

# UNOFFICIAL COPY

95379021

WARRANTY DEED

*Tenants by Entirety*

THE GRANTOR, SELLER,  
DAVID E. PARRISH AND  
JOYCE E. PARRISH HIS  
WIFE, AND FRED F.  
STARZYK AND SOPHIE A.  
STARZYK HIS WIFE,  
of Cook County of the  
State of Illinois for  
and in consideration of  
TEN DOLLARS (\$10.00)  
DOLLARS and other good  
and valuable  
consideration in hand  
paid, conveys and warrants to BUYER,  
SCOTT M. CHURCH AND  
ROBERTA G. CHURCH

DEPT-01 RECORDING \$23.50  
T#0011 TRAN 7126 06/12/95 15:18:00  
#7640 + RV \*-95-379021  
COOK COUNTY RECORDER

NOT AS TENANTS IN COMMON NOT AS JOINT TENANTS BUT AS TENANTS ENTIRETY  
the following described Real Estate situated in the County of Cook,  
in the State of Illinois, to wit:

SEE EXHIBIT A ATTACHED

BY THE  
ATTORNEY'S NATIONAL  
TITLE NETWORK, INC.

P.I.N.: 02-21-407-047

Property address: 634 S. Middleton Palatine

hereby releasing and waiving all rights under and by virtue of the  
HOMESTEAD EXEMPTION LAWS of the State of Illinois.

Dated this 6/6, 1995

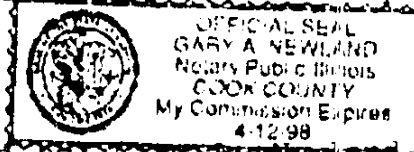
[Signature] (Seal) Joyce E. Parrish (Seal)

Fred Starzyk (SEAL) Sophie A. Starzyk (Seal)

State of Illinois, County of Cook ss, I, the undersigned, a Notary  
Public in and for said County, in the aforesaid, do hereby certify  
that DAVID E. PARRISH AND JOYCE E. PARRISH AND FRED F. STARZYK AND  
SOPHIE A. STARZYK, 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 they signed,  
sealed and delivered the said instrument as his 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 6 day of June 1995.

[Signature]  
NOTARY PUBLIC



This instrument was prepared by: Gary A. Newland, 121 S. Wilke  
Road, Suite 101 Arlington Heights, IL 60005

Mail to

Scott Church  
634 S. Middleton  
Palatine IL 60067

Send subsequent tax bills to:

Scott Church  
634 S. Middleton  
Palatine IL 60067

95379021

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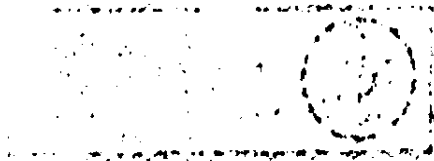
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1500/1000

Property of Cook County Clerk's Office



1500/1000



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LOT 49 IN BLOCK 3 IN HUNTING RIDGE, UNIT NO 1, BEING A  
SUBDIVISION IN SECTIONS 21 AND 28, TOWNSHIP 42 NORTH, RANGE 10,  
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS,  
ACCORDING TO THE PLAT THEREOF RECORDED IN THE RECORDER'S OFFICE  
OF COOK COUNTY, ILLINOIS, ON JANUARY 12, 1968 AS DOCUMENT  
20377710

Permanent Index No.: 02-21-407-049

Subject only to: general real estate taxes not due and payable at  
the time of closing, covenants, conditions restrictions of  
record, building lines and easements if any, so long as they do  
not interfere with Purchaser's use and enjoyment of the property.

935030021

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Property of Cook County Clerk's Office

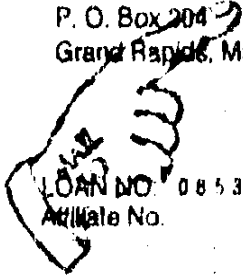
95573021

# UNOFFICIAL COPY

95379022

AFTER RECORDING MAIL TO

Old Kent Mortgage Company  
Secondary Marketing Operations  
Final Documentation  
P. O. Box 204  
Grand Rapids, MI 49501-0204



LOAN NO. 0853530  
Title No.

DEPT-01 RECORDING \$31.50  
100011 TRAN 7126 06/12/95 15:18:00  
17641 RV \*-95-379022  
COOK COUNTY RECORDER

[Space Above This Line For Recording Data]

## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on June 6, 1995. The mortgagor is SCOTT M. OHLRICH and ROBERTA G. OHLRICH, HUSBAND AND WIFE.

("Borrower").

This Security Instrument is given to Hamilton Home Mortgage Corp.,

which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose address is 800 E Northwest Hwy, #700, Palatine, IL 60067 ("Lender").

Borrower owes Lender the principal sum of One Hundred Eighty Thousand Dollars and no/100 Dollars (U.S. \$ 180,000.00). 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 July 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 of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 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 49 IN BLOCK 3 IN HUNTING RIDGE UNIT NO. 1, BEING A SUBDIVISION IN SECTIONS 21 AND 28, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE PLAT THEREOF RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS ON JANUARY 12, 1968 AS DOCUMENT 20377710.

ATTORNEY'S NATIONAL  
TITLE NETWORK, INC

95379022

02-21-407-049

which has the address of 634 S. MIDDLETON AVENUE  
[Street]  
Illinois 60067 ("Property Address");  
[Zip Code]

PALATINE  
[City]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and 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"

ILLINOIS-SINGLE FAMILY-FNMA/FHLMC UNIFORM INSTRUMENT  
ISC/CMDTIL/0491/3014(9-90)-L PAGE 1 OF 6

FORM 3014 9/90

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ILLINOIS

ILLINOIS-SINGLE FAMILY-FHLMC UNIFORM INSTRUMENT

PAGE 2 OF 6

150/CMDTL/0491/3014(9-90) L

FORM 3014 9/90

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

**3. Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note, second, to amounts payable under paragraph 2, third, to interest due, fourth, to principal due, and last, to any late charges due under the Note.

**4. Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices or amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note, second, to amounts payable under paragraph 2, third, to interest due, fourth, to principal due, and last, to any late charges due under the Note.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account or verifying the Escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debt to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

**2. Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow items or otherwise in accordance with applicable law.

**1. Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment 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.

**THIS SECURITY INSTRUMENT** combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as

LOAN NO. 0853530

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