



STATEMENT REQUIRED FOR THE ISSUANCE OF ALTA OWNERS AND LOAN POLICIES

Commitment No 59 11 098
 Date OCTOBER 23, 1996

Loan No.

To the best knowledge and belief of the undersigned, the following is hereby certified with respect to the land described in the above commitment.

1. That, except as noted at the end of this paragraph, within the last six (6) months (a) no labor, service or materials have been furnished to improve the land, or to rehabilitate, repair, refurbish, or remodel the building(s) situated on the land; (b) nor have any goods, chattels, machinery, apparatus or equipment been attached to the building(s) thereon, as fixtures; (c) nor have any contracts been let for the furnishing of labor, service, materials, machinery, apparatus or equipment which are to be completed subsequent to the date hereof; (d) nor have any notices of lien been received, except the following, if any:

NONE

2. That all management fees, if any, are fully paid, except the following:

NONE

4300
9000

3. That there are no unrecorded security agreements, leases, financing statements, chattel mortgages or conditional sales agreements in respect to any appliances, equipment or chattels that have or are to become attached to the land or any improvements thereon as fixtures, except the following, if any:

NONE

4. That there are no unrecorded contracts or options to purchase the land, except the following, if any:

NONE

5. That there are no unrecorded leases, easements or other servitudes to which the land or building, or portions thereof, are subject, except the following, if any:

NONE

6. That, in the event the undersigned is a mortgagor in a mortgage to or insured under a loan policy to be issued pursuant to the above commitment, the mortgage and the principal obligations it secures are good and valid and free from all defenses; that any person purchasing the mortgage and the obligations it secures, or otherwise acquiring any interest therein, may do so in reliance upon the truth of the matters herein recited; and that this certification is made for the purpose of better enabling the holder or holders, from time to time, of the above mortgage and obligations to sell, pledge or otherwise dispose of the same freely at any time, and to insure the purchasers or pledges thereof against any defenses thereto by the mortgagor or the mortgagor's heirs, personal representative or assigns.

7. That, I/we am/are the purchaser(s) or mortgagor(s) of land improved with a residential dwelling not exceeding four units, and no current survey or mortgagee's inspection report has been furnished to or is available to me/us. [DELETE STATEMENT IF NOT APPLICABLE.]

The undersigned makes the above statement for the purpose of inducing Chicago Title Insurance Company to issue its owners or loan policy pursuant to the above commitment.

Seller or Owner

BOX 333-CTI purchaser

David J. Drayton (Seal)

_____ (Seal)

Patricia D. Drayton (Seal)

_____ (Seal)

LENDER'S DISBURSEMENT STATEMENT

The undersigned hereby certifies that the proceeds of the loan secured by the mortgage to be insured under the loan policy to be issued pursuant to the above commitment were fully disbursed to or on the order of the mortgagor on _____, 1996. You are hereby authorized to date down the above commitment to cover the date of said disbursement.

OCTOBER 23, 1996
 Dated _____

Henry H. Miller
 Signature

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09-27-2008

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Chicago Title Insurance Company

4944 WEST 95TH STREET, OAK LAWN, IL 60453-2504

REFER INQUIRIES TO:

(708) 425-1950

COMMITMENT FOR TITLE INSURANCE

CHICAGO TITLE INSURANCE COMPANY, a Missouri corporation, herein called the Company, for a valuable consideration, hereby commits to issue its policy or policies of title insurance, as identified in Schedule A (which policy or policies cover title risks and are subject to the Exclusions from Coverage and the Conditions and Stipulations as contained in said policy/ies) in favor of the Proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest in the land described or referred to in Schedule A, upon payment of the premiums and charges therefor, all subject to the provisions of Schedules A and B hereof and to the Commitment Conditions and Stipulations which are hereby incorporated by reference and made a part of this Commitment. A complete copy of the Commitment Conditions and Stipulations is available upon request and such include, but are not limited to, the proposed Insured's obligation to disclose, in writing, knowledge of any additional defects, liens, encumbrances, adverse claims or other matters which are not covered in the Commitment; provisions that the Company's liability shall in no event exceed the amount of the policy/ies as stated in Schedule A hereof, must be based on the terms of this Commitment, shall be only to the proposed Insured and shall be only for actual loss incurred in good faith reliance on this Commitment; and provisions relating to the General Exceptions, to which the policy/ies will be subject unless the same are disposed of to the satisfaction of the Company.

