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SPECIAL WARRANTY DEED

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GRANTOR, Federal Home Loan Mortgage Corporation, a Corporation organized and existing under the laws of the United States, through its Attorney in Fact, PHH Asset Management, a Division of PHH Homequity Corporation, a Corporation organized and existing under the laws of the State of Delaware, for and in consideration of Ten Dollars (\$10.00) and other good and valuable consideration in hand paid, CONVEY(S) to the GRANTEE, SOUTHWEST FINANCIAL BANK AND TRUST, AS TRUSTEE UNDER TRUST AGREEMENT DATED JUNE 20, 1992 AND KNOWN AS TRUST NUMBER 1-0000, of 9901 SOUTH WESTERN AVENUE, CHICAGO, in the County of Cook, in the State of Illinois, the following described real estate, to wit:

== For Recorder's Use ==

Lots 22 and 23 in Stewart, a subdivision of that part of the East Half of the Southwest Quarter and the West Half of the Southeast Quarter of the Southeast Quarter of Section 2, Township 37 North, Range 14, East of the Third Principal Meridian, lying North of the South 595 feet thereof and West of the West line of the New York Central and St. Louis Railroad Company's Right of Way in Cook County, Illinois.

Commonly known as: 9355 SOUTH KIMBARK AVENUE, CHICAGO, ILLINOIS 60619

P. I. N. 25-02-415-022

SUBJECT TO: (1) General real estate taxes for the year 1994 and subsequent years. (2) Building, building lines, and use or occupancy restrictions, covenants and conditions of record. (3) Zoning laws and ordinances; (4) Visible public roads and highways and easements therefore; (5) Easements for public utilities which do not underlay the improvements upon the property; and (6) Drainage ditches, feeders, laterals and drain tile, pipe or other conduit. Hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois. And the said Grantor, for itself and its successors, does warrant to the said Grantees, successors and assigns, only that: (1) Grantor has not done or suffered to be done anything whereby the said premises hereby granted are, or may be, in any manner, encumbered; and (2) Grantor will forever defend said premises against all persons lawfully claiming through Grantor.

DATED this 24 day of August, 1994.

RECORDING \$27.50
150000 TRAN 9338 09/14/94 12:09:00
240174 CJ *-94-800625
COOK COUNTY RECORDER

Federal Home Loan Mortgage Corporation, by

James C. Bowden
Authorized Officer and Agent of PHH Asset Management, a Division of PHH Homequity Corporation, as Attorney in Fact for Federal Home Loan Mortgage Corporation pursuant to Special Power of Attorney dated July 12, 1994.

ATTEST: Thomas J. Spalter

Prepared By: Ray J. DeMaertelaere, 50 Turner Ave., Elk Grove Village, IL 60007

Tax Bill To: JOHN ADAMSON
Return To: JOHN ADAMSON

MAIL TO: Veteran's Realty CTR.
10022 South Western Ave
Chicago IL 60643

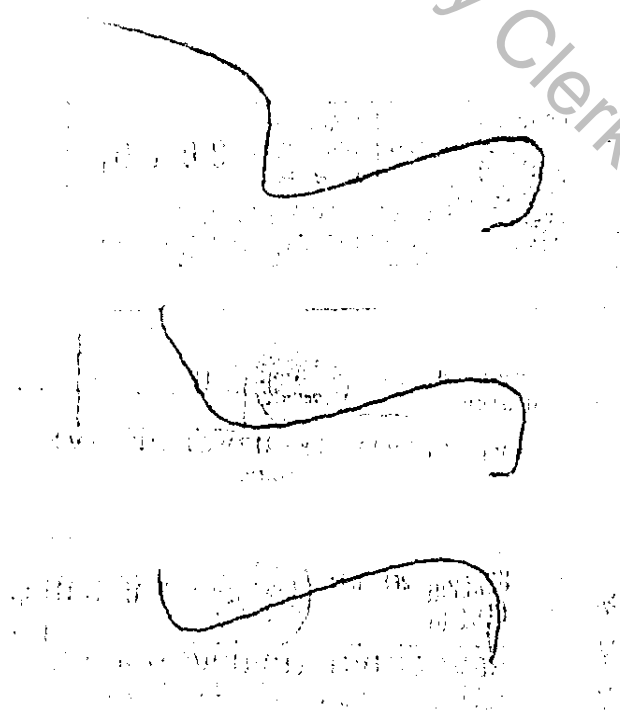
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STATE OF TEXAS)

COUNTY OF DALLAS)

The foregoing instrument was acknowledged before me this 24 day of AUGUST, 1994, by JAMES

ASST. SECRETARY C. BOWDEN personally known to me to be the of PHH Homequity Corporation and personally known to me to be the of said Corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such JAMES C. BOWDEN and

as ASST. SECRETARY and of said Corporation, and caused the Corporate seal to be affixed thereto, pursuant to authority given by the Board of Directors of said Corporation as their free and voluntary act, and as the free and voluntary act and deed of said Corporation, for the uses and purposes therein set forth.

