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T#5555 TRAM 7614 04/12/95 10:14:00

#1079 # 111 # -95-243578

COOK COUNTY RECORDER

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**EVERGREEN
BANK**

RELEASE DEED

Loan No. 10156362

KNOW ALL MEN BY THESE PRESENTS, That the FIRST NATIONAL BANK OF EVERGREEN PARK, a National Banking Association, for and in consideration of one dollar, and other good and valuable considerations, the receipt whereof is hereby acknowledged, does hereby release, convey and quit-claim unto

ROBERT E DURKIN AND MARGARET DURKIN, HIS WIFE

THEIR heirs, legal representatives, successors and assigns, all the rights, title, interest, claim or demand whatsoever it may have acquired in, through or by a certain Mortgage or Trust Deed bearing date the 28TH day of JULY A.D. 1980, and recorded in the Recorder's Office of COOK County, in the State of Illinois, as Document No. 25532044, and Assignment of Rents, bearing date the _____ day of _____ A.D. 19____, and recorded in the Recorder's Office of _____ County, in the State of Illinois, as Document No. _____, to the premises therein described situated in the County of COOK, State of Illinois, as follows, to wit:

FOR LEGAL DESCRIPTION SEE ATTACHED RIDER AS EXHIBIT 'A'

together with all the appurtenances and privileges thereunto belonging or appertaining.

INSTRUMENT PREPARED BY:
FIRST NATIONAL BANK OF EVERGREEN PARK
BUSINESS BANKING CENTER
4900 W. 95TH ST.
OAK LAWN, IL 60453

MAIL TO: ROBERT DURKIN
10631 S. LEAVITT
CHICAGO, IL 60643

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IN WITNESS WHEREOF, The First National Bank of Evergreen Park has caused its corporate seal to be hereto affixed, and has caused its name to be signed to these presents by its Operations Officer, and attested by its Operations Officer, this 24TH day of MARCH A.D. 1995 .

FIRST NATIONAL BANK OF EVERGREEN PARK

By: Judy VanderWall
Title: OPERATIONS OFFICER

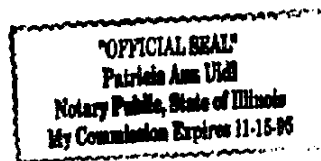
Attest: Carol Overzet
Title: OPERATIONS OFFICER

(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: Judy VanderWall personally known to me to be the Operations Officer of First National Bank of Evergreen Park, and Carol Overzet personally known to me to be the Operations Officer of said corporation, and 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 severally acknowledged that they signed and delivered the said instrument as Operation Officer and Operations Officer of said corporation, and caused the corporate seal of said corporation 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 and deed of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 24th day of MARCH , A.D. 1995.

Patricia Ann Uick
Notary Public



FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE RECORDED WITH THE RECORDER OF DEEDS IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS RECORDED.

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EXHIBIT "A"

Lot 33 (except the South 20 feet) all of Lot 34 and the South 10 feet of Lot 35 in Block 2 in L. E. Ingall's Subdivision of the Southwest 1/4 of the Southeast 1/4 of the Northwest 1/4 of Section 18, Township 37 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Index Number: 25-18-126-034

Property Address: 10631 S. Leavitt, Chicago, IL 60643

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*M. M. & W. W. Security, Inc.
2510 E. Dempster
Des Plaines, Ill. 60016*



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ADJUSTABLE RATE RIDER (1 Year Treasury Index - Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this 7TH day of APRIL, 1995, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to LOAN AMERICA FINANCIAL CORPORATION,

(the "Lender") of the same date and covering the property described in the Security Instrument and located at:

1522 WEST TALCOTT AVENUE, PARK RIDGE, IL 60068

[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:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 7.2500%. The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of MAY, 1996, and on that day every 12th month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding 1.3333

percentage points (3.0000 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 9.2500% or less than 5.2500%. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than two percentage points (2.0%) from the rate of interest I have been paying for the preceding twelve months. My interest rate will never be greater than 13.2500%.

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Handwritten note: "Must be signed & attested, the 05102 Memphis, TN 38116 Mrs Okun, H. 0016"

Signature lines for Borrower with names: JESUS M. TALLUNGAN and GABRIELLA TALLUNGAN

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 and 2 of this

Adjustable Rate Rider. Borrower. 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.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 17 of the Security Instrument is amended to read as follows: 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.

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