

UNOFFICIAL COPY

WARRANTY DEED—Statutory
(INDIVIDUAL TO INDIVIDUAL)

94286549

COOK
CO. NO. 018
2 2 5 3 6 9

Approved By Chicago Title and Trust Co.
Chicago Real Estate Board

(The Above Space For Recorder's Use Only)

THE GRANTOR E. L. EVERETTE MARRIED BETTIE J. EVERETTE
of the CITY of CHICAGO County of COOK State of ILLINOIS
for and in consideration of TEN DOLLARS.
CONVEY and WARRANT to LAVERNE CARPENTER
in hand paid.

of the CITY of CHICAGO County of COOK State of ILLINOIS
the following described Real Estate situated in the County of COOK
of ILLINOIS with

The East 30 feet of Lot 21 in Block 3 in White and
Coleman's subdivision of Lots 16 to 25 inclusive in
Block 1, Lots 1 to 13 inclusive in Block 2, and Lots
13 to 25 inclusive in Block 3 of Junius Mulvey's
Subdivision of the South 703.4 feet of that part lying
E. of the I. C. R.R. of the No. rtheast 1/4 of Se. 23,
Township 38 N. Range 14 E. of the T.P. M. in Cook
County,
Permanent Real Estate Index Number (s) 20-23-225-012-0000
Address of real estate 1426 E. 66th Place, Chicago, Il.
60637

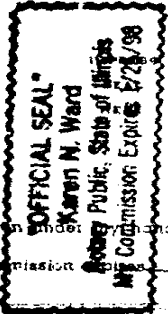
hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of
the State of

COOK COUNTY, ILLINOIS
FILED FOR RECORD
ON MAR 30 AM 9:23 94286549

DATED this 18th day of March 1994

E. L. Everette (SEAL) (SEAL)
(SEAL) (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



E. L. Everette
personally known to me to be the same person whose name
subscribed to the foregoing instrument appeared before me this day in person, and acknowledged
that he signed, sealed, and delivered the said instrument as free and voluntary act,
for the uses and purposes herein set forth, including the release and waiver of the right of
homestead.

Given under and official seal, this 18th day of March 1994
Commissioner Laverne Carpenter

NOTARY PUBLIC

MAIL TO: NAME Laverne Carpenter
ADDRESS 715 East 84th Street
CITY AND STATE Chicago, Illinois 60617

ADDRESS OF PROPERTY:
1426 East 66th Pl.
Chicago, Illinois 60637

THE ABOVE ADDRESS IS FOR STATISTICAL
PURPOSES ONLY AND IS NOT A PART OF
THIS DEED.

OR RECORDER'S OFFICE BOX NO.

BOX 333

BOX 333

STATE OF ILLINOIS
REAL ESTATE TRANSFER TAX
REVENUE
40.00

SEAL ESTATE TRANSFER TAX
REVENUE
20.00

CITY OF CHICAGO
REAL ESTATE TRANSFER TAX
REVENUE
300.00

1012
267797
267797

Warranty Deed

JOINT TENANCY
NO APPEAL TO INDIVIDUAL

TO

UNIVERSITY PRINTING COMPANY, 1410 EAST 82ND ST, CHICAGO

evidencing the payments

under this paragraph. If Borrower makes those payments directly, Borrower shall promptly furnish to Lender receipts on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower

4. CHARGES, LIENS. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the charges due under the Note and the payment of mortgage insurance premiums, third, to interest due; fourth, to principal due; and last, to any late under paragraph 2, and any sums payable by Borrower to Lender in accordance with the provisions of paragraph B, in lieu paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable

