

# UNOFFICIAL COPY

QUIT CLAIM DEED  
Illinois (ILLINOIS)  
(Individual to Individual)

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THE GRANTOR Paul A. Zucker

93659-155

DEPT-01 925.50  
T#4444 TRAN 4804 08/19/93 13:08:00  
#7352 # -93-659455  
COOK COUNTY RECORDER

of the City of Chicago County of Cook  
State of Illinois for the consideration of  
Ten DOLLARS,  
\$10.00 in hand paid,

CONVEY and QUIT CLAIM to Paul A. Zucker and  
Susan Haerr Zucker, his wife, not as joint tenants  
or tenants in common but as tenants by the  
entirety.

(The Above Space For Recorder's Use Only)

(NAME AND ADDRESS OF GRANTEE)

all interest in the following described Real Estate situated in the County of Cook in the  
State of Illinois to wit:

LOT 1 IN THE SUBDIVISION OF LOT 16 IN WETZLER, PICK AND HUBER'S SUBDIVISION OF  
THE WEST 1/2 OF BLOCK 17 IN CANAL TRUSTEE'S SUBDIVISION OF THE EAST 1/2 OF  
SECTION 29, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THIRD PRINCIPAL MERIDIAN, IN  
COOK COUNTY, ILLINOIS.

PIN: 14-29-417-027

Susan Haerr Zucker joins in this Deed for the purpose of acknowledging  
the conveyance to her and Paul A. Zucker as tenants by the entirety.

93659455

hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of  
Illinois.

Permanent Real Estate Index Number(s): 14-29-417-022-000

Address(es) of Real Estate: 2513 North Racine, Chicago, IL

DATED this 9th day of July 19 92

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

*Paul A. Zucker*  
Paul A. Zucker

(SEAL)

(SEAL)

*Susan Haerr Zucker*  
Susan Haerr Zucker

(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

IMPRESS  
SEAL  
HERE

Paul A. Zucker and Susan Haerr Zucker

personally known to me to be the same person whose name 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 9th day of July 19 92

Commission expires January 24 1994

NOTARY PUBLIC

This instrument was prepared by James Case, 875 N. Michigan Ave., #3722, Chicago, IL 60611  
(NAME AND ADDRESS)

MAIL TO

James Case  
875 N. Michigan Avenue  
Chicago, IL 60611  
City, State and Zip

SEND SUBSEQUENT TAX BILLS TO

(Name)

(Address)

(City, State and Zip)

OR

RECORDER'S OFFICE BOX NO

Dated: 4/5/93

Seller

By: *Paul A. Zucker*  
Chicago Transfer Tax Ordinance

Exempt under (a) provisions of Paragraph E, AFFIX BIDDERS OR REVENUE STAMPS HERE  
Section 4, Real Estate Transfer Tax Act, 1989  
Cook County Ordinance 95104, Paragraph E and (c)  
provisions of Paragraph E, Section 200, 1-286 of the

25.50  
BMF

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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 grantor 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 April 5, 19 93 Signature: [Signature]  
Grantor or Agent

Subscribed and sworn to before  
me by the said Paul A. Zucker  
this 5th day of April  
19 93.  
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 April 5, 19 93 Signature: [Signature]  
Grantee or Agent

Subscribed and sworn to before  
me by the said Susan Haerr Zucker  
this 5th day of April  
19 93.  
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 ABI to be recorded in Cook County, Illinois, if exempt under the provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.)

93659455

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured here by shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows.

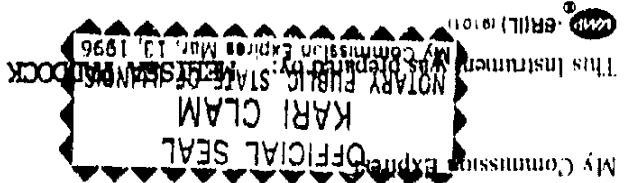
21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (i) the default; (ii) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

9336701

# UNOFFICIAL COPY



Notary Public  
*[Signature]*  
day of August, 1993  
free and voluntary act, for the uses and purposes therein set forth,  
I hereby acknowledge that

My Commission Expires  
OFFICIAL SEAL  
KARI CLAM  
NOTARY PUBLIC, STATE OF ILLINOIS  
My Commission Expires Mar. 13, 1996  
This Instrument

personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that signed and delivered the said instrument as THEIR  
Given under my hand and official seal, this 11th

STATE OF ILLINOIS, County ss: \_\_\_\_\_  
Social Security Number \_\_\_\_\_  
Social Security Number \_\_\_\_\_  
Borrower (Seal) \_\_\_\_\_  
Borrower (Seal) \_\_\_\_\_

DIMITRIOS J. VRANAS, HUSBAND AND WIFE  
Social Security Number 335-68-8803  
Borrower (Seal) \_\_\_\_\_  
DONNA VRANAS, HUSBAND AND WIFE  
Social Security Number 335-68-8803  
Borrower (Seal) \_\_\_\_\_

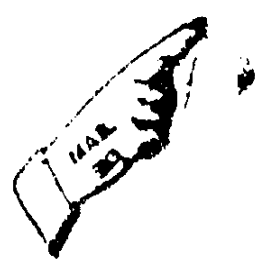
Witnesses:  
*[Signature]*  
Social Security Number 335-68-8803  
Borrower (Seal) \_\_\_\_\_

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

- V.A. Rider
- Balloon Rider
- Graduated Payment Rider
- Adjustable Rate Rider
- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- Other(s) [specify]
- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es))

RECORD AND RETURN TO:  
SUN MORTGAGE CORPORATION  
1306 NORTH ROSELLE ROAD  
SCHAMBURG, ILLINOIS 60195



03657051