.212% per annum.

3. Adjustable Interest Rate Provisions. Borrower agrees that future interest rate adjustments shall be made in accordance with the terms of the Note, and that as of the date of this Agreement the interest rate applicable to the Note is 10.212% per annum.

2. Status of Loan. As of the date of this Agreement (a) the unpaid principal balance on the Note is the amount stated as the Total Unpaid Principal Balance in Schedule A of this Agreement; (b) all monthly payments of principal and interest on the Note due on and after MARCH 15, 1999 and before FEBRUARY 15, 1999...

1. Assumption of Obligations by Borrower. Borrower hereby assumes and agrees to timely perform all of the monetary and non-monetary obligations of the maker(s) under the Note, the Mortgage and other Loan Documents, as such obligations may be modified by this Agreement.

See Larger Description Attached as Exhibit A

NOW, HEREOF, for good and valuable consideration, the receipt of which is hereby acknowledged, Borrower and Lender agree as follows: A. There is present to Lender an indebtedness evidenced by a certain promissory note or notes identified in Schedule A attached hereto and incorporated herein by this reference (collectively, the "Note"), which Note was made payable in favor of Lender in the original principal amount(s) set forth in Schedule A of this Agreement.

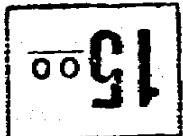
This Assumption Agreement (the "Agreement") is made and entered into on, and effective as of, MARCH 14, 1999, by and between LARRY M. BACA, DIVORCED AND NOT SINCE REMARRIED, AND CAROLYN A. CAHILL, A SPINSTER ("Borrower"), and Home Savings of America, F.A., whose mailing address is P.O. Box 7075, Pasadena, California 91109-7075 ("Lender"), with reference to the following facts:

THIS AGREEMENT CONSISTS OF THREE PAGES. REVIEW ALL PROVISIONS OF THIS AGREEMENT BEFORE SIGNING.

Assumption Agreement

LOAN NO. 774572 PTN: 23-27-206-054

69122199



ALL NOTICES TO LENDER SHALL BE MAILED OR DELIVERED TO THE ABOVE ADDRESS. PASADENA, CALIFORNIA 91109-7075

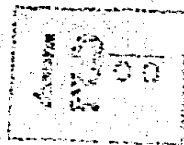
JOAN RENKEN WHEN RECORDED MAIL TO: HOME SAVINGS OF AMERICA P.O. BOX 7075 PASADENA, CALIFORNIA 91109-7075

7199546-0

UNOFFICIAL COPY

Property of Cook County Clerk's Office

2015/08/08



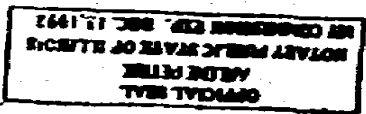
Notary Public

personally known to me to be the same person(s) whose name(s) appeared before me this day in person, and acknowledged that signed and delivered the said instrument as

STATE OF ILLINOIS COUNTY OF COOK

Signature Signature

Consent of Junior Lienors



My commission expires 12-13-91

Given under my hand and official seal this 16th day of March 1989

STATE OF ILLINOIS COUNTY OF COOK

My commission expires Nov 18, 1989

personally known to me to be the same person(s) whose name(s) appeared before me this day in person, and acknowledged that signed and delivered the said instrument

LARRY M. BACA, HUSBAND AND NOT SINCE REMARRIED AND CAROLYN A. CAHILL, A SPINSTER

STATE OF ILLINOIS COUNTY OF COOK

LARRY M. BACA, Vice President CAROLYN A. CAHILL

REVIEW ALL PROVISIONS OF THIS AGREEMENT BEFORE SIGNING. THIS AGREEMENT CONSISTS OF THREE PAGES. HOME SAVINGS OF AMERICA, F.A. by Larry M. Baca, Vice President

66122169

Property of Cook County Clerk's Office

BORROWERS INITIAL

Date of Document	Recordation Date	Records of	COBK
06/30/81	07/17/81	EXCUTED BY: ROBERT R. AND CAROLE A. RESULTI INSTR NO: 81298790	

Deed of Trust or Mortgage Recording Information

SCHEDULE B

Total Monthly Payment \$ 1,208.68

Total Unpaid Principal Balance \$ 139,053.78

Date of Note	Loan Number	Original Principal Amount	Unpaid Principal Balance	Current Monthly Payment of Principal and Interest	Current Monthly Payment of Escrows
06/30/81	00074572	139,900.00	139,053.78	1,208.68	173.97

LEARN NO. 774572

No(s)

SCHEDULE A

66127168

Property of Cook County Clerk's Office

UNOFFICIAL COPY

Property of Cook County Clerk's Office

11/11/11
11/11/11

681227168

Signature of Borrower
Anthony A. Gull

Signature of Borrower
W. M. Gull

This Agreement is to be effective on either the date on which the deed evidencing the sale or transfer of the property described in the mortgage is recorded or the date the loan is closed by an attorney, escrow agent or similar closing agent, whichever first occurs (the "Effective Date"), and the Borrower acknowledges that the recording of the deed and the closing of the loan are outside the control of Lender. In the event that one or more interest rate adjustments are made to the Note before the Effective Date, this Agreement shall expire and have no further force and effect, unless this Agreement is amended to reflect the change in the Existing Interest Rate arising out of such interest rate adjustment. Borrower acknowledges that any such change in the Existing Interest Rate will require that this Agreement be amended and will result in a change in the calculation of the maximum and minimum permissible interest rates, which shall not exceed 5 percentage points greater or less than the Existing Interest Rate, as so adjusted.

3. Adjustable Interest Rate Provisions. Borrower agrees that future interest rate adjustments shall be made in accordance with the terms of the Note, and that as of the date of this Agreement the interest rate applicable to the Note is TEN AND 3/16 PERCENT (10.1875 percent) per annum (the "Existing Interest Rate"). Borrower acknowledges and agrees that the interest rate on the Note shall be adjusted, in accordance with Section 2(a) of the Note, and that the interest rate when so adjusted shall not exceed 5 percentage points greater or less than the Existing Interest Rate.

APPENDIX

UNOFFICIAL COPY

000000000000

Property of Cook County Clerk's Office

UNOFFICIAL COPY

3 9 1 2 2 1 9 3

66122168

Property of Cook County Clerk's Office

PW 2327206 054

12205 S. 99TH Ave
Palos Park IL

THE PROPERTY OF THE COOK COUNTY CLERK'S OFFICE IS HEREBY IDENTIFIED AS BEING THE PROPERTY OF THE COOK COUNTY CLERK'S OFFICE AND IS NOT TO BE REPRODUCED OR TRANSMITTED IN ANY FORM OR BY ANY MEANS, ELECTRONIC OR MECHANICAL, INCLUDING PHOTOCOPYING, RECORDING, OR BY ANY INFORMATION STORAGE AND RETRIEVAL SYSTEM, WITHOUT THE EXPRESS WRITTEN PERMISSION OF THE COOK COUNTY CLERK'S OFFICE.

Exhibit A

UNOFFICIAL COPY

COISS'1124

Property of Cook County Clerk's Office