3. APPLICATION OF PAYMENTS. Unless applicable law provides otherwise, all payments received by Lender under Law. Lenders and Borrower's covenants and agreements under this paragraph 2 are subject to applicable state and federal

against the sums secured by this Security Instrument. Lenders and Borrower shall apply any funds held by Lender at the time of acquisition or sale of the Property, shall apply any funds held by Lender at the time of acquisition or sale as a credit sums secured by this Security Instrument. If, under paragraph 2, Lender shall acquire or sell the Property, Lender, prior refund to Borrower any funds held by Lender. Such refund shall be made within 30 days of Borrower's payment of all Escrow Account was made. The funds in the Escrow Account are pledged to Lender as additional security for all sums secured by this Security Instrument. Upon payment in full of all sums secured by this Security Instrument, Lender shall

Lender shall apply the Escrow funds to pay the Escrow items when due. Lender shall give to Borrower an annual accounting of the Escrow Account, showing credits and debits to the Escrow Account and the purpose for which each debit from the Escrow Account was made. The funds in the Escrow Account are pledged to Lender as additional security for all sums returned to Borrower any funds held by Lender. Such refund shall be made within 30 days of Borrower's payment of all

analysis. In addition to the Funds estimated as described above, and to ensure that the Funds in the Escrow Account will be sufficient to pay Escrow items when due, Lender may require Borrower to maintain in the Escrow Account an additional balance of Funds not to exceed 2 monthly escrow payments. Lender shall give to Borrower an annual accounting of the Escrow Account, showing credits and debits to the Escrow Account and the purpose for which each debit from the

each Escrow item at its option Lender may analyze the Escrow Account more frequently. Lender shall estimate the amount of Funds needed for the Escrow Account, to pay future Escrow items when due, on the basis of: (i) current data, including the anticipated disbursement dates for each Escrow item; (ii) reasonable estimates of expenditures of future Escrow items; (iii) the time interval between disbursements for each Escrow item; and (iv) the amount of Funds in the Escrow Account for each Escrow item at the time Lender analyzes the Escrow Account. Lender and Borrower agree that Lender's estimate of the amount of Funds needed in the Escrow Account is an approximate calculation. At any time if the amount of Funds in the Escrow Account for each Escrow item will not be sufficient to pay each Escrow item when due, Lender may notify

2. FUNDS FOR TAXES AND INSURANCE. 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") equal to Lender's estimate, as described below, of: (a) one-twelfth of each type of yearly taxes and assessments which may attain priority over this Security Instrument; (b) one-twelfth of the yearly leasehold payments or ground rents on the Property, if any; (c) one-twelfth of the yearly hazard or property insurance premiums, if any; (d) one-twelfth of the yearly flood insurance premiums, if any; (e) one-twelfth of the yearly mortgage insurance premiums, if any; and (f) one-twelfth of any similar items which are commonly paid by borrowers to Lender, whether now or in the future, in connection with a secured debt. The items described in (a) - (f) are called "Escrow items".

The Funds shall be placed in an account ("Escrow Account") at an institution whose deposits are insured by a federal agency, instrumentally, or entity (including Lender, if Lender is such an institution) or at any Federal Home Loan Bank. Lender may charge Borrower for holding and applying the Funds, analyzing the Escrow Account and verifying the Escrow items, and Lender may require Borrower to pay a one-time charge to establish a real estate tax reporting service used or provided by Lender in connection with this loan. Lender shall not be required to pay Borrower any interest or earnings on the Funds.

Lender shall annually analyze the Escrow Account to determine the adequacy of the monthly Funds being collected for each Escrow item at its option Lender may analyze the Escrow Account more frequently. Lender shall estimate the amount of Funds needed for the Escrow Account, to pay future Escrow items when due, on the basis of: (i) current data, including the anticipated disbursement dates for each Escrow item; (ii) reasonable estimates of expenditures of future Escrow items; (iii) the time interval between disbursements for each Escrow item; and (iv) the amount of Funds in the Escrow Account for each Escrow item at the time Lender analyzes the Escrow Account. Lender and Borrower agree that Lender's estimate of the amount of Funds needed in the Escrow Account is an approximate calculation. At any time if the amount of Funds in the Escrow Account for each Escrow item will not be sufficient to pay each Escrow item when due, Lender may notify

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