

UNOFFICIAL COPY

WARRANTY DEED

92279621

THE GRANTORS ^{A.} Brian King and Diane King ^{husband and wife,} of the City of Evanston, County of Cook, State of Illinois, for and in consideration of TEN AND 00/100 DOLLARS, in hand paid, CONVEY and WARRANT to, Robert H. Morgan and Laura A. Chester 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:

LOT 64 AND THE WEST 1/2 OF LOT 63 IN HOBBS SUBDIVISION OF PART OF THE SOUTH 1/2 OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 18, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, EAST OF RIDGE AVENUE OR GREEN BAY ROAD (EXCEPT THE SOUTH 7 FEET THEREOF TAKEN FOR ALLEY) IN COOK COUNTY ILLINOIS.

DEPT-01 RECORDING \$0.00
 TW5555 TRAN 4829 04/24/92 16:14:00
 #5684 # * -92-279621

hereby releasing and waiving all rights under and by virtue of the ~~Permanent Real Estate~~ Laws of the State of Illinois. TO HAVE AND TO HOLD said premises not in tenancy in common, but in joint tenancy forever.

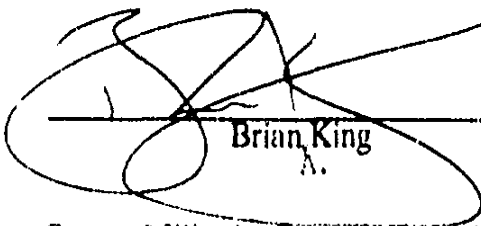
DEPT-01 RECORDING \$23.50
 TW5555 TRAN 4821 04/24/92 15:43:00
 #5633 # * -92-279621

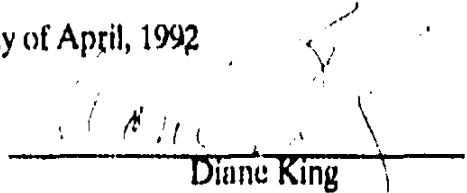
Permanent Real Estate Index Number(s): 11-18-108-008-0000

Address of Real Estate: 1104 Garnett Place, Evanston, IL

COOK COUNTY RECORDER DW

DATED this 14th day of April, 1992


 Brian King


 Diane King

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 Brian King and Diane King 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 ~~foreclosure~~

Given under my hand and official seal, this 14th day of April, 1992

OFFICIAL SEAL
 SHELDON M. LUSTIG
 Notary Public, State of Illinois
 My Commission Expires 11-2-04

Commission expires _____, 19____

NOTARY PUBLIC

This instrument was prepared by Lustig & Associates, 4711 W. Golf Road, Skokie, Illinois, 92279621

MAIL TO:

Robert Morgan
 1104 Garnett Place
 Evanston, Illinois

SEND SUBSEQUENT TAX BILLS TO:

Robert Morgan
 1104 Garnett Place
 Evanston, Illinois

Real Estate Transfer Tax
 CITY OF EVANSTON \$100.00

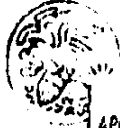
Real Estate Transfer Tax
 CITY OF EVANSTON \$100.00

Real Estate Transfer Tax
 CITY OF EVANSTON \$25.00

SAV Registered

2350

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COOK COUNTY CLERK		STATE OF ILLINOIS	
		REAL ESTATE TRANSFER TAX	
		APR 24 1997	DEPT OF REVENUE
			123.00

Property of Cook County Clerk's Office

LIABLE TO THE
COUNTY OF COOK
COUNTY CLERK'S OFFICE

90019521

PREPARED BY:

A. ELLIS
CHICAGO, IL 60675

UNOFFICIAL COPY

9 2 2 7 7 0 2 1

RECORD AND RETURN TO:

THE NORTHERN TRUST COMPANY ATTN: HOME LOAN CENTER, B-A
50 SOUTH LA SALLE STREET
CHICAGO, ILLINOIS 60675

92279622

(Space Above This Line For Recording Data)

MORTGAGE

388120

DEPT-01 RECORDING \$0.00
T#5555 TRAN 4829 04/24/92 16:14:00
#5685 # *-92-279622
COOK COUNTY RECORDER

THIS MORTGAGE ("Security Instrument") is given on APRIL 14, 1992
ROBERT H. MORGAN, SINGLE NEVER MARRIED
AND LAURA A. CHESTER, SINGLE NEVER MARRIED

The mortgagor is

("Borrower"). This Security Instrument is given to
THE NORTHERN TRUST COMPANY

DEPT-01 RECORDING *Dpu* \$37.00
T#5555 TRAN 4821 04-24-92 15:43:00
#5634 # *-92-279622
COOK COUNTY RECORDER

which is organized and existing under the laws of THE STATE OF ILLINOIS, and whose
address is 50 SOUTH LA SALLE STREET
CHICAGO, ILLINOIS 60675 (Lender). Borrower owes Lender the principal sum of
NINETY EIGHT THOUSAND FOUR HUNDRED
AND 00/100 Dollars (U.S. \$ 98,400.00).

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 MAY 1, 2022.
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 64 AND THE WEST 1/2 OF LOT 63 IN HOBBS SUBDIVISION OF PART
OF THE SOUTH 1/2 OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF
SECTION 18, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD
PRINCIPAL MERIDIAN, EAST OF RIDGE AVENUE OR GREEN BAY ROAD
(EXCEPT THE SOUTH 7 FEET THEREOF TAKEN FOR ALLEY) IN COOK
COUNTY, ILLINOIS.

92279622

11-18-108-008

which has the address of 1104 GARNETT LANE, EVANSTON
Illinois 60201 ("Property Address");
Zip Code

Street, City

ILLINOIS Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Page 1 of 0

DPS 1088
Form 3014 9/90

MP-BRIL 01/91

VMP-MORTGAGE FORMS 131 0297 8160 06/06 1-7291

Initials

RH
JC

Box 150

3700

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FORM 1080

Page 2 of 2

Form 3014 9/80
DPS 1080
Initials
RM
JC

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."

HORROWER 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.

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 leasehold 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. 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 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 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 debt 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 amounts 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 not by 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; Taxes. Borrower shall pay all taxes, assessments, charges, fines and impositions all leviable 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.

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