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ILLINOIS SATISFACTION:

AFTER RECORDING MAIL TO:
E Alan Richardson
1489 South 4th Avenue
Des Plaines IL 60018

23 SY

ABOVE SPACE FOR RECORDER'S USE

KNOW ALL MEN BY THESE PRESENTS,

That Guaranty Bank, SSB of the County of Milwaukee and State of Wisconsin for and in consideration of one dollar, and for other good and valuable considerations, the receipt whereof is hereby acknowledged, does hereby remise, release, convey and quit-claim unto E. Alan Richardson & Mildred R. Richardson heirs, legal representatives and assigns, all the right, title, interest, claim, or demand whatsoever _____ may have acquired in, through, or by a certain mortgage, bearing date the March 31, 1994 and recorded in the Recorder's Office of Cook County, State of Illinois in _____ of Doc# 94303868, to the premises therein described, situated in the County of Cook, State of Illinois, as follows to wit:

Tax Key No: 09-20-320-007

DEPT-01 RECORDING \$23.50
T#0014 TRAN 7229 07/11/96 14:03:00
#8723 + JW *-96-529825
COOK COUNTY RECORDER

together with all the appurtenances and privileges thereunto belonging or appertaining. Witness my hand and seal this 06-25-96.

Guaranty Bank, SSB

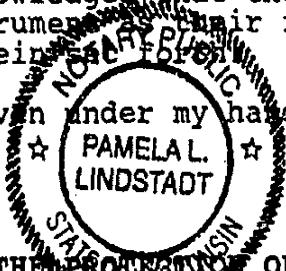
Armando Castillo, Vice-President

State of Wisconsin } ss.
County of Milwaukee } ss.

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I am a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Armando Castillo, Vice-President personally known to me to be the same persons whose name 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 expressed.

Given under my hand and official notarial seal, this 06-25-96.



Pamela L. Lindstadt
My commission expires 53099

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

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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 debts, 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 3 IN KOZIOL AND WEDGEWOOD RESUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 20 AND PART OF THE SOUTHEAST 1/4 OF SECTION 19, ALL IN TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON JULY 22, 1983 AS DOCUMENT NUMBER 3319835, IN COOK COUNTY, ILLINOIS.

PROPERTY THAT THIS IS AN ACCURATE COPY OF THE ORIGINAL INSTRUMENT. BY THE REGISTER OF TITLES OF COOK COUNTY, ILLINOIS.

SUCH PROPERTY HAVING BEEN PURCHASED IN WHOLE OR IN PART WITH THE SUMS SECURED HEREBY.

Tax Key No: 08-20-320-007

which has the address of 1489 SOUTH 4TH AVENUE DES PLAINES
[Street] [City]
Illinois 60018- ("Property Address");
[Zip Code]

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".

BORROWER COVENANTS that Borrower is lawfully seised 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 non-uniform 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 follows:

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.

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 1, 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.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentally, 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

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