

UNOFFICIAL COPY

95705247

RECORD AND RETURN TO:
CARLTON MORTGAGE SERVICES, INC.

800 NORTH COURT-SUITE 110
PALATINE, ILLINOIS 80087

DEPT-01 RECORDING \$35.00
T#0012 TRAN 6999 10/17/95 14:50:00
#1989 CG *-95-705247
COOK COUNTY RECORDER

[Space Above This Line For Recording Data]

State of Illinois
11333

MORTGAGE

FHA Case No.
131:8053744-203B

THIS MORTGAGE ("Security Instrument") is given on **OCTOBER 16, 1995**. The Mortgagor is **MICHAEL DENIKOV, UNMARRIED PERSON**

2217 NORTH FARNELL, CHICAGO, ILLINOIS 60645
("Borrower"). This Security Instrument is given to

CARLTON MORTGAGE SERVICES, INC.

which is organized and existing under the laws of **THE STATE OF ILLINOIS**, and whose address is **600 NORTH COURT-SUITE 110 PALATINE, ILLINOIS 60067** ("Lender"). Borrower owes Lender the principal sum of **ONE HUNDRED FORTY SIX THOUSAND THREE HUNDRED NINETEEN AND 00/100** Dollars (U.S. \$ **146,319.00**).

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 **NOVEMBER 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:

LOT 33 IN BLOCK 1 IN ASHWOOD ADDITION TO ROGERS PARK, BEING A SUBDIVISION OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 36, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

10-36-415-007-0000

95050525 7575378 2of3 eel

which has the address of **6637 NORTH ARTESIAN AVENUE, CHICAGO** (Street, City), Illinois **60645** (Zip Code) ("Property Address");

4R(IL) (0406) FIA Illinois Mortgage - 4/92
VMP MORTGAGE FORMS - (800)621-7291

BOX 333-CTI

95705247

Handwritten initials/signature

M.D. [Signature]

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;

Third, to interest due under the Note;

Fourth, to amortization of the principal of the Note;

Fifth, to late charges due under the Note.

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

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment 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).

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall deal with the excess funds as required by RESPA. If the amount of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage or deficiency as permitted by RESPA.

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

Lender shall hold the Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds." Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

2. Monthly Payment 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, a sum for (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 under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

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."

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4. Fire, Flood and Other Hazard Insurance. Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless the Secretary determines this requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender, shall be immediately due and payable.

7. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are

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exercise of any right or remedy.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time of payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the

10. Reinstatement. Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. The right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

(e) Mortgage Not Insured. Borrower agrees that should this Security Instrument and the Note secured thereby not be eligible for insurance under the National Housing Act within 60 days from the date hereof, Lender may, at its option and notwithstanding anything in paragraph 9, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to 60 days from the date hereof, declining to insure this Security Instrument and the Note secured thereby, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

(d) Regulations of HUD Secretary. In many circumstances regulations issued by the Secretary will limit Lender's rights in the case of payment defaults to require immediate payment in full and foreclosure if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(c) No Waiver. If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(b) Sale Without Credit Approval. Lender shall, if permitted by applicable law and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:
(i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent) by the Borrower, and
(ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

(a) Default. Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:
(i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or
(ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

9. Grounds for Acceleration of Debt.

8. Fees. Lender may collect fees and charges authorized by the Secretary.

referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

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12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9.b. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any 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.

14. 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.

15. Borrower's Copy. Borrower shall be given one conformed copy of this Security Instrument.

16. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 16.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

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

17. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 17, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

18. 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 recordation costs.

19. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

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MP 48(ILL) (Rev. 05)

This instrument was prepared by: ELIZABETH CARSTENS

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DPS 1614

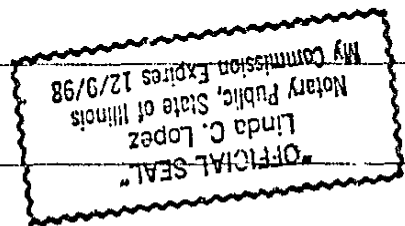
My Commission Expires:

subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he personally known to me to be the same person(s) whose name(s) signed and delivered the said instrument as HIS
Given under my hand and official seal, this 16TH day of OCTOBER 1995

[Signature]
Notary Public

MICHAEL DENIKOV, UNMARRIED PERSON

STATE OF ILLINOIS, COOK County ss: I, THE UNDERSIGNED, a Notary Public in and for said county and state do hereby certify that



-Borrower (Seal)

-Borrower (Seal)

Michael Denikov
MICHAEL DENIKOV
-Borrower (Seal)

Witnesses:
executed by Borrower and recorded with it.
BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any riders(s)

- Planned Unit Development Rider
- Condominium Rider
- Graduated Payment Rider
- Growing Equity Rider
- Other (Specify) ADJUSTABLE RATE RIDER

20. Riders to the Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es))

95705247

FHA Case No.
131:8053744-203B

ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this 16TH day of OCTOBER, 1995, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note ("Note") to CARLTON MORTGAGE SERVICES, INC.

(the "Lender") of the same date and covering the property described in the Security Instrument and located at:
6637 NORTH ARTESIAN AVENUE, CHICAGO, ILLINOIS 60645

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Date

The interest rate may change on the first day of JANUARY 1, 1997, and on that day of each succeeding year. "Change Date" means each date on which the interest rate could change.

(B) The Index

Beginning with the first Change Date, the interest rate will be based on an Index. "Index" means the weekly average yield on United States Treasury Securities adjusted to a constant maturity of one year, as made available by the Federal Reserve Board. "Current Index" means the most recent Index figure available 30 days before the Change Date. If the Index (as defined above) is no longer available, Lender will use as a new Index any index prescribed by the Secretary. As used in this Rider, "Secretary" means the Secretary of Housing and Urban Development or his or her designee. Lender will give Borrower notice of the new Index.

(C) Calculation of Interest Rate Changes

Before each Change Date, Lender will calculate a new interest rate by adding a margin of THREE percentage point(s) (3.000 %) to the Current Index and rounding the sum to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in paragraph (D) of this Rider, this rounded amount will be the new interest rate until the next Change Date.

(D) Limits on Interest Rate Changes

The interest rate will never increase or decrease by more than one percentage point (1.0%) on any single Change Date. The interest rate will never be more than five percentage points (5.0%) higher or lower than the initial interest rate.

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[Space Below This Line Reserved for Acknowledgment]

(Seal) Borrower MICHAEL DENIKOV (Seal) Borrower

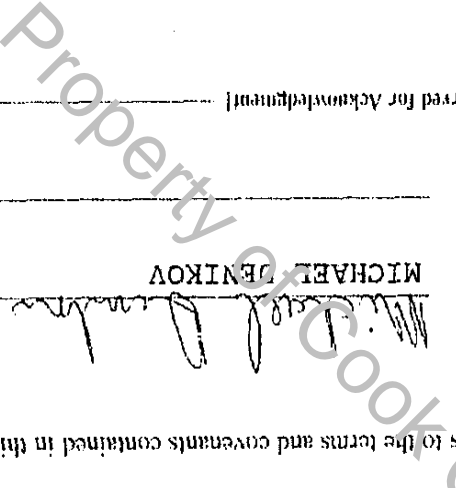
Rate Rider.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable

the demand for return is made. return any excess payment with interest on demand, is not assignable even if the Note is otherwise assigned before... (G) Effective Date of Changes

(F) Notice of Changes Lender will give notice to Borrower of any change in the interest rate and monthly payment amount. The notice must be given at least 25 days before the new monthly payment amount is due, and must set forth (i) the date of the notice, (ii) the Change Date, (iii) the old interest rate, (iv) the new interest rate, (v) the new monthly payment amount, (vi) the Current Index and the date it was published, (vii) the method of calculating the change in monthly payment amount, and (viii) any other information which may be required by law from time to time.