This Commitment shall be effective only when the identity of the proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A hereof by the Company, either at the time of the issuance of this Commitment or by issuance of a revised Commitment.

This Commitment is preliminary to the issuance of such policy or policies of title insurance and all liability and obligations hereunder shall cease and terminate six months after the effective date hereof or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue such policy or policies is not the fault of the Company.

This Commitment is based upon a search and examination of Company records and/or public records by the Company. Utilization of the information contained herein by an entity other than the Company or a member of the Chicago Title and Trust Family of Title Insurers for the purpose of issuing a title commitment or policy or policies shall be considered a violation of the proprietary rights of the Company of its search and examination work product.

This commitment shall not be valid or binding until signed by an authorized signatory.

CHICAGO TITLE INSURANCE COMPANY

Authorized Signatory

Providing Title Related Services Since 1847

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ORDER NO.: 1401 006911098 EP

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ENDORSEMENT

ATTACHED TO AND FORMING A PART OF
POLICY NUMBER 1401 006911098 EF

ISSUED BY

CHICAGO TITLE INSURANCE COMPANY

ENDORSEMENT, WHEN AND IF ISSUED, WILL BE SUBJECT TO SUCH FURTHER
EXCEPTIONS AS MAY BE DISCLOSED THEREBY:

(A) AN ALTA LOAN AND EXTENDED COVERAGE OWNER'S POLICY STATEMENT
EXECUTED BY ALL PARTIES HOLDING TITLE TO THE LAND DURING THE SIX
MONTHS PRECEDING THE DATE OF THE ENDORSEMENT.

NOTE: IF THE ENDORSEMENT IS TO COVER ADDITIONAL DISBURSEMENTS MADE
PURSUANT TO A MORTGAGE BEING INSURED, WE SHOULD ALSO BE FURNISHED
SATISFACTORY EVIDENCE THAT SAID DISBURSEMENTS HAVE BEEN MADE.

(B) IF CONSTRUCTION HAS BEEN PERFORMED ON THE LAND WITHIN THE LAST
SIX MONTHS, SATISFACTORY EVIDENCE OF THE PAYMENT IN FULL OF THE COST
OF FURNISHING ALL LABOR AND MATERIAL IN CONNECTION THEREWITH.

NOTE: THE MORTGIGATION TO THE MORTGAGE SHOULD BE PLACED OF RECORD
AND A DATE DOWN OF THIS FILE REQUESTED IN ORDER THAT OUR SEARCHES
MAY BE BROUGHT DOWN TO COVER THE RECORDING AND A SUBSEQUENT DATE
DOWN ENDORSEMENT ISSUED TO REFLECT SAME; AND THIS DATE DOWN
ENDORSEMENT IS SUBJECT TO SUCH FURTHER EXCEPTIONS AS MAY BE DEEMED
NECESSARY.

THIS ENDORSEMENT IS MADE A PART OF THE POLICY AND IS SUBJECT TO ALL OF THE TERMS
AND PROVISIONS THEREOF AND OF ANY PRIOR ENDORSEMENTS THERETO. EXCEPT TO THE
EXTENT EXPRESSLY STATED, IT NEITHER MODIFIES ANY OF THE TERMS AND PROVISIONS OF
THE POLICY AND ANY PRIOR ENDORSEMENTS, NOR DOES IT EXTEND THE EFFECTIVE DATE OF
THE POLICY AND ANY PRIOR ENDORSEMENTS, NOR DOES IT INCREASE THE FACE AMOUNT
THEREOF.

CHICAGO TITLE INSURANCE COMPANY

BY _____
AUTHORIZED SIGNATORY

DEPT-01 RECORDING	\$43.00
140012 TRAN 2706 10/30/96 11:07:00	
49516 # CG 0-96-822033	
COOK COUNTY RECORDER	
DEPT-10 PENALTY	\$40.00

NOTE: THIS ENDORSEMENT SHALL NOT BE VALID
OR BINDING UNTIL COUNTERSIGNED BY AN
AUTHORIZED SIGNATORY.

