

WARRANTY DEED  
Individual to Individual

Statutory (ILLINOIS)

(Individual to Individual)

CAUTION: Do not use a lawyer unless you are long under this form. The State of Illinois does not make any warranty with respect thereto, including any warranty of merchantability or fitness for a particular purpose.

1992 MAR 20 PM 3:54

92186428

72 facio 17336542

THE GRANTOR S, GLORIA PRICE, a married person;  
HEIDI ROSENBERG, a married person; MICHAEL STRICK,  
a married person; and JACK STRICK, a married  
person  
of the Village of Skokia County of Cook  
State of Illinois for and in consideration of  
TEN AND NO/100-----(\$10.00)----- DOLLARS, and  
other good and valuable consideration in hand paid,  
CONVEY and WARRANT to  
JAMES E. OLSON and LYNN SCHNEIDHORST  
2633 North Sheffield,  
Chicago, Illinois 60614

92186428

(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:

\* CITY OF CHICAGO \*  
\* REAL ESTATE TRANSACTION TAX \*  
\* DEPT. OF REVENUE MAR 20 '92 \*  
\* 787.50 \*  
\* PB 11187 \*

Lot 3 in O.H. Allen's Subdivision of 1 535/1000 Acres in the North West Corner  
of the West Half of the North East Quarter of Section 6, Township 39 North,  
Range 14, East of the Third Principal Meridian, according to the Plat thereof  
recorded in Book 16 of Plats, Page 11, in Cook County, Illinois.  
Subject to covenants, conditions and restrictions of record; private, public  
and utility easements; roads and highways; party wall rights and agreements;  
existing leases and tenancies; general taxes for the year 1991 and subsequent  
years.

SUBJECT PROPERTY DOES NOT CONSTITUTE HOMESTEAD PROPERTY.

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): 17-06-200-002

Address(es) of Real Estate: 1561 North Milwaukee Avenue, Chicago, Illinois

DATED this 10th day of January 19 92 \*

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

*Gloria Price*  
GLORIA PRICE (SEAL)

*Heidi Rosenberg*  
HEIDI ROSENBERG (SEAL)

*Michael Strick*  
MICHAEL STRICK (SEAL)

*Jack Strick*  
JACK STRICK (SEAL)

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  
GLORIA PRICE, a married person; HEIDI ROSENBERG, a married  
person; MICHAEL STRICK, a married person; and JACK STRICK,  
a married person 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 16th day of March 19 92

Commission expires 5-14 1995

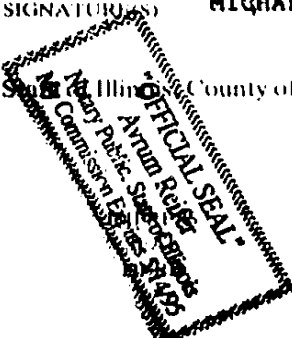
NOTARY PUBLIC

This instrument was prepared by Avrum Raifer, 3016 West Sherman Ave., Chicago, IL.  
(NAME AND ADDRESS)

STATE OF ILLINOIS  
REAL ESTATE TRANSFER TAX  
DEPT. OF REVENUE  
210.00

COOK County  
REAL ESTATE TRANSACTION TAX  
105.00

CITY OF CHICAGO  
REAL ESTATE TRANSACTION TAX  
787.50



SEND SUBSEQUENT TAX BILLS TO  
JAMES E. OLSON & LYNN SCHNEIDHORST  
1561 North Milwaukee Avenue  
Chicago, Illinois  
(City, State and Zip)

MAIL TO

TARIC LOUTFI  
(Name)  
1940 W. Irving St  
(Address)  
Chicago, IL 60613  
(City, State and Zip)

OR RECORDERS OFFICE BOX NO

Handwritten signature/initials

Handwritten number 333

UNOFFICIAL COPY

Warranty Deed

AGREEMENT  
INDIVIDUAL TO INDIVIDUAL

TO

GEORGE E COLE  
LEGAL FORMS

Property of Cook County Clerk's Office

PREPARED BY:  
DELIA NIMIETZ  
CHICAGO, IL 60641

**UNOFFICIAL COPY**

92186429

RECORD AND RETURN TO:

1992 MAR 20 PM 3:56

92186429

LASALLE NORTHWEST NATIONAL BANK  
4747 WEST IRVING PARK ROAD  
CHICAGO, ILLINOIS 60641

[Space Above This Line For Recording Date]

**MORTGAGE**

311471-6

THIS MORTGAGE ("Security Instrument") is given on MARCH 16, 1992  
JAMES E. OLSON, SINGLE PERSON  
AND LYNN SCHNEIDHORST, SINGLE PERSON

The mortgagor is

("Borrower"). This Security Instrument is given to  
LASALLE NORTHWEST NATIONAL BANK

which is organized and existing under the laws of UNITED STATES OF AMERICA  
address is 4747 WEST IRVING PARK ROAD  
CHICAGO, ILLINOIS 60641

, and whose

ONE HUNDRED EIGHTY NINE THOUSAND  
AND 00/100

("Lender"). Borrower owes Lender the principal sum of

Dollars (U.S. \$ 189,000.00 )

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 APRIL 1, 2007

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals,  
extensions and modifications of the Note; (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:

LOT 3 IN O. H. ALLEN'S SUBDIVISION OF 1.535/1000 ACRES IN THE NORTH  
WEST CORNER OF THE WEST HALF OF THE NORTH EAST QUARTER OF SECTION 6,  
TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN,  
ACCORDING TO THE PLAT THEREOF RECORDED IN BOOK 16 OF PLATS, PAGE  
11, IN COOK COUNTY, ILLINOIS.

17-06-200-003-0000

which has the address of 1561 NORTH MILWAUKEE AVENUE, CHICAGO  
Illinois 60622 ("Property Address");  
Zip Code

Street, City

ILLINOIS Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Page 1 of 6

DPB 1088  
Form 3014 B/D0

© 1992-98 (IL) (8/10)

VMP MORTGAGE FORMS - (11/12)203-0100 - (11/00)021-7201

Initials: *JS*

BOOK 333

92186429

*35-11*  
*11*

*2 arc*  
*73 36 542*  
*72 36 542*

OPB 1080  
Form 3014 9/80  
1/11/81

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."

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 payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) 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 "Escrow Items."

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. Section 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. 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 of 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, instrumentality, 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, unless Lender (or a Borrower) 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 not 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 household 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) consents in good faith to 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 authorizing the lien to 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.

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