(E) Calculation of Payment Change If the interest rate changes on a Change Date, Lender will calculate the amount of monthly payment of principal and interest which would be necessary to repay the unpaid principal balance in full at the maturity date at the new interest rate through substantially equal payments. In making such calculation, Lender will use the unpaid principal balance which would be owed on the Change Date if there had been no default in payment on the Note, reduced by the amount of any prepayments to principal. The result of this calculation will be the amount of the new monthly payment of principal and interest.



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Prepared By:

ELIZABETH CARSTENS
600 NORTH COURT-SUITE 110
PALATINE, ILLINOIS 60067

95705248

and When Recorded Mail To

CARLTON MORTGAGE SERVICES, INC.
600 NORTH COURT-SUITE 110
PALATINE
ILLINOIS 60067

DEPT-01 RECORDING \$23.00
T#0012 TRAN 6999 10/17/95 14:50:00
#1990 # CG *-95-705248
COOK COUNTY RECORDER

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Corporation Assignment of Real Estate Mortgage

LOAN NO.: 11333

FOR VALUE RECEIVED the undersigned hereby grants, assigns and transfers to
COUNTRYWIDE FUNDING CORPORATION ITS SUCCESSORS AND/OR ASSIGNS
6400 LEGACY DRIVE
PLANO, TEXAS 75024

all the rights, title and interest of undersigned in and to that certain Real Estate Mortgage dated OCTOBER 16, 1995
executed by MICHAEL DENIKOV, UNMARRIED PERSON

to CARLTON MORTGAGE SERVICES, INC.
a corporation organized under the laws of THE STATE OF ILLINOIS
and whose principal place of business is 600 NORTH COURT-SUITE 110
PALATINE, ILLINOIS 60067

95705247

and recorded in Book/Volume No. _____, page(s) _____, as Document
No. COOK County Records, State of ILLINOIS described
hereinafter as follows: (See Reverse for Legal Description)
Commonly known as 6637 NORTH ARTESIAN AVENUE CHICAGO, ILLINOIS 60645

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest,
and all rights accrued or to accrue under said Real Estate Mortgage.

STATE OF ILLINOIS CARLTON MORTGAGE SERVICES, INC.
COUNTY OF COOK

On OCTOBER 16, 1995 before _____
(Date of Execution)

me, the undersigned a Notary Public in and for said
County and State, personally appeared
CAROL GARDNER,

By: CAROL GARDNER
Its: PRESIDENT

known to me to be the PRESIDENT

and AL WOOD
known to me to be VICE PRESIDENT
of the corporation herein which executed the within
instrument, that the seal affixed to said instrument is the
corporate seal of said corporation; that said instrument
was signed and sealed on behalf of said corporation
pursuant to its by-laws or a resolution of its Board of
Directors and that he/she acknowledges said instrument to
be the free act and deed of said corporation.

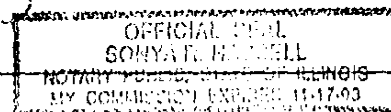
By: AL WOOD
Its: VICE PRESIDENT

Witness:

Notary Public _____

COOK County,

My Commission Expires 11-17-98



(THIS AREA FOR OFFICIAL NOTARIAL SEAL)

Rev. 08/17/95

DPS 171

BOX 333-CTI

95705248

UNOFFICIAL COPY

DPS 049

95705248

10-36-415-007-0000

Property of Cook County Clerk's Office

LOT 33 IN BLOCK 1 IN ASHWOOD ADDITION TO ROGERS PARK, BEING A
SUBDIVISION OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF THE SOUTH EAST 1/4
OF SECTION 36, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.

RIDER - LEGAL DESCRIPTION

UNOFFICIAL COPY

95705249

7574523/9549342W/82
TRUSTEE'S DEED

DEPT-01 RECORDING \$23.00
T#0012 TRAN 6999 10/17/95 14:50:00
#1991 ÷ CG *-95-705249
COOK COUNTY RECORDER

*F/K/A Bank One, LaGrange

(The Above Space For Recorder's Use Only)

DEED dated October 3, 19 95, by Bank One, Chicago NA* as
Trustee under the provisions of a deed, duly recorded and delivered to it pursuant to a trust agreement dated
June 24, 19 92, and known as Trust Number 10478, Grantor, in
favor of Abel Medina and Maria Garcia
6022 S. Lenzi, Apt. 15, Hodgkins, IL. 60525