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ENDORSEMENT

ATTACHED TO AND FORMING A PART OF
POLICY NUMBER 1401 006911098 EP

ISSUED BY

CHICAGO TITLE INSURANCE COMPANY

DATE DOWN ENDORSEMENT 1L (FOR LOAN POLICY)

SCHEDULE A OF THE ABOVE POLICY IS HEREBY AMENDED IN THE FOLLOWING PARTICULARS:

1. THE EFFECTIVE DATE OF THE ABOVE POLICY IS HEREBY EXTENDED TO
SEPTEMBER 20, 1996;
2. THE ESTATE OR INTEREST DESCRIBED IN SCHEDULE A IS AT THE EXTENDED
EFFECTIVE DATE OF POLICY VESTED IN:
DAVID J. DRYMILLER AND PAMELA P. PANKEY NOW KNOWN AS PAMELA F. DRYMILLER;
3. THE DESCRIPTION OF THE MORTGAGE OR TRUST DEED IN SCHEDULE A IS HEREBY
AMENDED BY ADDING THERETO THE FOLLOWING: MORTGAGE DATED JULY 25, 1996 AND
RECORDED AUGUST 1, 1993 AS DOCUMENT 26711790 MADE BY DAVID J. DRYMILLER
AND PAMELA P. PANKEY TO HOME SAVINGS OF AMERICA TO SECURE AN
INDEBTEDNESS IN THE AMOUNT OF \$60,800.00.
MODIFICATION OF NOTE AND MORTGAGE RECORDED MAY 6, 1992 AS DOCUMENT
92307312.
MODIFICATION AGREEMENT RECORDED _____ AS DOCUMENT _____

SCHEDULE B OF THE ABOVE POLICY IS HEREBY AMENDED IN THE FOLLOWING PARTICULARS:

1. THE FOLLOWING EXCEPTION LETTER(S) ARE HEREBY ADDED: NONE;
2. THE FOLLOWING EXCEPTION LETTER(S) ARE HEREBY DELETED: NONE;
3. THE FOLLOWING EXCEPTION LETTER(S) ARE HEREBY AMENDED TO READ AS FOLLOWS:

(A) TAXES FOR THE YEAR(S):

TAXES FOR THE YEARS 1995 & 1996.
1996 TAXES ARE NOT YET DUE OR PAYABLE.

PERMANENT INDEX NUMBER: 25-07-317-004-0000.

NOTE: 1995 FIRST ESTIMATED INSTALLMENT AMOUNTING TO \$1,408.80 IS
PAID.

NOTE: 1995 FINAL INSTALLMENT AMOUNTING TO \$1,449.74 IS UNPAID.

THE COVERAGE AFFORDED BY THE ENDORSEMENT SHALL NOT COMMENCE PRIOR
TO THE DATE ON WHICH ALL CHARGES PREVIOUSLY BILLED BY THE COMPANY
HAVE BEEN PAID.

ADDITIONALLY, WE SHOULD BE FURNISHED THE FOLLOWING, AND THE

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ENDORSEMENT

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POLICY NUMBER 1401 006911098 EP

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CHICAGO TITLE INSURANCE COMPANY

THE POLICY AND PRIOR ENDORSEMENTS, IF ANY, NOR DOES IT EXTEND THE EFFECTIVE DATE
OF THE POLICY AND PRIOR ENDORSEMENTS OR INCREASE THE FACE AMOUNT THEREOF.

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ATTACHED TO AND FORMING A PART OF
POLICY NUMBER 1401 006923098 EP

ISSUED BY

CHICAGO TITLE INSURANCE COMPANY

1. THE COMPANY HEREBY INSURES THE INSURED AGAINST LOSS OR DAMAGE WHICH THE INSURED SHALL SUSTAIN BY REASON OF:

ANY INACCURACIES IN THE FOLLOWING ASSURANCES:

(A) THAT THERE ARE NO COVENANTS, CONDITIONS OR RESTRICTIONS UNDER WHICH THE LIEN OF THE MORTGAGE REFERRED TO IN SCHEDULE A CAN BE DIVESTED OR SUBORDINATED OR ITS VALIDITY, PRIORITY OR ENFORCEABILITY OTHERWISE IMPAIRED;

