

UNOFFICIAL COPY

QUIT CLAIM DEED

ILLINOIS STATUTORY

96784890

MAIL TO:

Patrice J. Robinson
12120 S. Perry
Chg. IL 60628

NAME & ADDRESS OF TAXPAYER:

same as above

DEPT-01 RECORDING \$27.00
T40012 TRAN 2548 10/15/96 10:44:00
\$2643 : CG *--96-784890
COOK COUNTY RECORDER

RECORDER'S STAMP

THE GRANTOR(S) PATRICE J. ROBINSON AKA PATRICE J. ROBINSON MARRIED TO THERMON A. ROYSTER
of the City of Chg County of Cook State of Ill
for and in consideration of Ten Thousand Dollars DOLLARS
and other good and valuable considerations in hand paid,
CONVEY(S) AND QUIT CLAIM(S) to RICHARD W. ROBINSON DIVORCED AND NOT SINCE RE-
MARRIED AND PATRICE J. ROBINSON - REMARRIED TO THERMON A. ROYSTER
(GRANTEE'S ADDRESS) 12120 S. PERRY
of the City of Chg County of Cook State of Ill
all interest in the following described real estate situated in the County of Cook, in the State of Illinois,
to wit:

see attached

27th

NOTE: If complete legal cannot fit in this space, leave blank and attach a separate 8.5" x 11" sheet with a minimum of .5" clear margin on all sides.

hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois.

Permanent Index Number(s): 25-28-221-022-0000

Property Address: 12120 S. PERRY CHICAGO, IL 60628

Dated this 7 day of OCT. 19 96

Patrice J. Robinson - ~~Patrice~~ (Seal)
PATRICE J. ROBINSON - ~~Patrice~~ (Seal)

Thermon A. Royster (Seal)
THERMON A. ROYSTER (Seal)

NOTE: PLEASE TYPE OR PRINT NAME BELOW ALL SIGNATURES

COMPLIMENTS OF Chicago Title Insurance Company

CTIC Form No. 1160

BOX 333-CTI

96784890

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STATE OF ILLINOIS) ss.

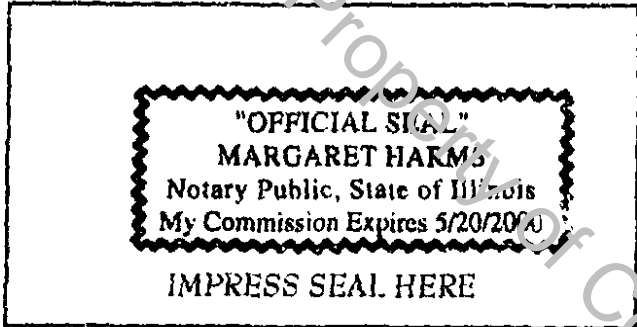
County of Cook)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, CERTIFY THAT

Patrice J. Robinson and Sherman A. Kayster
personally known to me to be the same person 5 whose name are subscribed to the for-going instrument,
appeared before me this day in person, and acknowledged that he signed, sealed and delivered the
instrument as 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 notarial seal, this 7th day of October, 19 96.

My commission expires on 5-30, 1999 Margaret Harms Notary Public



Cook COUNTY - ILLINOIS TRANSFER STAMP

* If Grantor is also Grantee you may want to strike Release & Waiver of Homestead Rights.

NAME AND ADDRESS OF PREPARER:
Patrice J. Robinson Kayster
12120 S. Perry
Chgo. Il 60628

EXEMPT UNDER PROVISIONS OF PARAGRAPH E SECTION 4,
REAL ESTATE TRANSFER ACT
DATE: 10/1/96
Sherman A. Kayster
Signature of Buyer, Seller Representative

** This conveyance must contain the name and address of the Grantee for tax billing purposes: (55 ILCS 5/3-5020) and name and address of the person preparing the instrument: (55 ILCS 5/3-5022).

Notary Public's Office

QUIT CLAIM DEED
ILLINOIS STATUTORY

TO

FROM

PC98H0796

UNOFFICIAL COPY



CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1410 007634638 RP
STREET ADDRESS: 12120 S. PERRY
CITY: CHICAGO COUNTY: COOK
TAX NUMBER: 25-28-221-022-0000

LEGAL DESCRIPTION:

LOT 132 IN BRITIGAN'S STEWART RIDGE ADDITION BEING A SUBDIVISION OF THE
SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 28, TOWNSHIP 37 NORTH RANGE 14
EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT STREETS HERETOFORE DEDICATED)
ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 2, 1923 AS DOCUMENT 8049657, IN
COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office

96784830

UNOFFICIAL COPY

Property of Cook County Clerk's Office

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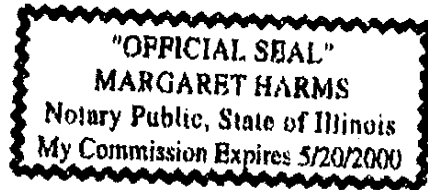
STATEMENT BY GRANTOR AND GRANTEE

The grantor or his agent affirms that, to the best of his knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire title to real estate under the laws of the State of Illinois.

