

February, 1985

UNOFFICIAL COPY

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 editor of this form makes any warranty with respect thereto, including any warranty of merchantability or fitness for a particular purpose.

92359075

THE GRANTORS DOROTHY LEOPER, a widow,

Handwritten signature

of the Village of South Chicago Heights
County of Cook
State of Illinois for and in consideration of
and other good considerations in hand paid,
CONVEY and WARRANT to

DEPT-01 RECORDING \$23.50
TR#5555 TRAN 7614 9/18/92 11:37:00
#5507 # 92359075
COOK COUNTY RECORDER
92359075

JESSE KOZINSKI and LYNETTE KOZINSKI
3309 Lynwood Drive
South Chicago Heights, IL 60411

(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:

LOT 19 IN BLOCK 2 IN SALK TRAIL MANOR THIRD ADDITION OF LOT 4. IN CIRCUIT COURT PARTITION OF THE NORTHEAST 1/4 OF SECTION 32 AND THE WEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 33, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF RECORDED MAY 5, 1900 IN BOOK 79 OF PLATS, PAGE 9 AS DOCUMENT NUMBER 2956680 SITUATED IN THE VILLAGE OF SOUTH CHICAGO HEIGHTS, IN COOK COUNTY, ILLINOIS.

92359075

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): 32-32-224-697

Address(es) of Real Estate: 3309 Lynwood, South Chicago Heights, IL

DATED this 14th day of May 1992

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

x *Dorothy Leoper* (SEAL)
DOROTHY LEOPER

(SEAL)

(SEAL)

(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 DOROTHY LEOPER, a widow,

OFFICIAL SEAL
LINDA KAY LAWS
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10/30/94

personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed, sealed and delivered the said instrument as her 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 14th day of May 1992

Commission expires 10/30 1994 *Linda Kay Laws* (SEAL)
NOTARY PUBLIC

This instrument was prepared by Patrick Carey, 2640 W. 183rd St., Homewood, IL 60430 (NAME AND ADDRESS)

MAIL TO { Mr. and Mrs. Kozinski
3309 Lynwood Dr.
So Chicago Hts, Ill 60411 }

SENT BY REGISTERED MAIL TO
Jesse Kozinski
3309 Lynwood Drive
South Chgo. Hts., IL 60411

Handwritten signature

WHEN "RIDERS" OR REVENUE STAMPS HERE

Handwritten notes: 512910383

Handwritten mark: M

UNOFFICIAL COPY

★
★
★
★

002564

Cook County
REAL ESTATE TRANSACTION TAX
MAY - 92
REVENUE STAMP
0.05
953618



Property of Cook County Clerk's Office

★
★
★
★

125903

Cook County
REAL ESTATE TRANSACTION TAX
REVENUE STAMP
0.2370
989916



REORDER ITEM #: PS4 LABEL

92359075

UNOFFICIAL COPY

92359076

RETURN TO: UNITED SAVINGS ASSN OF TEXAS FSB
14300 S. RAVINIA, SUITE 200
ORLAND PARK, IL 60462

LOAN NUMBER: 6437412



Handwritten: 92359076

[Space Above This Line for Recording Data]

State of Illinois

MORTGAGE

FHA Case No.
131-6714642-703
203B

THIS MORTGAGE ("Security Instrument") is given on **MAY 15, 1992**. The Mortgagor is **JESSE L. KOZINSKI AND LYNETTE J. KOZINSKI, HUSBAND AND WIFE**

("Borrower"). This Security Instrument is given to **UNITED SAVINGS ASSN OF TEXAS FSB**

DEPT-01 RECORDING \$31.50
T#5555 TRAN 7614 05/22/92 11:37:00
#5500 # *--92-359076
COOK COUNTY RECORDER

which is organized and existing under the laws of **THE UNITED STATES**, and whose address is **3200 SOUTHWEST FRWY, SUITE 2000 HOUSTON, TX 77027**

("Lender"). Borrower owes Lender the principal sum of **FORTY EIGHT THOUSAND FOUR HUNDRED TWENTY TWO AND 00/100** Dollars (U.S. \$ 48422.00).

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 01, 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; (b) the payment of all other sums, with interest, advanced under paragraph 6 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 19 IN BLOCK 2 IN SAUK TRAIL MANOR THIRD ADDITION OF LCT 4, IN CIRCUIT COURT PARTITION OF THE NORTHEAST 1/4 OF SECTION 32 AND THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 33, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF RECORDED MAY 5, 1900 IN BOOK 79 OF PLATS, PAGE 9 AS DOCUMENT NUMBER 2956680 SITUATED IN THE VILLAGE OF SOUTH CHICAGO HEIGHTS, IN COOK COUNTY, ILLINOIS.

TAX I.D. # **32-32-224-007**

which has the address of **3309 LYNWOOD DRIVE, SOUTH CHICAGO HEIGHTS**
Illinois **60411** (Zip Code)("Property Address"):

[Street, City].

Page 1 of 6

VMP MORTGAGE FORMS - (313)293-8100 - (800)521-7291

FHA Illinois Mortgage - 291
Initials: *J.K.*

4R(IL) (9103)

Handwritten: 3/50
Handwritten: J.K.
Handwritten: J.K.

Handwritten: M

Property of Cook County Office

Handwritten: 92359076

UNOFFICIAL COPY

Handwritten initials and scribbles

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.

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-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.