(B) THAT, UNLESS OTHERWISE EXPRESSLY SET FORTH OR INDICATED TO THE CONTRARY IN SCHEDULE B:

(1) THERE ARE NO PRESENT VIOLATIONS ON SAID LAND OF ANY ENFORCEABLE COVENANTS, CONDITIONS OR RESTRICTIONS OR PLAT BUILDING LINES;

(2) ANY INSTRUMENT REFERRED TO IN SCHEDULE B AS SPECIFICALLY CONTAINING "COVENANTS AND RESTRICTIONS" AFFECTING SAID LAND DOES NOT, IN ADDITION, ESTABLISH AN EASEMENT THEREON OR PROVIDE FOR EITHER A LIEN FOR LIQUIDATED DAMAGES, A LEVY OF A PRIVATE CHARGE OR ASSESSMENT, AN OPTION TO PURCHASE, OR THE PRIOR APPROVAL OF A FUTURE PURCHASER OR OCCUPANT;

(3) THERE ARE NO ENCROACHMENTS OF EXISTING IMPROVEMENTS LOCATED ON SAID LAND ONTO ADJOINING LAND, NOR ANY ENCROACHMENTS ONTO SAID LAND OF EXISTING IMPROVEMENTS LOCATED ON ADJOINING LAND;

(4) THERE ARE NO ENCROACHMENTS OF EXISTING IMPROVEMENTS LOCATED ON SAID LAND ONTO THAT PORTION OF SAID LAND SUBJECT TO ANY EASEMENT SHOWN IN SCHEDULE B.

ANY FUTURE VIOLATIONS ON SAID LAND OF ANY COVENANTS, CONDITIONS OR RESTRICTIONS OCCURRING PRIOR TO THE ACQUISITION OF TITLE TO SAID LAND BY THE INSURED, PROVIDED SUCH VIOLATIONS RESULT IN LOSS OF THE LIEN OF THE MORTGAGE REFERRED TO IN SCHEDULE A OR IMPAIR THE VALIDITY, PRIORITY OR ENFORCEABILITY OF SUCH LIEN, OR RESULT IN LOSS OF THE TITLE TO SAID ESTATE OR INTEREST IF THE INSURED SHALL ACQUIRE TITLE IN SATISFACTION OF THE INDEBTEDNESS SECURED BY SUCH MORTGAGE.

THE ENTRY OF ANY COURT ORDER OR JUDGMENT WHICH CONSTITUTES A FINAL DETERMINATION AND DENIES THE RIGHT TO MAINTAIN ANY EXISTING IMPROVEMENTS ON SAID LAND BECAUSE OF ANY VIOLATION OF ANY COVENANTS, CONDITIONS OR RESTRICTIONS OR PLAT BUILDING LINES OR BECAUSE OF ANY ENCROACHMENT THEREOF OVER ONTO ADJOINING LAND.

WHEREVER IN THIS ENDORSEMENT ANY OR ALL THE WORDS "COVENANTS, CONDITIONS OR RESTRICTIONS" APPEAR, THEY SHALL NOT BE DEEMED TO REFER TO OR TO INCLUDE THE TERMS, COVENANTS, CONDITIONS OR LIMITATIONS CONTAINED IN ANY LEASE, INSTRUMENT CREATING AN EASEMENT OR DECLARATION OF CONDOMINIUM REFERRED TO IN SCHEDULE A.

THIS ENDORSEMENT IS MADE A PART OF THE POLICY AND IS SUBJECT TO ALL THE TERMS AND PROVISIONS THEREOF AND OF ANY PRIOR ENDORSEMENTS THERETO. EXCEPT TO THE EXTENT EXPRESSLY STATED, IT NEITHER MODIFIES ANY OF THE TERMS AND PROVISIONS OF

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CHICAGO TITLE INSURANCE COMPANY

COMMITMENT FOR TITLE INSURANCE

SCHEDULE B (CONTINUED)

ORDER NO. : 1401 006911098 EP

TERMS AND PROVISIONS THEREOF AND OF ANY PRIOR ENDORSEMENTS THERETO. EXCEPT TO THE EXTENT EXPRESSLY STATED, IT NEITHER MODIFIES ANY OF THE TERMS AND PROVISIONS OF THE POLICY AND ANY PRIOR ENDORSEMENTS, NOR DOES IT EXTEND THE EFFECTIVE DATE OF THE POLICY AND ANY PRIOR ENDORSEMENTS, NOR DOES IT INCREASE THE FACE AMOUNT THEREOF.

