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

CAUTION: Consult a lawyer before using or filing under this form. Limit of the jurisdiction of the State of Illinois is hereby made a part of this instrument with respect to the release of any warranty of title that may be made for a particular purpose.

THE GRANTOR DIANE A. MOONEY a/k/a
DIANE A. SPARROW married to ROGER SPARROW

92357111

of the City of Berwyn County of Cook
State of Illinois for and in consideration of
Ten and 00/100----- DOLLARS,
and other good and valuable consideration, in hand paid,

CONVEY S and WARRANTS to
CAROLYN E. HERMANN, STEVEN K. YEREB and
FRANCES M. YEREB, his wife
6406 W. 27th Pl. Berwyn, IL 60402

(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:

92357111

THE SOUTH 12 FEET OF THE NORTH 1/2 OF THE NORTH 1/2 OF LOT 14 IN THE
CHICAGO TITLE AND TRUST COMPANY'S SUBDIVISION OF THE EAST 30 ACRES
OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 30, TOWNSHIP 39
NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
COUNTY, ILLINOIS.

#16-30-210-032

2318 S. Clarence Ave.
Berwyn, IL 60402

DEPT-01 RECORDING 823.50
T#3333 TRAN 5745 05/21/92 16:57:00
44723 ÷ C * -92-337111
COOK COUNTY RECORDER

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.

DATED this 15th day of May 1992

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

Diane A. Mooney
DIANE A. MOONEY

(SEAL)

(SEAL)

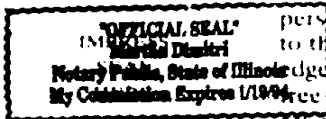
Diane A. Sparrow
DIANE A. SPARROW

(SEAL)

Roger Sparrow
ROGER SPARROW

(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
DIANE A. MOONEY a/k/a DIANE A. SPARROW and ROGER SPARROW



personally known to me to be the same person(s) whose name(s) are subscribed
to the foregoing instrument, appeared before me this day in person, and acknowl-
edged that they signed 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
Commission expires 1-19 1992

15th day of May 1992
Marta Demetri
NOTARY PUBLIC

This instrument was prepared by MARTA DEMETRI 6924 W. Cermak Rd. Berwyn, IL 60402
(NAME AND ADDRESS)

MAIL TO

Milton A. Sura Assoc
6501 W. Cermak
Berwyn, IL 60402
(City, State and Zip)

ADDRESS OF PROPERTY
2318 S. Clarence
Berwyn, IL 60402

THE ABOVE ADDRESS IS FOR STATISTICAL PURPOSES
ONLY AND IS NOT A PART OF THIS DEED

SEND SUBSEQUENT TAX BILLS TO

CAROLYN E. HERMANN, STEVEN K. and FRANCES M. YEREB
2318 S. Clarence Berwyn, IL 60402
(Address)

AFFIX RIDERS REVENUE STAMPS HERE

1/2 4119703 LTD

Property of Cook County Clerk's Office



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Warranty Deed

JOINT TENANCY
CONVEYAL TO INDIVIDUAL

TO

GEORGE E. COLE®
LEGAL FORMS

Property of Cook County Clerk's Office

11/14/2015

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1. Payment of Principal, Interest and Late Charge. Borrower shall pay, when due, the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. Monthly payments of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, an installment of any (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required by Paragraph 4.

Each monthly installment for items (a), (b) and (c) shall equal one-twelfth of the annual amounts, as reasonably estimated by Lender, plus an amount sufficient to maintain an additional balance of not more than one-sixth of the estimated amounts. The full annual amount for each item shall be accumulated by Lender within a period ending one month before an item would become delinquent. Lender shall hold the amounts collected in trust to pay items (a), (b) and (c) before they become delinquent.

If at any time the total of the payments held by Lender for items (a), (b) and (c), together with the future monthly payments for such items payable to Lender prior to the due dates of such items, exceeds by more than one-sixth the estimated amount of payments required to pay such items when due, and if payments on the Note are current, then Lender shall either refund the excess over one-sixth of the estimated payments or credit the excess over one-sixth of the estimated payments to subsequent payments by Borrower, at the option of Borrower. If the total of the payments made by Borrower for item (a), (b), or (c) is insufficient to pay the item when due, then Borrower shall pay to Lender any amount necessary to make up the deficiency on or before the date the item becomes due.

As used in this Security Instrument, "Secretary" means the Secretary of Housing and Urban Development or his or her designee. In any year in which the Lender must pay a mortgage insurance premium to the Secretary, each monthly payment shall also include either: (i) an installment of the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary. Each monthly installment of the mortgage insurance premium shall be in an amount sufficient to accumulate the full annual mortgage insurance premium with Lender one month prior to the date the full annual mortgage insurance premium is due to the Secretary, or if this Security Instrument is held by the Secretary, each monthly charge shall be in an amount equal to one-twelfth of one half percent of the outstanding principal balance due on the Note.

If Borrower tenders to Lender the full payment of all sums secured by this Security Instrument, Borrower's account shall be credited with the balance remaining for all installments for items (a), (b) and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b) and (c).

3. Application of Payments. All payments under Paragraphs 1 and 2 shall be applied by Lender as follows:

- FIRST**, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;
- SECOND**, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;
- THIRD**, to interest due under the Note;
- FOURTH**, to amortization of the principal of the Note;
- FIFTH**, to late charges due under the Note.

4. Fire, Flood and Other Hazard Insurance. Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in Paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in Paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application;

Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless the Secretary determines this requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lenders of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in Paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by Paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in Paragraph 2.

Any amounts disbursed by Lender under this Paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender, shall be immediately due and payable.

7. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in Paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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.

which has the address of 2318 SOUTH CLARENCE AVENUE
(Street)
60602 (Zip Code)
Illinois ("Property Address"):
BERRYMAN (City)

Tax I.D. #: 16-30-210-032

92357112

DEPT-01 RECORDING \$27.50
1#3333 TRAN 5745 05/21/92 16157100
44724 & C * -92-357112
COOK COUNTY RECORDER

THE SOUTH 32 FEET OF THE NORTH 1/2 OF THE NORTH 1/2 OF LOT 14 IN THE CHICAGO TITLE AND TRUST COMPANY'S SUBDIVISION OF THE EAST 30 ACRES OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 30, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Dollars (U.S. \$ 77,000.00). 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 June 1, 2022. This Security Instrument secures to Lender: (a) the repayment of the debt advanced by the Note, with interest, and all renewals, extensions and modifications; (b) the performance of the performance of the Note, with interest, and all renewals, extensions and modifications; 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:

whose address is 2318 SOUTH CLARENCE AVENUE, BERRYMAN, IL 60602 ("Borrower"). This Security Instrument is given to MIDWEST FUNDING CORPORATION which is organized and existing under the laws of ILLINOIS 1020 31ST STREET, SUITE 401, DOWNERS GROVE, IL 60515 ("Lender"). Borrower owes Lender the principal sum of seventy seven thousand and no/100

This Mortgage ("Security Instrument") is given on May 15, 1992. The Mortgagor is CAROLYN E. HERMANN, MARRIED TO BRIAN A. HERMANN, STEVEN K. YEREB and FRANCES M. YEREB, HIS WIFE

FHA CASE NO. 131:67210887038

STATE OF ILLINOIS
[Space Above This Line For Recording Data]

LOAN NO. 2492261



92357112

MIDWEST FUNDING CORPORATION
1020 31ST STREET, SUITE 401
DOWNERS GROVE, ILLINOIS 60515

AFTER RECORDING MAIL TO:

2/92 4119703 LTD