Dated 10/7, 1996 Signature: [Signature]
Grantor or Agent

Subscribed and sworn to before me by the
said [Signature] this
7 day of Oct, 1996

Notary Public [Signature]

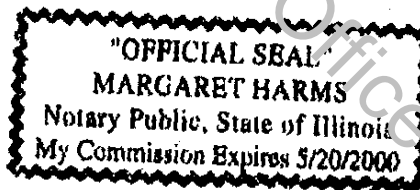


The grantee or his agent affirms and verifies that the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois.

Dated 10/7, 1996 Signature: [Signature]
Grantee or Agent

Subscribed and sworn to before me by the
said [Signature] this
7 day of Oct, 1996.

Notary Public [Signature]



NOTE: Any person who knowingly submits a false statement concerning the identity of a grantee shall be guilty of a Class C misdemeanor for the first offense and of a Class A misdemeanor for subsequent offenses.

[Attach to deed or ABI to be recorded in Cook County, Illinois, if exempt under provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.]

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Property of Cook County Clerk's Office

UNOFFICIAL COPY

07-12-1996
Loan No 001

MORTGAGE
(Continued)

Page 4

and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of all liens having priority over or equal to the interest of Lender under this Mortgage, except for the lien of taxes and assessments not due, except for the Existing Indebtedness referred to below, and except as otherwise provided in the following paragraph.

Right To Contest. Grantor may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as Lender's interest in the Property is not jeopardized. If a lien arises or is filed as a result of nonpayment, Grantor shall within fifteen (15) days after the lien arises or, if a lien is filed, within fifteen (15) days after Grantor has notice of the filing, secure the discharge of the lien, or if requested by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs and attorneys' fees or other charges that could accrue as a result of a foreclosure or sale under the lien. In any contest, Grantor shall defend itself and Lender and shall satisfy any adverse judgment before enforcement against the Property. Grantor shall name Lender as an additional obligee under any surety bond furnished in the contest proceedings.

Evidence of Payment. Grantor shall upon demand furnish to Lender satisfactory evidence of payment of the taxes or assessments and shall authorize the appropriate governmental official to deliver to Lender at any time a written statement of the taxes and assessments against the Property.

Notice of Construction. Grantor shall notify Lender at least fifteen (15) days before any work is commenced, any services are furnished, or any materials are supplied to the Property, if any mechanic's lien, materialmen's lien, or other lien could be asserted on account of the work, services, or materials and the cost exceeds \$10,000.00. Grantor will upon request of Lender furnish to Lender advance assurances satisfactory to Lender that Grantor can and will pay the cost of such improvements.

PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are a part of this Mortgage.

Maintenance of Insurance. Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender. Grantor shall also procure and maintain comprehensive general liability insurance in such coverage amounts as Lender may request with Lender being named as additional insureds in such liability insurance policies. Additionally, Grantor shall maintain such other insurance, including but not limited to hazard, business interruption and boiler insurance as Lender may require. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Grantor shall deliver to Lender certificates of coverage from each insurer containing a stipulation that coverage will not be cancelled or diminished without a minimum of ten (10) days' prior written notice to Lender and not containing any disclaimer of the insurer's liability for failure to give such notice. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. Should the Real Property at any time become located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain and maintain Federal Flood Insurance, to the extent such insurance is required by Lender and is or becomes available, for the term of the loan and for the full unpaid principal balance of the loan, or the maximum limit of coverage that is available, whichever is less.

Application of Proceeds. Grantor shall promptly notify Lender of any loss or damage to the Property if the estimated cost of repair or replacement exceeds \$10,000.00. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. Whether or not Lender's security is impaired, Lender may, at its election, apply the proceeds to the reduction of the indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. If Lender elects to apply the proceeds to restoration and repair, Grantor shall repair or replace the damaged or destroyed improvements in a manner satisfactory to Lender. Lender shall, upon satisfactory proof of such expenditure, pay or reimburse Grantor from the proceeds for the reasonable cost of repair or restoration if Grantor is not in default hereunder. Any proceeds which have not been disbursed within 180 days after their receipt and which Lender has not committed to the repair or restoration of the Property shall be used first to pay any amount owing to Lender under this Mortgage, then to prepay accrued interest, and the remainder, if any, shall be applied to the principal balance of the indebtedness. If Lender holds any proceeds after payment in full of the indebtedness, such proceeds shall be paid to Grantor.

Unexpired Insurance at Sale. Any unexpired insurance shall inure to the benefit of, and pass to, the purchaser of the Property covered by this Mortgage at any trustee's sale or other sale held under the provisions of this Mortgage, or at any foreclosure sale of such Property.

Compliance with Existing Indebtedness. During the period in which any Existing Indebtedness described below is in effect, compliance with the insurance provisions contained in the instrument evidencing such Existing Indebtedness shall constitute compliance with the insurance provisions under this Mortgage, to the extent compliance with the terms of this Mortgage would constitute a duplication of insurance requirement. If any proceeds from the insurance become payable on loss, the provisions in this Mortgage for division of proceeds shall apply only to that portion of the proceeds not payable to the holder of the Existing Indebtedness.

Grantor's Report on Insurance. Upon request of Lender, however not more than once a year, Grantor shall furnish to Lender a report on each existing policy of insurance showing: (a) the name of the insurer; (b) the risks insured; (c) the amount of the policy; (d) the property insured, the then current replacement value of such property, and the manner of determining that value; and (e) the expiration date of the policy. Grantor shall, upon request of Lender, have an independent appraiser satisfactory to Lender determine the cash value replacement cost of the Property.

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