** END **

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**COMMITMENT FOR TITLE INSURANCE
SCHEDULE B (CONTINUED)**

ORDER NO.: 1401 006911098 EV

6. COMPREHENSIVE ENDORSEMENT

THE COMPANY HEREBY INSURES THE INSURED AGAINST LOSS OR DAMAGE WHICH THE INSURED SHALL SUSTAIN BY REASON OF:

ANY INACCURACIES IN THE FOLLOWING ASSURANCES:

(A) THAT THERE ARE NO COVENANTS, CONDITIONS OR RESTRICTIONS UNDER WHICH THE LIEN OF THE MORTGAGE REFERRED TO IN SCHEDULE A CAN BE DIVESTED OR SUBORDINATED OR ITS VALIDITY, PRIORITY OR ENFORCEABILITY OTHERWISE IMPAIRED;

(B) THAT, UNLESS OTHERWISE EXPRESSLY SET FORTH OR INDICATED TO THE CONTRARY IN SCHEDULE B:

(1) THERE ARE NO PRESENT VIOLATIONS ON SAID LAND OF ANY ENFORCEABLE COVENANTS, CONDITIONS OR RESTRICTIONS OR PLAT BUILDING LINES;

(2) ANY INSTRUMENT REFERRED TO IN SCHEDULE B AS SPECIFICALLY CONTAINING "COVENANTS AND RESTRICTIONS" AFFECTING SAID LAND DOES NOT, IN ADDITION, ESTABLISH AN EASEMENT THEREON OR PROVIDE FOR EITHER A LIEN FOR LIQUIDATED DAMAGES, A LEVY OF A PRIVATE CHARGE OR ASSESSMENT, AN OPTION TO PURCHASE, OR TO PRIOR APPROVAL OF A FUTURE PURCHASER OR OCCUPANT;

(3) THERE ARE NO ENCROACHMENTS OF EXISTING IMPROVEMENTS LOCATED ON SAID LAND ONTO ADJOINING LAND, NOR ANY ENCROACHMENTS ONTO SAID LAND OF EXISTING IMPROVEMENTS LOCATED ON ADJOINING LAND;

(4) THERE ARE NO ENCROACHMENTS OF EXISTING IMPROVEMENTS LOCATED ON SAID LAND ONTO THE PORTION OF SAID LAND SUBJECT TO ANY EASEMENT SHOWN IN SCHEDULE B.

ANY FUTURE VIOLATIONS ON SAID LAND OF ANY COVENANTS, CONDITIONS OR RESTRICTIONS OCCURRING PRIOR TO THE ACQUISITION OF TITLE TO SAID LAND BY THE INSURED, PROVIDED SUCH VIOLATIONS RESULT IN LOSS OF THE LIEN OF THE MORTGAGE REFERRED TO IN SCHEDULE A OR IMPAIR THE VALIDITY, PRIORITY OR ENFORCEABILITY OF SUCH LIEN, OR RESULT IN LOSS OF THE TITLE TO SAID ESTATE OR INTEREST IF THE INSURED SHALL ACQUIRE TITLE IN SATISFACTION OF THE INDEBTEDNESS SECURED BY SUCH MORTGAGE.

THE ENTRY OF ANY COURT ORDER OR JUDGEMENT WHICH CONSTITUTES A FINAL DETERMINATION AND DENIES THE RIGHT TO MAINTAIN ANY EXISTING IMPROVEMENTS ON SAID LAND BECAUSE OF ANY VIOLATION OF ANY COVENANTS, CONDITIONS OR RESTRICTIONS OR PLAT BUILDING LINES OR BECAUSE OF ANY ENCROACHMENT THEREON OVER ONTO ADJOINING LAND.

