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GEORGE F. COLE®
LEGAL FORMS

No. 229
November 1994

QUIT CLAIM DEED—JOINT TENANCY Statutory (Illinois) (Individual to Individual)

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THE GRANTOR(S) 1st AMERICAN TITLE CO. (2000 7th St)

ANTONIO TORRES AND FELICITA ANDINO, A/K/A
FELICITA TORRES, HUSBAND AND WIFE
of the City CHICAGO of COOK County of ILLINOIS
State of ILLINOIS for the consideration of
Ten (\$10.00) DOLLARS.

and other good and valuable considerations _____
_____ in hand paid,
CONVEY(S) _____ and QUIT CLAIM(S) _____ to

FELICITA TORRES
2858 WEST PALMER STREET, CHICAGO, IL 60647
(Name and Address of Grantor)
not in Tenancy in Common, but in JOINT TENANCY, all interest in the
following described Real Estate situated in COOK
County, Illinois, commonly known as 2858 WEST PALMER STREET,
(Street Address)
legally described as:

LOT 64 IN BLOCK 2 IN JOHN JOHNSTON JR.'S SUBDIVISION OF 10 ACRES IN THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 36, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

DEPT-01 RECORDING \$25.50
T40011 TRAN 8038 09/07/95 16:21:00
#2301 RV *-95-599445
COOK COUNTY RECORDER

Above Space for Recorder's Use Only

95599445

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.

Permanent Real Estate Index Number(s): 13-36-109-065
Address(es) of Real Estate: 2858 WEST PALMER STREET, CHICAGO, IL 60647

DATED this: 24 day of AUGUST 1995

Please print or type name(s) below signature(s)

Antonio Torres (SEAL) Felicita Andino (SEAL)
ANTONIO TORRES FELICITA ANDINO A/K/A FELICITA TORRES

(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 HEREDY CERTIFY that
"OFFICIAL SEAL" ANTONIO TORRES AND FELICITA ANDINO A/K/A FELICITA TORRES, HUSBAND AND WIFE
Romelio C. Barta
Notary Public, State of Illinois personally known to me to be the same person s whose name s subscribed
My Commission Expires 10/6/96 to the foregoing instrument, appeared before me this day in person, and acknowledged that
IMPRESS Th EY signed, sealed and delivered the said instrument as THEIR
SEAL free and voluntary act, for the uses and purposes therein set forth, including the release and
HERE waiver of the right of homestead.

25.50

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2003

"OFFICIAL SEAL"
Romelio C. Abana
Notary Public, State of Illinois
My Commission Expires 10/30/96

Given under my hand and official seal, this 24th day of August 19 95

Commission expires October 6 19 96 Romelio C. Abana
NOTARY PUBLIC

This instrument was prepared by FELICITA TORRES, 2858 WEST PALMER STREET, CHICAGO, IL 60647
(Name and Address)

MAIL TO:

FELICITA TORRES
(Name)
2858 WEST PALMER STREET
(Address)
CHICAGO, IL 60647
(City, State and Zip)

SEND SUBSEQUENT TAX BILLS TO:

same
(Name)

(Address)

(City, State and Zip)

OR RECORDER'S OFFICE BOX NO. _____

Property of Cook County Clerk's Office

ST66666

GEORGE E. COLE
LEGAL FORMS

TO

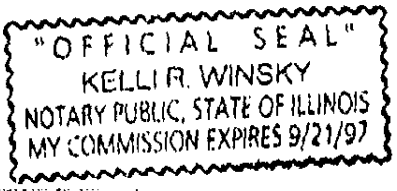
Quit Claim Deed
JOINT TENANCY
INDIVIDUAL TO INDIVIDUAL

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The grantor or his agent affirms that, to the best of his knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire title to real estate under the laws of the State of Illinois.

Dated August 25, 1995 Signature: [Signature] Grantor or Agent

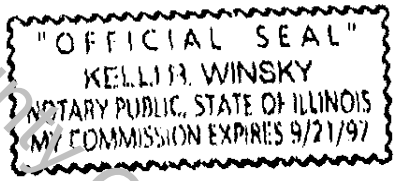
Subscribed and sworn to before me by the said this 25th day of August 1995. Notary Public Kelli R. Winsky



The grantee or his agent affirms and verifies that the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquired and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois.

Dated August 25, 1995 Signature: [Signature] Grantee or Agent

Subscribed and sworn to before me by the said this 25th day of August 1995. Notary Public Kelli R. Winsky



NOTE: Any person who knowingly submits a false statement concerning the identity of a grantee shall be guilty of a Class C misdemeanor for the first offense and of a Class A misdemeanor for subsequent offenses.

