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**WARRANTY DEED
JOINT TENANCY**

95649534

THE GRANTOR(S), Albert A. Johnson
and Mary A. Johnson, his wife

. DEPT-01 RECORDING \$23.50
. T00014 TRAN 7700 09/26/95 08156100
. #0398 + JW *-95-649534
. COOK COUNTY RECORDER

of the City of Blue Island, County of Cook, State of Illinois for and in consideration of TEN AND NO/100 DOLLARS (\$10.00), and other good and valuable consideration in hand paid, CONVEY and WARRANT to Sigifredo Castaneda and Maria Castillo, of 12930 California, Blue Island, Illinois, not in Tenancy in Common, but in **JOINT TENANCY**, the following described Real Estate situated in the County of Cook in the State of Illinois, to wit:

LOT 13 IN BLOCK 4 IN CHARLES MORGAN'S ADDITION TO BLUE ISLAND, BEING A SUBDIVISION OF THE EAST 5 ACRES OF THE SOUTH 20 ACRES OF LOT 12 AND THE WEST 213.52 FEET OF LOT 4 IN ASSESSOR'S DIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 AND THE NORTH 1/2 OF THE NORTHWEST 1/4 OF SECTION 36 AND THE EAST 5 ACRES OF LOT 1 IN GERMANICUS COOLEY'S SUBDIVISION OF PART OF THE SOUTH 1/2 OF THE NORTHWEST 1/4 AND PART OF THE SOUTHWEST 1/4 OF SECTION 36, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, 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 not in tenancy in common, but in **JOINT TENANCY** forever.

Permanent Real Estate Index Number(s): 24-36-114-021

Commonly Known As: 12930 CALIFORNIA, BLUE ISLAND, ILLINOIS

Dated this 10TH day of AUGUST, 1995.

Albert A. Johnson (SEAL)
Albert A. Johnson

Mary A. Johnson (SEAL)
Mary A. Johnson

____ (SEAL)

____ (SEAL)

DOCUMENT PREPARED BY: J.R. WIDEIKIS, 6446 W. 127th St., Palos Heights, Illinois

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10/26/95

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STATE OF ILLINOIS
SEP 17 94
098.00
REAL ESTATE TRANSFER TAX
DEPARTMENT OF REVENUE

STATE OF ILLINOIS)
COUNTY OF COOK)

I, the undersigned, a Notary Public, in and for said County, in the State aforesaid, do hereby certify that Albert A. Johnson and Mary A. Johnson, his wife, 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 30th day of AUGUST, 1995,

John R. Wideikis
NOTARY PUBLIC

MAIL RECORDED DOCUMENT TO:

SIGIFREDO CASTANEDA
12930 CALIFORNIA
BLUE ISLAND IL. 60406

OFFICIAL SEAL
JOHN R WIDEIKIS
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 01/28/98



SEND SUBSEQUENT TAX BILLS TO:

Sigifredo Castaneda
12930 California
Blue Island, Illinois 60406

REAL ESTATE
SEP - 95
REVENUE STA
PROPERTY TAX
049300
980693

1279432

95645534

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★
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00177

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Prepared by

AFTER RECORDING MAIL TO:

BERKSHIRE MORTGAGE CORPORATION
901 N. ELM STREET
HINSDALE, ILLINOIS 60521

DEPT-01 RECORDING \$45.50
T#0014 TRAN 7700 09/26/95 08:56:00
#0399 # JW #-95-649535
COOK COUNTY RECORDER

AP# CASTAN-95F-5131
LN# 3234775

[Space Above Line For Recording Data]

STATE OF ILLINOIS

FHA MORTGAGE

FHA CASE NO.

131:8026676-729

This Mortgage ("Security Instrument") is given on August 30, 1995. The Mortgagor is Sigfredo Castaneda, Married to Maria B. Castaneda and Maria Castillo, A Widow

whose address is 12930 California, Blue Island, IL 60406

("Borrower"). This Security Instrument is given to Berkshire Mortgage

Corporation, A corporation

which is organized and existing under the laws of Illinois

and whose address is 901 North Elm, Hinsdale, IL 60521-3622

("Lender").

Borrower owes Lender the principal sum of Ninety Seven Thousand Two Hundred Fifty Dollars and no/100 Dollars

(U.S. \$ 97,250.00). 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 September 1, 2025. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 6 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:

*** SEE ATTACHED LEGAL DESCRIPTION ***

which has the address of

12930 California
(Street)

Blue Island
(City)

Illinois

60406
(Zip Code)

("Property Address");

FHA ILLINOIS MORTGAGE FORM
ISC/FMDTIL//0195(0692)-L

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6/92

SAS - A DIVISION OF INTERCOUNTY

JAF
314971430

95649535

Handwritten notes and signatures

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FHA ILLINOIS MORTGAGE FORM
ISC/FMDTL/0195(0692)-L

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6/92

FIRST, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;
SECOND, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

3. Application of Payments. All payments under Paragraphs 1 and 2 shall be applied by Lender as follows:

Borrower's account shall be credited with the balance remaining for all installments for items (a), (b) and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b) and (c). Borrower lenders to Lender the full payment of all sums secured by the Security Instrument, balance due on the Note.

As used in this Security Instrument, "Secretary" means the Secretary of Housing and Urban Development or his or her designee. In any year in which the Lender must pay a mortgage insurance premium to the Secretary, (or any year in which such premium would have been required if the Lender still held the Security Instrument), each monthly payment shall also include either: (i) an installment of annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if the Security Instrument is held by the Secretary. Each monthly installment of the mortgage insurance premium shall be in an amount sufficient to accumulate the full annual mortgage insurance premium with Lender one month prior to the date the full annual mortgage insurance premium is due to the Secretary, or if this Security Instrument is held by the Secretary, each monthly charge shall be in an amount equal to one-twelfth or one-half percent of the outstanding principal balance due on the Note.

Each monthly installment for items (a), (b) and (c) shall equal one-twelfth of the annual amounts, as reasonably estimated by Lender, plus an amount sufficient to maintain an additional balance of not more than one-sixth of the estimated amounts. The full annual amount for each item shall be accumulated by Lender within a period ending one month before an item would become delinquent. Lender shall hold the amounts collected in trust to pay items (a), (b) and (c) before they become delinquent.

If at any time the total of the payments held by Lender for items (a), (b) and (c), together with the future monthly payments for such items payable to Lender prior to the due date of such items, exceeds by more than one-sixth the estimated amount of payments required to pay such items when due, and if payments on the Note are current, then Lender shall either refund the excess over one-sixth of the estimated payments or credit the excess over one-sixth of the estimated payments to subsequent payments by Borrower, at the option of Borrower. If the total of the payments made by Borrower for item (a), (b), or (c) is insufficient to pay the item when due, then Borrower shall pay to Lender any amount necessary to make up the deficiency on or before the date the item becomes due.

2. Monthly Payments of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, an installment of any (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required by Paragraph 4.

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

BORROWER COVENANTS that Borrower is lawfully seized 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.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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."

AP# CASTAN-95F-5131

LN# 3234775

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