Handwritten initials

*not as Tenants in Common, but as Joint Tenants, Grantee WITNESSETH, That Grantor, in consideration of the sum
of Ten (\$10.00) Dollars and other good and valuable considerations in hand paid, and pursuant to the power and
authority vested in the Grantor, does hereby convey and quit claim unto the Grantee, in fee simple, the following
described real estate, situated in the County of Cook and State of Illinois, to wit:

Lot 7 in Roth's Resubdivision of Block / of First Addition to
West Chicago in Section 9, Township 38 North, Range 12, East
of the Third Principal Meridian, in Cook County, Illinois.

Subject to: General real estate taxes not due and payable on the
date of this deed; special assessments confirmed after the contract
date; building, building line and use or occupancy restrictions,
conditions and covenants of record; zoning laws and ordinances;
easements for public utilities; drainage ditches, feeders, lateralss
and drain tile, pipe or other conduit.

COOK
CO. NO. 016

068710



STATE OF ILLINOIS
REAL ESTATE TRANSFER TAX
OCT 17 '95
DEPT. OF REVENUE
124.00

1
0
0
0
0
0
0
0

Cook County
REAL ESTATE TRANSACTION TAX
REVENUE
STAMP OCT 17 '95
P.L. 11424
82.00

AFFIX "RIDERS" OR REVENUE STAMPS HERE

95705249

* strike if not applicable
and commonly known as: 926 S. 6th Avenue, LaGrange, IL
together with the tenements, hereditaments and appurtenances thereunto belonging or in any wise appertaining.

Real Estate Tax I.D. Number(s): 18-09-400-029

This deed is executed by the party of the first part, as Trustee, as aforesaid, pursuant to and in the exercise of the
power and authority granted to and vested in it by the terms of said Deed or Deeds in Trust and the provisions of
said Trust Agreement above mentioned, and of every other power and authority thereunto enabling. This deed is
made subject to the liens of all trust deeds and/or mortgages upon said real estate, if any, recorded or registered
in said county.

UNOFFICIAL COPY

IN WITNESS WHEREOF, the Grantor as trustee aforesaid, has caused its corporate seal to be hereto affixed and has caused its name to be signed and attested to this deed by its duly authorized officers the day and year set forth on the reverse side.

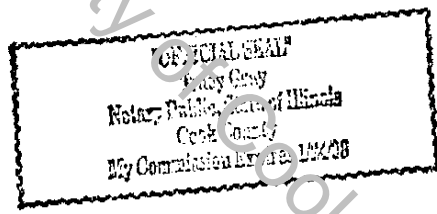
ATTEST: Miana Grimm BY: Paul August
Its: Pro-Secretary Its: AVP & Land Trust Officer

BANK ONE, Chicago NA
as Trustee aforesaid.

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 the persons whose names are subscribed to this deed are personally known to me to be duly authorized officers of Bank One, Chicago and that they appeared before me this day in person and severally acknowledged that they signed and delivered this deed in writing as duly authorized officers of said corporation and caused the corporate seal to be affixed thereto pursuant to authority given by the Board of Directors of said corporation as their free and voluntary act, and as the free and voluntary act of said corporation for the uses and purposes therein set forth.

Given under my hand and official seal, this 3rd day of October 19 95

Commission expires 24, 19 98 Sherry Gray
NOTARY PUBLIC



This instrument was prepared by Bank One, Chicago NA
14 S. LaGrange Road
LaGrange, IL 60525

BOX 333-CTI

MAIL TO: Thomas J Anselm
(Name)
1807 W Diehl
(Address)
Naperville, IL 60564
(City, State, Zip)

OR RECORDER'S OFFICE BOX NO.

ADDRESS OF PROPERTY
926 S. 6th Avenue, LaGrange, IL

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

SEND SUBSEQUENT TAX BILLS TO:
Abel Medina
(Name)
926 S. 6th Ave
(Address)
LaGrange, IL
60525

95705249