

UNOFFICIAL COPY

ILLINOIS

This Indenture, Made this 13th day of September, 1992.

between the Secretary of Veterans Affairs, an Officer of the United States of America, whose address is Department of Veterans Affairs, Washington, D.C. 20420, hereinafter called Grantor, and
husband and wife
Erik DeLaMora and Nadia L. Franco (as joint tenants)

of the 8530 Candlelight Willow Springs, in the County of Cook
and State of Illinois, hereinafter called Grantee(s).

927-32197

WITNESSETH, That the said Grantor, for and in consideration of the sum of ten dollars (\$10.00) and other valuable consideration

the receipt whereof is hereby acknowledged, by these presents does REMISE, RELEASE, ALIEN, AND CONVEY unto the said Grantee(s) and the heirs or successors and assigns of Grantee(s), all the following-described property

in the County of Cook, Illinois, to wit:

Lot 28 in Willow View Estates, being a subdivision in the Southwest 1/4 of the Southwest 1/4 of Section 32, Township 38 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois. Commonly known as 8530 Candlelight Drive East, Willow Springs, Illinois 60480.

Permanent Index No. 18-32-312-005

- DEPT-01 RECORDING \$25.50
- T#5555 TRAN 7146 10/01/92 15:50:00
- #0293 # E * -92-732197
- COOK COUNTY RECORDER

Handwritten: 18-32-312-005

TOGETHER WITH ALL AND SINGULAR the hereditaments and appurtenances thereunto belonging, or in anywise appertaining, and the reversion and reversions, remainder and remainders, rents, issues, and profits thereof, and all the estate, right, title, interest, claim, or demand whatsoever of the said Grantor, either in law or equity of, in and to the above-described premises, with the hereditaments and appurtenances; TO HAVE AND TO HOLD said property unto said Grantee(s) and the heirs or successors and assigns of Grantee(s), forever. Grantor covenants to and with Grantee(s) and the heirs or successors and assigns of Grantee(s) that Grantor has not done, nor suffered to be done, anything whereby the said premises hereby granted are, or may be, in any manner encumbered or charged except as herein recited; and that the said premises, against all persons lawfully claiming, or to claim the same, by, through or under Grantor, Grantor WILL WARRANT AND FOREVER DEFEND.

92732197

This conveyance is made subject to all unpaid taxes and assessments; covenants, conditions, exceptions, reservations, restrictions, and easements of record; and any state of facts which an accurate survey would show.

IN WITNESS WHEREOF, Grantor, on the day and year first above written, has caused this instrument to be signed and sealed in his/her name and on his/her behalf by the undersigned employee, being thereunto duly appointed, qualified and acting pursuant to title 38, United States Code, sections 212 and 1820, and title 38, Code of Federal Regulations, sections 36.4342, and 36.4520, as amended, and who is authorized to execute this instrument.

Exempt under Paragraph (B), (D),
Section 4, Illinois Real Estate
Transfer Act.

Dated 9/17/92

Attorney for VA

Edward J. Derwinski
Secretary of Veterans Affairs

*By  (SEAL)
Ronald H. Rogala

Title Loan Guaranty Officer

VA Regional Office, Chicago, IL
Telephone: (312) 353-4065.

(Pursuant to a delegation of authority contained in VA Regulations, 38 CFR 36.4342 and 36.4520.)

Handwritten initials: 25/MD

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Special Warranty Deed

SECRETARY OF VETERANS

AFFAIRS

TO

ERIK DALAMORA AND NADIA L. FRANCO

When recorded, mail to:

✓ Stephen J. Epstein

8530 CANDLERBERT

120 W. GOLF RD

WILLOW SPRINGS, ILLINOIS 60480

Sehwan Buzis R

60147

This instrument was prepared by Timothy Morgan VA Regional Office, P. O. Box 8136, Chicago, Illinois (0630).

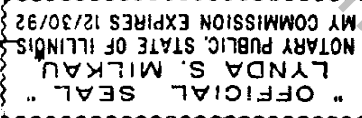
Attorney,

*Note—Print, typewrite, or stamp name of employee executing this instrument; also name of notary public immediately underneath such signatures.

Notary Public in and for said County and State.

COOK ILL.

My commission expires:



Lynda S. Milkau

Given under my hand and official seal this

18th

day of

September, 1992

said instrument as his/her free and voluntary act and as the free and voluntary act and deed of the Secretary of Veterans Affairs,

signed and delivered to be an employee of the Department of Veterans Affairs, an agency of the United States Government, and to be the person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he/she personally known to me

Ronald H. Rogala

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that

COUNTY OF

STATE OF ILLINOIS

SS: }

461326226

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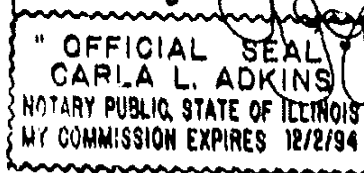
STATEMENT BY GRANTOR AND GRANTEE

The grantor or his agent affirms that, to the best of his knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire title to real estate under the laws of the State of Illinois.

Dated 9-18, 1992 Signature: [Signature]

Grantor or Agent

Subscribed and sworn to before me by the said [Signature] this 30th day of September 1992.



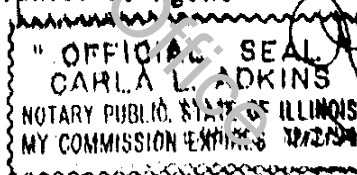
Notary Public [Signature]

The grantee or his agent affirms and verifies that the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois.

Dated 9-18, 1992 Signature: [Signature]

Grantee or Agent

Subscribed and sworn to before me by the said [Signature] this 30th day of September 1992.



Notary Public [Signature]

NOTE: Any person who knowingly submits a false statement concerning the identity of a grantee shall be guilty of a Class C misdemeanor for the first offense and of a Class A misdemeanor for subsequent offenses.

[Attach to deed or A/EI to be recorded in Cook County, Illinois, if except under provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.]

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Property of Cook County Clerk's Office

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and 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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment 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 to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attach priority over this Security Instrument as a lien on the Property; (b) yearly household insurance premium; (c) yearly hazard or property insurance premium, if any; and (d) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Funds." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures or future escrow items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentally, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the escrow items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the escrow items, under Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amount permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the escrow items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attach priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attach priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and

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