WHEREVER IN THIS ENDORSEMENT ANY OR ALL THE WORDS "COVENANTS, CONDITIONS OR RESTRICTIONS" APPEAR, THEY SHALL NOT BE DEEMED TO REFER TO OR TO INCLUDE THE TERMS, COVENANTS, CONDITIONS OR LIMITATIONS CONTAINED IN ANY LEASE, INSTRUMENT CREATING AN EASEMENT OR DECLARATION OF CONDOMINIUM REFERRED TO IN SCHEDULE A.

THIS ENDORSEMENT IS MADE A PART OF THE POLICY AND IS SUBJECT TO ALL OF THE

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CHICAGO TITLE INSURANCE COMPANY

COMMITMENT FOR TITLE INSURANCE

SCHEDULE B

ORDER NO.: 1401 006911098 EP

1. WE SHOULD BE FURNISHED A PROPERLY EXECUTED ALTA STATEMENT AND, UNLESS THE LAND INSURED IS A CONDOMINIUM UNIT, A SURVEY IF AVAILABLE. MATTERS DISCLOSED BY THE ABOVE DOCUMENTATION WILL BE SHOWN SPECIFICALLY.

2. NOTE FOR INFORMATION: THE COVERAGE AFFORDED BY THIS COMMITMENT AND ANY POLICY ISSUED PURSUANT HERETO SHALL NOT COMMENCE PRIOR TO THE DATE ON WHICH ALL CHARGES PROPERLY BILLED BY THE COMPANY HAVE BEEN FULLY PAID.

3. TAXES FOR THE YEARS 1995 & 1996.
1996 TAXES ARE NOT YET DUE OR PAYABLE.

PERMANENT INDEX NUMBER: 25-07-317-004-0000.

NOTE: 1995 FIRST ESTIMATED INSTALLMENT AMOUNTING TO \$1,408.80 IS PAID.

NOTE: 1995 FINAL INSTALLMENT AMOUNTING TO \$1,449.74 IS UNPAID.

Paid P.T.

4. 40 FOOT BUILDING LINE AS SHOWN ON THE PLAT OF SAID SUBDIVISION.

5. ADJUSTABLE MORTGAGE LOAN ENDORSEMENT NO. 1 APPROVED FOR POLICY.

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CHICAGO TITLE INSURANCE COMPANY

COMMITMENT FOR TITLE INSURANCE SCHEDULE A (CONTINUED)

ORDER NO.: 1401 006911098 RP

5. THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS:

LOT 4 IN BLOCK 4 IN WILLIAM E. HARMON'S BEVERLY HILLS ADDITION BEING A
SUBDIVISION OF BLOCKS 1 TO 6 (EXCEPT LOTS 5 TO 6 IN BLOCK 1) IN TRACY HEIGHTS A
SUBDIVISION OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 37
NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

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CHICAGO TITLE INSURANCE COMPANY
COMMITMENT FOR TITLE INSURANCE
SCHEDULE A

YOUR REFERENCE: APEX ORDER

ORDER NO.: 1401 006911098 BT

EFFECTIVE DATE: SEPTEMBER 20, 1996

1. POLICY OR POLICIES TO BE ISSUED:

OWNER'S POLICY: OWNERS 1970
AMOUNT: \$87,500.00
PROPOSED INSURED: DAVID J. DRYMILLER AND PAMELA P. PANKEY

LOAN POLICY: LOAN 1970
AMOUNT: \$64,800.00
PROPOSED INSURED: HOME SAVINGS OF AMERICA

2. THE ESTATE OR INTEREST IN THE LAND DESCRIBED OR REFERRED TO IN THIS COMMITMENT AND COVERED HEREIN IS A FEE SIMPLE UNLESS OTHERWISE NOTED.

3. TITLE TO SAID ESTATE OR INTEREST IN SAID LAND IS AT THE EFFECTIVE DATE VESTED IN:
DAVID J. DRYMILLER AND PAMELA P. PANKEY

4. MORTGAGE OR TRUST DEED TO BE INSURED:

MORTGAGE DATED JULY 25, 1983 AND RECORDED AUGUST 1, 1983 AS DOCUMENT 26711790
MADE BY DAVID J. DRYMILLER AND PAMELA P. PANKEY TO HOME SAVINGS OF AMERICA, T
SECURE A NOTE FOR \$64,800.00
MODIFICATION AGREEMENT RECORDED _____ AS DOCUMENT _____

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