

# UNOFFICIAL COPY

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OFFICIAL SEAL  
JOSEPHINE D. BATTISTA  
NOTARY PUBLIC, STATE OF ILLINOIS  
MY COMMISSION EXPIRES 6-1-83

(Name) \_\_\_\_\_  
2004 E 195th St  
P.O. Box 1403  
Aurora, IL 60402  
(Address) \_\_\_\_\_

Jody Battista  
Notary Public

This instrument was prepared by: \_\_\_\_\_

Given under my hand and Notarial Seal, this 29th day of December 19 92

I, the undersigned, a Notary Public in and for the said County and State aforesaid, DO HEREBY CERTIFY THAT F.E. Troncone, Operations Vice-President successor trustee to Dale R. Vermillion 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 he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

STATE OF Illinois  
COUNTY OF Will SS

F. E. Troncone, Operations Vice-President

WITNESS my hand and seal, this 29th day of December 19 92

situated in the city of Chicago County of Cook in the State of Illinois together with all appurtenances and privileges thereunto belonging or appertaining. All the notes secured by said mortgage have been paid, cancelled and surrendered.

DEPT-01 RECORDING  
TAXID # 02/28 15:01:00  
#017X # 6-26-92  
COOK COUNTY RECORDER

00337929

Lot 2625 in Federick H. Bartlett's greater Chicago subdivision number 5 being a subdivision of that part lying west of right of way of Illinois Central Railroad Company of the East 3/4 of the South 1/2 of the North 1/2 and of the North West 1/4 of the South East 1/4 of Section 15, Township 37 North, range 14 East of the Third Principal Meridian, in Cook County, Illinois.

in Book \_\_\_\_\_ of records, Page \_\_\_\_\_ of records, known as: 10811 S. Eberhart, Chicago IL 60628 PIN: 23-15409-004 Parcel (2) - Commonly known as: 7818 S. Hermitage, Chicago IL 60620 PIN: 20-30-432-022 Lot Seven -- (7) in Clara L. Swanson's Resubdivision of Lots 1 to 19, both inclusive and Lots 31 to 49, both inclusive, in block 61, in the Dewey and Vance subdivision of part of the South half of section 30, Township 38 North, range 14, east of the third principal meridian, in Cook County, Illinois.

of the County of Cook and State of Illinois he may have acquired in, through or by a certain \_\_\_\_\_ day of April 19 92 and recorded in the Recorder's Office of Cook County, in the State of Illinois as Document No. 92305950

KNOW ALL MEN BY THESE PRESENTS, That F.E. Troncone, Operations Vice-President successor trustee of the County of \_\_\_\_\_ and State of Illinois for and in consideration of one dollar, and for other good and valuable consideration, the receipt thereof is hereby confessed do hereby remise, convey, release and quit-claim unto I. Ashley Cooper Jr.; Joseph M. Murnighan his attorney-in-fact

RELEASE OF MORTGAGE OR TRUST DEED BY INDIVIDUAL

FOR THE PROTECTION OF THE OWNER THIS RELEASE SHALL BE FILED WITH THE RECORDER OF DEEDS IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.  
90337929

4124692

# Loan Agreement

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LENDER  
ASSOCIATES FINANCE, INC.

11740 2000 E 159TH STREET CALUMET CITY ILLINOIS

ACCOUNT NUMBER 030591-7-05	DATE 04-30-92	APRIL PAYMENT 1300.00	APRIL PAYMENT 05-05-95	APRIL PAYMENT 25004.28	APRIL PAYMENT 25004.28	FINANCE CHARGE
BORROWER COOPER, ASHLEY		APRIL PAYMENT 1300.00	APRIL PAYMENT 05-05-95	APRIL PAYMENT 25004.28	APRIL PAYMENT 25004.28	
25 MIDWOOD TERRACE		APRIL PAYMENT 1300.00	APRIL PAYMENT 05-05-95	APRIL PAYMENT 25004.28	APRIL PAYMENT 25004.28	
MADISON NJ	0794	APRIL PAYMENT 1300.00	APRIL PAYMENT 05-05-95	APRIL PAYMENT 25004.28	APRIL PAYMENT 25004.28	
35	35	774.12	46210.00	0.00	0.00	

AGREED RATE OF INTEREST: 17.00 % per year on the unpaid principal balances.

