

UNOFFICIAL COPY

WARRANTY DEED

Joint Tenancy

✓ S1432178

THE GRANTORS, MARIAN KRAMARSKI, and BARBARA KRAMARSKI, his wife, and JANINA KRAMARSKI, a widow, not since remarried, of the City of Chicago, County of Cook, State of Illinois, for and in consideration of Ten and 00/100 Dollars, and other good and valuable consideration, CONVEY and WARRANT to

Rodney M. Holcomb and Brenda M. Holcomb

617 S. Fairview, Park Ridge, Illinois, not in tenancy in common, but in JOINT TENANCY the following described Real estate situated in the County of Cook, State of Illinois, to wit:

LOT 5 (EXCEPT THE WEST 12 1/2 FEET THEREOF) IN J. B. FOOTE'S RESUBDIVISION OF LOTS 1, 2 AND 3 OF BLOCK 68 IN NORWOOD PARK (EXCEPT THAT PART OF LOT 1 LYING WEST OF A LINE DRAWN PARALLEL TO THE WEST LINE OF SAID BLOCK FROM A POINT IN THE NORTH LINE OF SAID BLOCK, 116 FEET SOUTHEASTERLY FROM THE NORTHWEST CORNER THEREOF) IN SECTION 6, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 7024 W. IMLAY, CHICAGO, ILLINOIS

PIN: 13-06-101-009

SUBJECT TO: Covenants, conditions and restrictions of record and general real estate taxes for 1994 and subsequent years.

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.

DATED this 6TH day of JULY, 1995

Marian Kramarski (SEAL)
MARIAN KRAMARSKI

Barbara Kramarski (SEAL)
BARBARA KRAMARSKI

Janina Kramarski (SEAL)
JANINA KRAMARSKI

25.58-JW

95481566

DEPT-01 RECORDING \$25.50
T#0014 TRAN 6772 07/25/95 08:43:00
#9182 + 110 # - 95 - 481566
COOK COUNTY RECORDER

SAS - DIVISION OF REAL ESTATE


95481566

60010100

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State of Illinois, County of Cook ss. I, the undersigned Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that MARIAN KRAMARSKI and BARBARA KRAMARSKI, his wife, and JANINA KRAMARSKI, a widow not since remarried, 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 acknowledged 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 6th day of JULY, 1995

Commission expires _____, 19____, 
"OFFICIAL SEAL" MARK DABROWSKI NOTARY PUBLIC
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 7/7/99

Prepared by Mark Dabrowski, 6121 N. NW Hwy, Chicago, IL.

MAIL TO:

R. Holcomb
7024 W. Imlay
Chgo IL 60631

SEND SUBSEQUENT TAX BILLS TO:

R. Holcomb
7024 W. Imlay
Chgo IL 60631

Recorder's Office Box No. :



Cook County Clerk's Office

95-161556

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Property of Cook County Clerk's Office

ORDER ITEM # PSD LABEL

Cook County
REAL ESTATE TRANSACTION TAX
PSD 08500
REVENUE STAMP 96693

95181556120

STATE OF ILLINOIS

PSD 1700



170.00

REAL ESTATE TAX
DEPARTMENT OF REVENUE 966935

007564

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Property of Cook County Clerk's Office

95481556 1103

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RIDER - LEGAL DESCRIPTION

LOT TWENTY THREE (23) IN THE FIRST ADDITION TO BRICKMAN'S LAWRENCE AVENUE HIGHLANDS SUBDIVISION, A RESUBDIVISION OF LOTS 1 TO 65 BOTH INCLUSIVE, IN ORIOLE PARK COUNTRYSIDE WEST HALF, BEING A SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 12, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT OF SAID SUBDIVISION RECORDED ON NOVEMBER 24, 1954, AS DOCUMENT NUMBER 16081210, IN BOOK 434 OF PLATS, ON PAGE 10 IN COOK COUNTY, ILLINOIS.

12-12-312-038

Property of Cook County Clerk's Office

12-12-312-038

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Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one confirmed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorney's fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument but not prior to acceleration under paragraph 17 unless

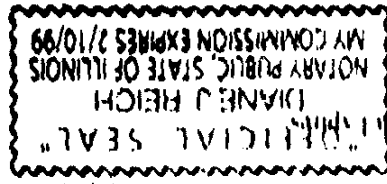
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Form 1094

Form 3014 - 8/80

Notary Public

Notary Public



[Handwritten Signature]
 Notary Public

subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they have read and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

I, *[Handwritten Name]*, a Notary Public in and for said county and state do hereby certify that **ANNA OLSZEWSKI AND ANNA OLSZEWSKI, HUSBAND AND WIFE** (County ss: *[Handwritten Name]*)

--Borrower (Sold)

--Borrower (Sold)

--Borrower (Sold)

ANNA OLSZEWSKI

--Borrower (Sold)

ANNA OLSZEWSKI

BY **ANNA OLSZEWSKI**, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any riders executed by Borrower and recorded with it.

- Adjustable Rate Rider
- Partially Adjustable Rate Rider
- Planned Unit Development Rider
- Community Rider
- Home Improvement Rider
- Other(s) (Specify):
- First Family Rider
- Monthly Payment Rider
- Second Home Rider

24. Riders to this Security Instrument, if one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the riders were a part of this Security Instrument.

21. Borrower of this instrument, Borrower waives all right of homestead exemption in the Property.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recording costs.

21. including, but not limited to, reasonable attorneys' fees and costs of title evidence, secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial foreclosure or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums non-existence of a default or any other defense of Borrower and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, after acceleration and the right to assert in the foreclosure proceeding the right to foreclose by judicial proceeding and sale of the Property. The notice shall further (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, by which the default must be cured; and (e) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default;

FOR RECORD