Given under my hand and official seal this 24 day of AUGUST, 1994.



Samantha K. Sikes Notary Public
My commission expires _____

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CERTIFICATION

The undersigned Attorney and Agent for PHH Homequity Corporation hereby certifies that the attached Special Power of Attorney dated the 12th day of July, 1994, and executed by the Federal Home Loan Mortgage Corporation is a true and correct copy of the original Special Power of Attorney document in my possession.

The undersigned additionally certifies that the said Special Power of Attorney has not been revoked to the knowledge of the undersigned Attorney and Agent for PHH Homequity Corporation.

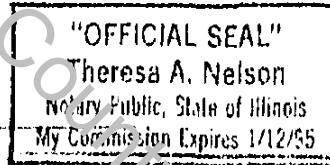
Dated this 6TH day of SEPTEMBER, 1994.

Leed Garr

Attorney and Agent for
PHH Homequity Corporation

Subscribed and Sworn to
before me this 6th day
of September, 1994.

Theresa A. Nelson
Notary Public



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SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That the undersigned, the **FEDERAL HOME LOAN MORTGAGE CORPORATION** ("Freddie Mac"), a corporation organized and existing under the laws of the United States, with its principal office located at 8200 Jones Branch Drive, McLean, Virginia 22102, does hereby make, approve, and appoint PHH Homequity Corporation, a corporation organized and existing under the laws of the state of Delaware, with its principal office located at 249 Danbury Road, Wilton, Connecticut 06897, its agent and attorney in fact, with full power and authority to act for it and in its behalf in the management and disposition of real estate owned*(REO) held by Freddie Mac in the state of Illinois, on the following terms and conditions: *SEE LEGAL DESCRIPTION ATTACHED ON THE REVERSE SIDE OF THIS DOCUMENT.

1. Said attorney in fact shall be authorized to do and perform, on behalf of Freddie Mac and in its place and stead, and with equal validity, any and all lawful acts, matters, and things whatsoever, requisite, necessary, proper, or convenient to be done, as fully, to all intents and purposes, as Freddie Mac might or could do itself, with respect to such management and disposition of such REO. Freddie Mac hereby authorized and empowers the said attorney in fact to contract for the provision of any maintenance, repairs or improvements to such REO, to pay any expenses connected with such REO, and to negotiate such terms of disposition as it shall deem satisfactory, and for Freddie Mac and in its name to make, sign, execute, acknowledge, and deliver any and all contracts of sale, good and sufficient deeds or conveyances, or any other agreements, instruments, or documents in connection with therewith.

2. This Special Power of Attorney shall be effective from the date of execution hereof until such time as it is revoked in writing by Freddie Mac.

IN WITNESS WHEREOF, the said grantor has caused this instrument to be executed by the Vice President, this 12th day of July, 1994.

ATTEST:

FEDERAL HOME LOAN MORTGAGE CORPORATION


Assistant Secretary

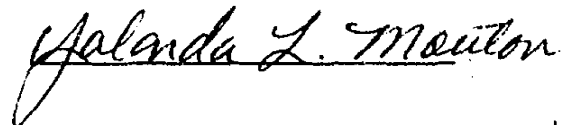
By: 
John Czerw
Vice President

STATE OF TEXAS)
)SS:
COUNTY OF DALLAS

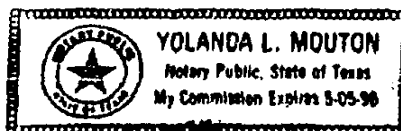
On this 12th day of July, 1994, before me, a Notary Public of the State of TEXAS, personally appeared John Czerw, known to me to be the person whose name is subscribed to the within Special Power of Attorney and to be a Vice President of the said Federal Home Loan Mortgage Corporation, and acknowledge that he executed the same on behalf of such corporation for the purposes therein contained.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

My commission expires:



Q:LEGALMTRMOLMOUAMPWRA 1Y.OYR



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LEGAL DESCRIPTION

Lots 22 and 23 in Stewart, a subdivision of that part of the East Half of the Southwest Quarter and the West Half of the Southeast Quarter of the Southeast Quarter of Section 2, Township 37 North, Range 14, East of the Third Principal Meridian, lying North of the South 595 feet thereof and West of the West line of the New York Central and St. Louis Railroad Company's Right of Way in Cook County, Illinois.

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