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THE GRANTOR

IRAN L. NEIDORF AND MARSHA A. NEIDORF, HIS WIFE

of the TOWN of FORESTVIEW County of COOK
State of ILLINOIS for and in consideration of
TEN AND NO/100ths DOLLARS,
FOR OTHER GOOD & VALUABLE CONSIDERATIONn hand paid,
CONVEY S. and WARRANT S. to

DEPT-01 RECORDING \$23.50
T90000 TRAN 9566 09/30/94 12105:00
97322 & CJ *-94-849077
COOK COUNTY RECORDER

ALBERT F. WINKLER AND DONNA A. WINKLER,
HIS WIFE
2415 SOUTH 60TH CT. CICERO, IL 60650

(The Above Space For Recorder's Use Only)

As tenancy by the entirety
the following described Real Estate situated in the
County of COOK in the State of Illinois, to wit:

LOT 8 (EXCEPT THE NORTH 3 FEET 9 INCHES THEREOF) AND (EXCEPT THEREFROM
THE SOUTH 50 FEET THEREOF) IN BLOCK 12 IN WALTER G. MC INTOSH'S FOREST
VIEW GARDENS, BEING A SUBDIVISION OF BLOCKS 14, 15, 20, 21, 22, 23 AND 28 IN
CIRCUIT COURT PARTITION OF PART OF SECTION 6, TOWNSHIP 38 NORTH, RANGE 13
EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED
OF SAID FOREST VIEW GARDENS, ON JUNE 7, 1942 AS DOCUMENT NUMBER 7532229
SITUATED IN COOK COUNTY, ILLINOIS.

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 as tenancy by the entirety

Permanent Real Estate Index Number(s): 19-06-325-030-0000

Address(es) of Real Estate: 4626 SOUTH WENONAH, FORESTVIEW, ILLINOIS 60402

DATED this 19th day of SEPTEMBER 19 94

PLEASE PRINT OR TYPE NAME(S) BELOW SIGNATURE(S)
IRAN L. NEIDORF (SEAL)
MARSHA A. NEIDORF (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

"OFFICIAL SEAL"
FREDERICK C. NIEMI
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 9/19/94

IRAN L. NEIDORF AND MARSHA A. NEIDORF, HIS WIFE
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 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 19th day of SEPTEMBER 19 94
Commission expires 19

NOTARY PUBLIC
Frederick C. Niemi

This instrument was prepared by FREDERICK C. NIEMI 15 LONGCOMMON ROAD, RIVERSIDE, IL
(NAME AND ADDRESS)

MAIL TO: *Erwin* (Name)
To: Bruce Barry, Pkwy #200 (Address)
Barr, Pkwy, IL 60621 (City, State and Zip)

SEND SUBSEQUENT TAX BILLS TO:
ALBERT AND DONNA WINKLER
4626 SOUTH WENONAH
FORESTVIEW, IL 60402
(City, State and Zip)

OR RECORDER'S OFFICE BOX NO.

AFFIX "RIDERS" OR REVENUE STAMPS HERE

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Warranty Deed
JOINT TENANCY
INDIVIDUAL TO INDIVIDUAL

TO

Property of Cook County Clerk's Office

FILED
 2013
 DEPT. OF REVENUE
 STATE OF ILLINOIS
 REAL ESTATE TRANSFER TAX
 DEPT. OF REVENUE
 170.00

2170919074

ATTORNEY'S NATIONAL
TITLE NETWORK, INC.

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ADJUSTABLE RATE RIDER

LOAN NO. 0027683

(1 Year Treasury Index--Rate Caps--Fixed Rate Conversion Option)

THIS ADJUSTABLE RATE RIDER is made this 18th day of September, 1994, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to BADGER CAPITAL MORTGAGE, INC. (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

712 OKLAHOMA WAY, ELK GROVE VILLAGE, IL 60007

(Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY. THE NOTE ALSO CONTAINS THE OPTION TO CONVERT THE ADJUSTABLE RATE TO A FIXED RATE.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADJUSTABLE RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 7.3750%. The Note provides for changes in the adjustable interest rate and the monthly payments, as follows:

4. ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The adjustable interest rate I will pay may change on the first day of October, 1997, and on that day every 12th month thereafter. Each date on which my adjustable interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my adjustable interest rate will be based on an index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year as made available by the Federal Reserve Board. The most recent index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new Index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding Two and Three / Quarters percentage point(s) (2.7500%) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 9.3750% or less than 5.3750%. Thereafter, my adjustable interest rate will never be increased or decreased on any single Change Date by more than two percentage points (2.0%) from the rate of interest I have been paying for the preceding 12 months. My interest rate will never be greater than 13.3750%, which is called the "Maximum Rate."

(e) Effective date of conversion

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1. Until Borrower exercises the Conversion Option under the conditions stated in Section B of this Adjustable Rate Rider, Uniform Covenant 17 of the Security Instrument is amended to read as follows:

C. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

If I choose to exercise the Conversion Option, the Note Holder will determine the amount of the monthly payment that would be sufficient to repay the unpaid principal I am expected to owe on the Conversion Date in full on the Maturity Date at my new fixed interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment. Beginning with my first monthly payment after the Conversion Date, I will pay the new amount as my monthly payment until the maturity date.

(C) New Payment Amount and Effective Date

If I choose to exercise the Conversion Option, the Note Holder will determine the amount of the monthly payment that would be sufficient to repay the unpaid principal I am expected to owe on the Conversion Date in full on the Maturity Date at my new fixed interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment. Beginning with my first monthly payment after the Conversion Date, I will pay the new amount as my monthly payment until the maturity date.

(B) Calculation of Fixed Rate

My new, fixed interest rate will be equal to the Federal National Mortgage Association's required net yield as of a date and time of day specified by the Note Holder for (i) if the original term of this Note is greater than 15 years, 30-year fixed rate mortgages covered by applicable 60-day mandatory delivery commitments, plus five-eighths of one percentage point (0.625%), rounded to the nearest one-eighth of one percentage point (0.125%), if this required net yield covered by applicable 60-day mandatory delivery commitments, plus five-eighths of one percentage point (0.625%), rounded to the nearest one-eighth of one percentage point (0.125%), or (ii) if the original term of this Note is 15 years or less, 15-year fixed rate mortgages plus five-eighths of one percentage point (0.625%), rounded to the nearest one-eighth of one percentage point (0.125%), if this required net yield covered by applicable 60-day mandatory delivery commitments, plus five-eighths of one percentage point (0.625%), rounded to the nearest one-eighth of one percentage point (0.125%), if this required net yield cannot be determined because the applicable commitments are not available, the Note Holder will determine my interest rate by using comparable information. My new rate calculated under (ii) section 5(B) will not be greater than the Maximum Rate stated in Section 4(D) above.

(A) Option to Convert to Fixed Rate

5. FIXED INTEREST RATE OPTION

The Note provides for the Borrower's option to convert from an adjustable interest rate with interest rate limits to a fixed interest rate, as follows:

B. FIXED INTEREST RATE OPTION

The Note Holder will deliver or mail to me a notice of any changes in my adjustable interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

(F) Notice of Changes

monthly payment changes again.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my