

WARRANTY DEED  
John Tenancy  
Statutory (ILLINOIS)  
(Individual to Individual)

NO. 10  
February, 1988

93378855

CAUTION: Consult a lawyer before using or acting under this form. Neither the publisher nor the seller of this form makes any warranty with respect thereto, including any warranty of merchantability or fitness for a particular purpose.

THE GRANTOR, DIANA REED, now known as DIANA WARNOCK, married to JAMES WARNOCK,

DEPT-01 RECORDING \$23.50  
T#1111 TRAN 9841 05/19/91 11:02:00  
#1788 # 93-378855  
COOK COUNTY RECORDER

of the City of Chicago County of Cook  
State of Illinois for and in consideration of  
One Hundred and no/00----- DOLLARS,  
in hand paid,

CONVEYS and WARRANTS to  
JOHN PODMAJERSKY and ANNELIES PODMAJERSKY,  
his wife, residing at 1831 South Halsted,  
Chicago, Illinois,

(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 1 IN WEBSTERS SUBDIVISION OF LOTS 3 AND 4 OF OUT LOT OR  
BLOCK 45 IN CANAL TRUSTEES SUBDIVISION OF THE WEST 1/4 AND SO MUCH OF THE  
SOUTHEAST 1/4 AS LIES WEST OF SOUTH BRANCH OF CHICAGO RIVER OF SECTION 21,  
TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN  
COOK COUNTY, ILLINOIS.

Subject to covenants, easements and restrictions of record.

Subject to real estate taxes for 1993 and subsequent years.

This is not homestead property.

hercby 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 promises not in tenancy in common, but in joint tenancy forever.

Permanent Real Estate Index Number(s): 17-21-305-038

Address(es) of Real Estate: 1720 South Jefferson, Chicago, IL 60616

DATED this 29th day of April 19 93

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

X *Diana Reed* (SEAL) (SEAL)  
DIANA REED

(SEAL) (SEAL)  
93378855

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  
DIANA REED, now known as DIANA WARNOCK, married to  
JAMES WARNOCK,

OFFICIAL SEAL personally known to me to be the same person whose name is subscribed  
DIANA REED to the foregoing instrument, appeared before me this day in person, and acknowl-  
NOTARY PUBLIC STATE OF ILLINOIS ed that she signed, sealed and delivered the said instrument as her  
MY COMMISSION EXPIRES 12/10/98 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 29th day of April 19 93

Commission expires 11-10 19 96 *Alvin J. Horne*  
NOTARY PUBLIC

This instrument was prepared by BURTON A. GROSS 20 North Clark St., Chicago, IL 60602  
(NAME AND ADDRESS)

MAIL TO: { Stephen Oleskiewicz  
(Name)  
4012 South Archer Ave.  
(Address)  
Chicago, IL 60632  
(City, State and Zip)

SEND SUBSEQUENT TAX BILLS TO  
*John Podmajersky*  
1831 S. Halsted St.  
Chicago, IL 60608  
(City, State and Zip)

2350  
Bpe

WAS-S/3498267

AFFIX "SEALS" OR REVENUE STAMPS HERE

93378855

# UNOFFICIAL COPY

8. **Payment of Principal and Interest, Prepayment and Late Charges.** Borrower shall promptly pay when due the principal and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

9. **Payment of Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments due under the Note, until the Note is paid in full, a sum ("funds") for: (a) yearly taxes and assessments which may attach to the Property; (b) yearly household payments or ground rents on the Property; (c) any yearly hazard or property insurance premiums; (d) yearly flood insurance premiums; (e) any yearly mortgage insurance premiums; (f) any and (g) 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 by Lender shall not be required to pay Borrower any interest or other charges on the funds. Borrower and Lender 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 notify 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 2, 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 of principal 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. **Changes.** Lender, Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property when they attach priority over the Security Instrument, and shall pay all payments or ground rents, if any, Borrower shall pay these conditions 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 records 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) consents in good faith to 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 the 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.

5. **Hazard or Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower and subject to Lender's approval. Lender shall not be unreasonably withheld if Borrower fails to maintain coverage described above. Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7. All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals, if Lender requires. Borrower shall promptly give to Lender all receipts of paid premiums and renewals notices, in the event of loss. Borrower shall give prompt notice to the insurance carrier and Lender. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the extent of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the extent of loss if not made promptly by Borrower.

6. **Restoration or Repair.** Lender and Borrower shall give prompt notice to the insurance carrier and Lender. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the extent of loss if not made promptly by Borrower.

