

UNOFFICIAL COPY

TRUSTEE'S DEED

95243106

THIS INDENTURE, made this 28th day of March, 1995, between **AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO**, a National Banking Association, duly authorized to accept and execute trusts within the State of Illinois, not personally but as Trustee under the provisions of a deed or deeds in trust duly recorded and delivered to said Bank in pursuance of a certain Trust Agreement, dated the 14th day of March, 1983 and known as Trust Number 8795 party of the first part, and **MARIA DEL CARMEN VAZQUEZ**, 1221 S. 49th Avenue, Cicero, Illinois 60650,

DEPT-01 RECORDING
180014 TRAN 5288 04/12/95 14:27:00 \$27.50
42245 + JW # -95-243106
COOK COUNTY RECORDER

(Reserved for Recorder's Use Only)

party/parties of the second part.
WITNESSETH, that said party of the first part, in consideration of the sum of Ten Dollars and No/100ths----- Dollars and other good and valuable consideration in hand paid, does hereby convey and **QUIT-CLAIM** unto said party/parties of the second part, the following described real estate, situated in Cook County, Illinois, to-wit:

SEE ATTACHED LEGAL DESCRIPTION

Commonly Known As 1535 S. 50th Avenue, Cicero, IL 60650

Property Index Number 16-21-228-029

together with the tenements and appurtenances thereunto belonging.

TO HAVE AND TO HOLD, the same unto said party of the second part, and to the proper use, benefit and behoof, forever, of said party of the second part.

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 herunto 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.

IN WITNESS WHEREOF, said party of the first part has caused its corporate seal to be hereto affixed, and has caused its name to be signed to these presents by one of its officers, the day and year first above written.

417833/DT 3/4 FEB 95



AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO *
as Trustee, as aforesaid, and not personally,

By Suzanne Goldstein Baker
Suzanne Goldstein Baker - Vice President

STATE OF ILLINOIS
COUNTY OF COOK

I, Maureen Salutric, a Notary Public in and for said County, in the State aforesaid, do hereby certify Suzanne Goldstein Baker an officer of American National Bank and Trust Company of Chicago personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that said officer of said association signed and delivered this instrument, as a free and voluntary act, for the uses and purposes therein set forth.

Vice President

GIVEN under my hand and seal this 28th day of March 1995

Maureen Salutric
Notary Public, State of Illinois
My Commission Expires 4/15/95

Maureen Salutric
NOTARY PUBLIC

Successor Trustee to Comerica Bank-Illinois

Prepared By: American National Bank & Trust Company of Chicago Suzanne Goldstein Baker

MAIL TO: Maria Del Carmen Vazquez 1535 S. 50th Ave Cicero 60650

9/25/95

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Real Estate Transfer Tax
\$1000
4/16/95

Real Estate Transfer Tax
\$300
4/16/95

Real Estate Transfer Tax
\$100
4/16/95

Real Estate Transfer Tax
\$25
4/16/95

Real Estate Transfer Tax
\$10
4/16/95

Real Estate Transfer Tax
\$3
4/16/95

REAL ESTATE TRANSFER TAX
PROPERTY OF COOK COUNTY CLERK'S OFFICE

95243105

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LEGAL DESCRIPTION

THE EAST 8 FEET OF THE NORTH 25 FEET OF THE SOUTH 75 FEET AND THE NORTH 50 FEET OF LOTS 22 TO 26 INCLUSIVE IN BLOCK 49 IN GRANT LOCOMOTIVE WORKS, ADDITION TO CHICAGO IN SECTION 21, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 16-21-228-029

COMMONLY KNOWN AS: 1535 S. 50TH AVENUE, CICERO, IL 60650

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2011/10/14

95243106

MAPPING SYSTEM

Change of Information

60217

Scannable document - read the following rules

1. Changes must be kept within the space limitations shown...
2. Do not use punctuation...
3. Print in CAPITAL letters with black pen only...
4. Do not Xerox form...
5. Allow only one space between names, numbers, and addresses...

SPECIAL NOTE:

- If a TRUST number is involved, it must be placed in the NAME, leave one space between the name and number.
- If you don't have enough room for your last name, put your last name and its abbreviation...
- Property Index numbers (PINS) must be placed on every form...

