

UNOFFICIAL COPY

APPLICATION NO 18445
DOCUMENT NO 3526432

VOLUME 2922-1 PAGE 119
CERTIFICATE NO 1483236
OWNER MARTIN G. QUILL

94037742

MAY 23 1989

19 0 2 824

CERTIFICATE OF TITLE

Date Of First Registration

DEPT-11 RECORD TOR
T-2222 TRAN 4979 01/12/94 10:36:00 \$23.00
*74-037742
COOK COUNTY RECORDER

AUGUST SEVENTEENTH (17th), 1928
TRANSFERRED FROM CERTIFICATE NO 1321082

STATE OF ILLINOIS
COOK COUNTY

I Carol Moseley Braun Registrar of Titles and for said County, in the State aforesaid, do hereby certify

MARTIN G. QUILL
(Divorced and Not Remarried)

of the VILLAGE OF WHEELING County of COOK and State of ILLINOIS

is the owner of an estate in fee simple, in the following described land situated in the County of Cook and State of Illinois. 94037742

DESCRIPTION OF LAND

LOT NINE (9)

In Block One (1) in Meadowbrook Subdivision Unit One, a Subdivision of part of Section 11, Township 42 North, Range 11, East of the Third Principal Meridian, according to Plat thereof filed in the Office of the Registrar of Titles of Cook County, Illinois, on July 7, 1955, as Document Number 1605647.

03-11-215-025-0000
107 Meadowbrook
Wheeling 60090

23.00
R.P.

Subject to the Estates, Easements, Incumbrances and Charges noted in the following memorials page of this Certificate.

Witness My hand and Official Seal

this TWENTY SIXTH (26th) day of JUNE A. D. 1989

6/26/86 NO

Carol Moseley Braun

Registrar of Titles, Cook County, Illinois

Box 343

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94037742

Property of Cook County Clerk's Office

MEMORIALS

OF ESTATES, EASEMENTS, INCUMBRANCES AND CHARGES ON THE LAND.

DOCUMENT NO. NATURE AND TERMS OF DOCUMENT DATE OF DOCUMENT DATE OF REGISTRATION YEAR-MONTH-DAY-HOUR SIGNATURE OF REGISTRAR

99408-86

General Taxes for the year 1983, 1st Inst. paid, 2nd Inst. not paid. Subject to General Taxes levied in the year 1986. Subject to Annual Assessment Repair Wheeling Drainage District #1. Subject to building lines, as shown on Plat Document No. 1603647. Subject to public utility, water main, storm drainage and Sanitary Sewer easements contained in Plat registered as Document No. 1403647 in favor of Commonwealth Edison Company and Illinois Bell Telephone Company, their respective successors and assigns, for serving foregoing premises and other property with electric, communications, sewer and water services, etc., as herein reserved and granted. For particulars see Document. Protective covenants as to number, character, type and floor area, of building to be erected on foregoing premises, as shown on Plat Document Number 1603647. For particulars see Document. Mortgage from John M. Muller, and Margaret B. Muller, to Talman Federal Savings and Loan Association of Chicago, a corporation of the United States, to secure note in the sum of \$37,300.00, payable as therein stated. For particulars see Document.

In Duplicate

Carol Moseley Braun
Carol Moseley Braun
Carol Moseley Braun

3052340

Mortgagee's Duplicate Certificate 622823 issued 3/6/79 on Mortgage 3052340. Mortgage from John M. Muller and Margaret B. Muller, to Harriscorp Finance Inc., to secure note in the sum of \$6,730.00, payable as therein stated. For particulars see Document.

In Duplicate

Carol Moseley Braun
Carol Moseley Braun

3141917

Assignment from Harriscorp Finance, Inc., a Delaware corporation, to Transamerica Financial Services, a California corporation, of Mortgage and Note registered as Document Number 3191917. For particulars see Document.

In Duplicate

Carol Moseley Braun

3341497

Mortgagee's Duplicate Certificate 671955 issued 11/16/83 on Mortgage 3191917. Mortgage from Martin G. Quill, to Shelter Mortgage Corporation a corporation of the State of Wisconsin, to secure note in the sum of \$62,340.00, payable as therein stated. For particulars see Document. (Rider attached).

In Duplicate

Carol Moseley Braun
Carol Moseley Braun

3526433

Assignment from Shelter Mortgage Corporation, a Wisconsin Corporation, to Guaranty Savings and Loan Association, of Mortgage and Note registered as Document No. 3526433. For particulars see Document.

3526434

99608-87

General Taxes for the year 1986, 1st Inst. paid, 2nd Inst. not paid. Subject to General Taxes levied in the year 1987. Assignment from Guaranty Savings and Loan Association, a Corporation, of the State of Wisconsin, to Fleet Mortgage Corp., a corporation of the State of Rhode Island, of Mortgage and Note registered as Document No. 3526433. For particulars see Document.

Carol Moseley Braun

Carol Moseley Braun
Carol Moseley Braun
Carol Moseley Braun

3802536

July 18, 1986

Carol Moseley Braun

NO OF INSTRUMENT	DOCUMENT NUMBER	DATE OF FILING	FILED BY
02	3526433	8-19-91	J. H. HARRIS

Affidavit of Martin G. Quill, divorced and not since remarried as to the loss of Owner's Duplicate Certificate of Title Number 1483236.

3988930

99608-91

General Taxes for the year 1990. 1ST Installment paid, 2ND Installment not paid Subject to General Taxes levied in the year 1991. Trust Deed from Martin G. Quill divorced and not since remarried to NBD Glenbrook, as Trustee to secure note in the sum of \$18,000.00 payable as therein stated. For particulars see Document.

In Duplicate

Carol Moseley Braun
Carol Moseley Braun
Carol Moseley Braun

3988931

June 4, 1991

Carol Moseley Braun

94037742

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Property of Cook County Clerk's Office

95037742

UNOFFICIAL COPY

94037743

94037743

ALL

19 02 824

(Space Above This Line For Recording Data)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **JANUARY 6, 1994**
Martin G. Quill, Divorced and not since remarried.

The mortgagor is
("Borrower").

This Security Instrument is given to **Northview Bank & Trust**

and existing under the laws of the State of Illinois, and whose address is **211 Waukegan Road, Northfield, IL 60093**, which is organized ("Lender"). Borrower owes Lender the principal sum of **EIGHTY THOUSAND AND NO/100**

Dollars (U.S. \$80,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **FEBRUARY 1, 1999**. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in **Cook** County, Illinois:

LOT 9 IN BLOCK 1 IN MEADOWBROOK SUBDIVISION UNIT 1, A SUBDIVISION OF PART OF SECTION 11, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF FILED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON JULY 7, 1955, AS DOCUMENT LR1605647, IN COOK COUNTY, ILLINOIS.

94037743

Permanent Tax Number - 03-11-215-025-0000 Vol. 231

CENTENNIAL TITLE INCORPORATED

RECORD FOR \$37.00
TRAN 4079 01/12/94 10:36:00
* 94-037743
COUNTY RECORDER

which has the address of **107 Meadowbrook**

(Street)

Wheeling

(City)

Illinois **60090**

(Zip Code)

("Property Address");

37.00
RP

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

BOX 343

UNOFFICIAL COPY

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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

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

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) 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. § 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, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may 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 debit 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 21, 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 charges 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. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations 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 all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts 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) contests in good faith 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 attain priority over this 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 insurance. This insurance shall be maintained in the amounts and for the periods