7. **Restoration or Repair.** Lender and Borrower shall give prompt notice to the insurance carrier and Lender. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the extent of loss if not made promptly by Borrower.

8. **Restoration or Repair.** Lender and Borrower shall give prompt notice to the insurance carrier and Lender. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the extent of loss if not made promptly by Borrower.

9. **Restoration or Repair.** Lender and Borrower shall give prompt notice to the insurance carrier and Lender. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the extent of loss if not made promptly by Borrower.

10. **Restoration or Repair.** Lender and Borrower shall give prompt notice to the insurance carrier and Lender. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the extent of loss if not made promptly by Borrower.

UNIFORM COVENANTS, Borrower and Lender covenant and agree as follows:

93378856

3-1-1990

UNOFFICIAL COPY

Warranty Deed

10

★★★

046169

CITY OF CHICAGO

AMOUNT

20250

REAL ESTATE TRANSACTION TAX  
DEPARTMENT OF REVENUE



Property of Cook County Clerk's Office

★★★

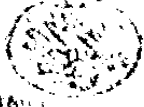
000004

★★★

000004

SECRET

STATE OF ILLINOIS  
DEPARTMENT OF REVENUE



UNOFFICIAL COPY

03378855

CAUTION: Consult a lawyer before using or entering into this form. Neither the publisher nor the seller of this form makes any warranty with respect thereto, including any warranty of merchantability, or fitness for a particular purpose.

THE GRANTOR, DIANA REED, now known as DIANA WARNOCK, married to JAMES WARNOCK,

DEPT-01 RECORDING 423.50  
101111 TRAM 9841 05/19/93 1142100  
\$1780.00 \* 2.50 378855  
COOK COUNTY RECORDER

of the City of Chicago County of Cook  
State of Illinois for and in consideration of  
One Hundred and no/00----- DOLLARS,  
in hand paid,

CONVEYS and WARRANT S to  
JOHN PODMAJERSKY and ANNELIES PODMAJERSKY,  
his wife, residing at 1831 South Halsted,  
Chicago, Illinois,

(The Above Space For Recorder's Use Only)

(NAMES AND ADDRESSES 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 1 IN WEBSTERS SUBDIVISION OF LOTS 3 AND 4 OF OUT LOT OR  
BLOCK 45 IN CANAL TRUSTEES SUBDIVISION OF THE WEST 1/2 AND SO MUCH OF THE  
SOUTHEAST 1/4 AS LIES WEST OF SOUTH BRANCH OF CHICAGO RIVER OF SECTION 21,  
TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN  
COOK COUNTY, ILLINOIS.

Subject to covenants, easements and restrictions of record.

Subject to real estate taxes for 1993 and subsequent years.

This is not homestead property.

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): 17-21-305-038

Address(es) of Real Estate: 1720 South Jefferson, Chicago, IL 60616

DATED this 29th day of April 19 93

PLEASE PRINT OR TYPE NAME(S) BELOW SIGNATURE(S)  
X *Diana Reed* (SEAL) DIANA REED (SEAL)  
(SEAL) (SEAL)

State of Illinois, County of Cook as I, the undersigned, a Notary Public in and for  
said County, in the State aforesaid, DO HEREBY CERTIFY that  
DIANA REED, now known as DIANA WARNOCK, married to  
JAMES WARNOCK,

NOTARIAL SEAL  
" OFFICIAL SEAL personally known to me to be the same person whose name is subscribed  
DIANAPREZZI MANNOno to the foregoing instrument, appeared before me this day in person, and acknowl-  
NOTARY PUBLIC STATE OF ILLINOIS ed that s h e signed, sealed and delivered the said instrument as her  
MY COMMISSION EXPIRES 11/10/96 and voluntary act, for the uses and purposes therein set forth, including the  
release and waiver of the right of homestead.

Given under hand and official seal, this 29th day of April 19 93

Commission Expires 11-10 1996 *Diana Reed*  
NOTARY PUBLIC

This instrument was prepared by BURTON A. GROSS 20 North Clark St., Chicago, IL 60602  
(NAME AND ADDRESS)

Stephen Olekiewics  
(Name)  
4012 South Archer Ave.  
(Address)  
Chicago, IL 60632  
(City, State and Zip)

SEND SUBSEQUENT TAX BILLS TO  
*John Podmajersky*  
1831 S Halsted St  
Chicago, IL 60608  
(City, State and Zip)

2350  
*[Signature]*

WAS-S13498267

AFFIX "RIDERS" OR REVENUE STAMPS HERE

03378855