AGREED RATE OF INTEREST THIS IS A VARIABLE INTEREST RATE LOAN AND THE INTEREST RATE WILL INCREASE OR DECREASE WITH CHANGES IN THE BANK PRIME LOAN RATE. The interest rate will be n/a percentage points above the "Bank Prime Loan Rate" published in the Federal Reserve Board's Statistical Release H.15. The initial Bank Prime Loan rate is n/a %, which is the published rate as of the last business day of n/a, 19 n/a; therefore, the initial interest rate is n/a % per year. The interest rate will increase or decrease with changes in the Bank Prime Loan rate when the Bank Prime Loan rate, as of the last business day of the preceding month, has increased or decreased by at least 1/4th of a percentage point from the Bank Prime Loan rate on which the current interest rate is based. The interest rate cannot increase or decrease more than 2% in any year. In no event, however, will the interest rate ever be less than n/a % per year, nor more than n/a % per year. The interest rate will not change before the First Payment Date. Interest will be computed on the unpaid principal balances.

Adjustments in the Agreed Rate of Interest shall be given effect by changing the dollar amounts of the remaining monthly payments in the month following the anniversary date of the loan and every 12 months thereafter so that the total amount due under this Loan Agreement will be paid by the last payment date. Associates waives the right to any interest rate increase after the last anniversary date prior to the last payment due date of the loan.

**REPAYMENT OF LOAN** I promise to pay you the principal balance which is the actual amount of my loan together with interest at the Agreed Rate of Interest checked above until paid.

I will repay my loan by making the monthly payments set forth in the Payment Schedule. Payments will be made every month beginning on the first payment date stated above until the loan is fully paid. If there is no such date in any month that follows, payment will be made on the last day of that month.

Each payment I make will be applied first to interest owed to the date of payment and remainder to principal balance.

I agree to pay interest after maturity at the Agreed Rate of Interest.

**LATE CHARGE** If any part of a payment is more than 10 days past due, I agree to pay a late charge of 5% of the payment.

**DEFAULT** I will be in default if I fail to pay any payment or part of a payment on time or if I sell or transfer all or part of the real estate subject to the Trust Deed which is security for this loan without your prior written consent or if I fail to comply with any of the other terms of the Trust Deed.

If I default, you have the right to declare the unpaid amount of my loan immediately due and payable without giving me notice or asking me to pay. If this loan agreement is secured by a mobile home, I will be given a notice of right to cure a default if I am entitled to this notice. If you declare the balance of my loan due and payable, you have the rights and remedies provided for in the Trust Deed that secures this loan including the right to require me to pay any deficiency.

**BAD CHECK CHARGE** If this loan is in an amount greater than \$25,000, I agree to pay you \$25.00 if any check given to you in connection with this loan is not honored because of insufficient funds or because no such account exists.

**PREPAYMENT** I have the right to pay in advance at any time. If I prepay in full, no part of the loan fee will be refunded.

**DELAY IN ENFORCEMENT** You can delay enforcing your rights under this loan agreement without losing them. If I default in complying with any of the terms of my loan and you do not declare the loan balance immediately due and payable, this does not mean you cannot do so in the future if I default again.

**SECURITY FOR THIS LOAN** I give you a Trust Deed dated the same as this loan agreement to assure payment of my loan.

The Alternative Mortgage Transaction Parity Act of 1982 and the Federal Depository Institutions Deregulation and Monetary Control Act of 1980 govern certain provisions of this loan.

I acknowledge receipt of a completely filled-in copy of this loan agreement.

PAID

12/14/90

ASSOCIATES

T. Ashley Cooper  
by Joseph Mulhern, Esq. in the presence of Joseph Mulhern

T. Ashley Cooper by Joseph Mulhern, Esq. his Attorney-in-fact

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