(Attach to deed or ABI to be recorded in Cook County, Illinois, if exempt under the provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.)

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5. **Hazard 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 such other hazards as Lender may require and in such amounts for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lenders option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. **Preservation and Maintenance of Property; Leasehold; Condominiums; Planned Unit Developments.** Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. **Protection of Lender's Security.** If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. **Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has a priority over this Mortgage.

10. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

App # chgoAAA-95-0000

Initials: JK

Initials: J.C.

Initials: _____

Initials: _____

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11. **Successors and Assigns Bound; Joint and Several Liability; Co-Signers.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Trustee under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. **Notice.** Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. **Governing Law; Severability.** The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs," "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. **Borrower's Copy.** Borrower shall be furnished a conformed copy of the Note and this Mortgage at the time of execution or after recordation hereof.

15. **Rehabilitation Loan Agreement.** Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, as assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the property.

16. **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 Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Mortgage.

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 Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Mortgage without further notice or demand on Borrower.

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ILLINOIS - Second Mortgage - Y/80 - FNMA/FHLMC UNIFORM INSTRUMENT - Form 3814 (Page 4 of 6)

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

17. **Acceleration; Remedies.** Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender, prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, court costs, and costs of documentary evidence, abstracts and title reports.

18. **Borrower's Right to Reinstate.** Notwithstanding Lenders acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would then be due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. **Assignment of Rents; Appointment of Receiver.** As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by the court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. **Release.** Upon payment of all sums secured by this Mortgage, Lender shall discharge this Mortgage without cost to Borrower. Borrower shall pay all costs of recordation, if any.

21. **Waiver of Homestead.** Borrower hereby waives all right of homestead exemption in the Property.

App # chgoAAA-95-0000

Initials: [Signature]

Initials: [Signature]

Initials: _____

Initials: _____

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15-09-219-004

THENCE SOUTH 560.0 FEET TO A POINT WHICH IS 62.60 FEET WEST OF THE EAST LINE OF SAID LOT 5; FENCE SOUTH EASTERLY TO THE NORTHEAST CORNER OF AFORESAID LOT 6, ALSO THAT PART OF VACATED 30ND AVENUE LINE SOUTH OF A LINE PARRALLEL WITH AND 253.0 FEET SOUTH OF THE SOUTH LINE PARRELE WITH AND 534.77 FEET SOUTH OF THE SOUTH LINE OF GRANT AVENUE, AND ALL HENERY ULRICH'S ADDITION TO BELLWOOD, BEING A SUBDIVISION CF THAT PART OF THE SOUTH 1/2 OF THE NORTH EAST 1/4 NORTH OF ST. CHARLES ROAD, AND WEAT OF ADJOINING 28 ACRES SUBDIVICED BY JACOB GLOS, IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Jack R. Washington
JACK R WASHINGTON

X _____

Laronda J. Washington
LARONDA J WASHINGTON

X _____

<p>STATE OF ILLINOIS, <u>Cook</u>, County ss: <u>Rebecca A. Stewart</u>, Notary Public in and for said county and state, do hereby certify that _____ _____ 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 acknowledged that he signed and delivered the said instrument as _____ free voluntary act, for the uses and purposes therein set forth.</p> <p>Given under my hand and official seal this _____ day of _____</p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;"> <p>OFFICIAL SEAL REBECCA A. STEWART Notary Public, State of Illinois My Commission Expires 10/07/97</p> </div> <p>My Commission expires _____</p> <p><u><i>Rebecca A. Stewart</i></u> X _____ Notary Public</p>	<p>CAPACITY CLAIMED BY SIGNER(S):</p> <p><input checked="" type="checkbox"/> INDIVIDUAL(S) SIGNING FOR ONESELF/THEMSELVES</p> <p><input type="checkbox"/> CORPORATE OFFICER(S) _____ Title(s) _____ Company _____</p> <p><input type="checkbox"/> PARTNER(S) _____ Partnership _____</p> <p><input type="checkbox"/> ATTORNEY-IN-FACT _____ Principals _____</p> <p><input type="checkbox"/> TRUSTEE(S) _____ Trust _____</p> <p><input type="checkbox"/> OTHER _____ Title(s) _____</p> <p><input type="checkbox"/> OTHER _____ Title(s) _____</p>
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(Space Below This Line Reserved For Lender and Recorder)

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