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

CAUTION: Consult a lawyer before using or acting under this form. Neither the publisher nor the seller of this form makes any warranty with respect thereto, including any warranty of merchantability or fitness for a particular purpose.

90231459

THE GRANTOR Kim A. Grafh a/k/a Kim A. Harmer
and Randall R. Harmer, husband and wife

of the City of Chicago County of Cook
State of Illinois for and in consideration of
TEN AND XX/100 (\$10.00) DOLLARS,
& other good & valuable consideration in hand paid,
CONVEY and WARRANT to
W. Eric Carlborg and Michelle D. Carlborg
1122 North Clark Street
Apt. 2406
Chicago, Illinois 60610
(NAMES AND ADDRESS OF GRANTEE(S))

DEPT-01 RECORDING \$14.25
T#2222 TRAN 6297 05/17/90 16:47:00
#5798 # B *-90-231459
COOK COUNTY RECORDER

(The Above Space For Recorder's Use Only)

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:

See Exhibit "A" attached hereto and made a part hereof

90231459

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.

Permanent Real Estate Index Number(s): 14-33-105-034-1003
Address(es) of Real Estate: 445 W. Fullerton, #1-A, Chicago, IL 60614

DATED this 10th day of May 1990

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

Kim A. Grafh (SEAL) Kim A. Harmer (SEAL)
Kim A. Harmer
Randall R. Harmer (SEAL) Randall R. Harmer

State of Illinois, County of Cook ss. I, the undersigned, a Notary Public and for
said County, in the State aforesaid, DO HEREBY CERTIFY that
Kim A. Grafh a/k/a Kim A. Harmer and Radall R. Harmer,
husband and 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 acknowl-
edged 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 10th day of May 1990
Commission expires 1991
Coleen F. Danaher
NOTARY PUBLIC

This instrument was prepared by Scott Nathanson, 3001 N. Southport, Chicago, IL 60657
(NAME AND ADDRESS)

MAIL TO { Michael Chubis (Name)
837 Wackerly Rd. (Address)
Deerfield, IL 60015 (City, State and Zip)

SEND SUBSEQUENT TAX BILLS TO

W. Eric Carlborg (Name)
445 W. Fullerton, #1-A (Address)
Chicago, IL 60614 (City, State and Zip)

AFFIX "RIDERS" OR REVENUE STAMPS HERE

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GEORGE E. COLE
LEGAL FORMS

TO

Property of Cook County Clerk's Office

#1935-88
J

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EXHIBIT 0 2 3 1 4 5 7

UNIT NO. 1A AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS "PARCEL"): THE WEST 55 FEET OF LOTS 1 AND 2 (EXCEPT A TRIANGULAR TRACK IN THE SOUTHEAST CORNER THEREOF DESCRIBED AS FOLLOWS: COMMENCING ON THE SOUTH LINE OF SAID LOT 2 AT A POINT 55 FEET EAST OF THE SOUTHWEST CORNER OF SAID LOT; THENCE WEST ON THE SOUTH LINE OF SAID LOT 2, 14.95 FEET; THENCE NORTHEASTERLY TO A POINT IN THE EAST LINE OF SAID WEST 55 FEET OF LOTS 1 AND 2, WHICH IS 6.35 FEET NORTH OF THE SOUTH LINE OF SAID LOT 2; THENCE SOUTH ON THE EAST LINE OF SAID WEST 55 FEET OF LOTS 1 AND 2, 6.35 FEET TO THE PLACE OF BEGINNING) AND THAT PART OF LOT 3 DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWESTERLY CORNER OF SAID LOT 3, THENCE EAST ON THE NORTH LINE OF SAID LOT 3, 14.95 FEET; THENCE SOUTHWESTERLY TO A POINT IN WESTERLY LINE OF THE SAID LOT 3, WHICH 5.85 FEET SOUTHEASTERLY FROM THE NORTHWESTERLY CORNER OF THE SAID LOT 3, THENCE NORTHWESTERLY ALONG THE WESTERLY LINE OF SAID LOT 3, 5.85 FEET TO THE PLACE OF BEGINNING, ALL IN WILLIAM BARRY'S SUBDIVISION OF BLOCK 4 IN CANAL TRUSTEES; SUBDIVISION IN SECTION 33, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED AS EXHIBIT A TO DECLARATION OF CONDOMINIUM MADE BY SOUTH CENTRAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED JUNE 17, 1977, AND KNOWN AS TRUST NO. L-1072, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NO. 24121833; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY).

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CONDOMINIUM RIDER 452

THIS CONDOMINIUM RIDER is made this 15TH day of MAY, 19 90,
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
THE FIRST NATIONAL BANK OF CHICAGO (the "Lender")
of the same date and covering the Property described in the Security Instrument and located at:
445 W. FULLERTON PARKWAY #1A, CHICAGO, ILLINOIS 60614
[Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project
known as: 445-447 FULLERTON PARKWAY
[Name of Condominium Project]

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the
"Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also
includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument,
Borrower and Lender further covenant and agree as follows:

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium
Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which
creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall
promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a
"master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance
coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included
within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of
the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property
is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the
Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be
paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners
Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in
connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common
elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds
shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written
consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination
required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or
eminent domain;

(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of
Lender;

(iii) termination of professional management and assumption of self-management of the Owners Association;
or

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by
the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them.
Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security
Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of
disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

W. Eric Carlberg (Seal)
Borrower

W. ERIC CARLBORG

Michelle D. Carlberg (Seal)
Borrower

MICHELLE D. CARLBORG

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