PIN NUMBER:

16-21-228-009-0000

NAME/TRUST#:

Maria Vaguc

MAILING ADDRESS:

1221 S. 49th Ave

CITY:

Cicero STATE: IL

ZIP CODE:

60652

PROPERTY ADDRESS:

1221 S. 49th Ave

CITY:

Cicero STATE: IL

ZIP CODE:

60652

Office
JH
Cery

FILED: APR 12 1995

INITIALS

COOK COUNTY TREASURER

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NON-UNIFORM COVENANTS

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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.

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 rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- ☐ Condominium Rider ☐ Growing Equity Rider ☐ Planned Unit Development Rider
☐ Graduated Payment Rider ☒ Other (Specify) **ADJUSTABLE RATE RIDER**
1-4 FAMILY RIDER

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

Witnesses:

[Signature] Maria del Carmen Vazquez (Seal)
 -Borrower
MARIA DEL CARMEN VAZQUEZ (Seal)
 -Borrower
_____ (Seal)
 -Borrower
_____ (Seal)
 -Borrower

[Space Below This Line For Acknowledgement]

STATE OF ILLINOIS,

COOK

County ss:

a Notary Public in and for said county and state,

do hereby certify that

MARIA DEL CARMEN VAZQUEZ, AN UNMARRIED WOMAN
 , 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

signed and delivered the said instrument as

HER

free and voluntary act, for the uses and purposes therein

set forth.

Given under my hand and official seal, this

7TH

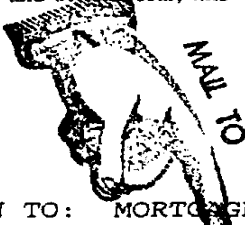
day of

APRIL

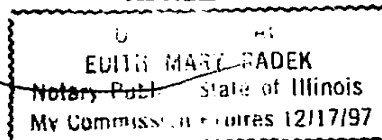
19

95

My Commission expires:



Prepared by:



RECORD & RETURN TO: MORTGAGE NOW, INC.
 24275 NORTHWESTERN HWY., SUITE 200
 SOUTHFIELD, MI. 48075

95243107

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705-2711

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1-4 FAMILY RIDER

Assignment of Rents
LOAN# 000006069

THIS 1-4 FAMILY 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 Note to MORTGAGE NOW, INC., A MICHIGAN CORPORATION (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

1535 S. 50TH AVE
CICERO, IL 60650

(Property Address)

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

B. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

C. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

D. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.

E. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph E, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

F. 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: (i) 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; (ii) Lender shall be entitled to collect and receive all of the rents of the Property; and (iii) 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 F.

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.

G. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider.

X Maria del Carmen Vazquez (Seal)
MARIA DEL CARMEN VAZQUEZ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

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LOAN# 000006069

FHA Case No. 131:7874410-729

ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this 7 day of APRIL, 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 MORTGAGE NOW, INC.

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

1535 S. 50TH AVE, CICERO, IL 60650

(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:

5. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Date

The interest rate may change on the first day of OCTOBER, 1996, 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 defined in paragraph 7(B)). 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 5(D) of this Note, 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 stated in paragraph 2 of this Note.

(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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(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.

(G) Effective Date of Changes

A new interest rate calculated in accordance with paragraphs 5(C) and 5(D) of this Note will become effective on the Change Date. Borrower shall make a payment in the new monthly amount beginning on the first payment date which occurs at least 25 days after Lender has given Borrower the notice of changes required by paragraph 5(F) of this Note. Borrower shall have no obligation to pay any increase in the monthly payment amount calculated in accordance with paragraph 5(E) of this Note for any payment date occurring less than 25 days after Lender has given the required notice. If the monthly payment amount calculated in accordance with paragraph 5(E) of this Note decreased, but Lender failed to give timely notice of the decrease and Borrower made any monthly payment amounts exceeding the payment amount which should have been stated in a timely notice, then Borrower has the option to either (i) demand the return to Borrower of any excess payment, with interest thereon at the Note rate (a rate equal to the interest rate which should have been stated in a timely notice), or (ii) request that any excess payment, with interest thereon at the Note rate, be applied as payment of principal. Lender's obligation to return any excess payment with interest on demand is not assignable even if this Note is otherwise assigned before the demand for return is made.

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

* Maria del Carmen Vazquez (Seal)
MARIA DEL CARMEN VAZQUEZ -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Space Below This Line Reserved for Acknowledgment) _____

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2009-10-10