

UNOFFICIAL COPY

WARRANTY DEED

9697743

THE GRANTORS,
LEONARD P. FARRELL,
and MARIC FARRELL,
husband and wife

of the City of Chicago,
County of Cook, State of
Illinois, for the
consideration of Ten and
00/100 Dollars, and other
valuable consideration in
hand paid, conveys and
warrants to

HELEN H. BOYER
400 N. Racine #203, Chicago
IL 60622

DEPT-01 RECORDING \$25.50
T:0011 TRAN 4347 12/30/96 09:59:00
17490 # KF **96-977438
COOK COUNTY RECORDER

168SKHS
514745897

the following described Real Estate situated in the County of Cook in the State of Illinois, to
wit (See reverse side for legal description) hereby releasing and waiving all rights under
and by virtue of the Homestead Exemption Laws of the State of Illinois.

Permanent Real Estate Index Number: 17-05-412-082
Address of Real Estate: 921 N. Racine, #A, Chicago, IL 60622

Dated this 2nd day of December, 1996.


LEONARD P. FARRELL, GRANTOR

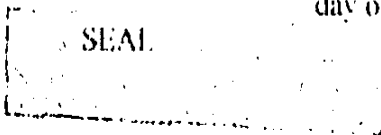

MARIC FARRELL, GRANTOR

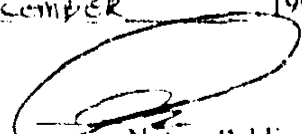
25 SL
M

SAS - A DIVISION OF INTERCOUNTY

State of Illinois, County of Cook ss. I, the undersigned, a Notary Public in and for said
County, in the State aforesaid, DO HEREBY CERTIFY THAT LEONARD P. FARRELL,
and MARIC FARRELL, husband and wife, 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 he 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 seal this 2nd
day of DECEMBER 1996




Notary Public

Commission expires _____

This document prepared by: Angela Koconis-Gibson, 900 W. Jackson, Suite 5E, Chicago IL
60607

See Reverse Side

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LEGAL DESCRIPTION

PARCEL 1: THE WEST 19.27 FEET OF THE SOUTH 56.38 FEET OF LOT 1 IN MCHUGH-BOWLES SUBDIVISION, BEING A SUBDIVISION OF LOTS 33, 36, 37, 40, 41, 44 AND 45 IN BLOCK 11 IN ELSTON'S ADDITION TO CHICAGO IN SECTION 5, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF, RECORDED AS DOCUMENT NUMBER 90414844, IN COOK COUNTY, ILLINOIS.

PARCEL 2: NON-EXCLUSIVE EASEMENT FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS OVER STRIPS OF LAND DESCRIBED IN DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR THE RIVER WEST CITYHOMES RECORDED AS DOCUMENT NUMBER 93415826 AND 93928408 AND SHOWN ON SURVEY ATTACHED THERETO AND DECLARED THEREIN AND AS CREATED BY DEED RECORDED AS DOCUMENT NUMBER 03080952

Property of Cook County Clerk's Office



Send subsequent tax bills to:

Mail to: NEAL ROSS, ATTY HELEN H. BOYER
1 E OAK, #2E 921 N. RACINE
CHICAGO, IL 60611 CHICAGO, IL 60622

Recorders Office Box No _____

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1000674336

Property of Cook County Clerk's Office

CITY OF CHICAGO
PROPERTY OF THE CITY OF CHICAGO
OFFICE OF THE CLERK OF THE BOARD OF COMMISSIONERS
100 N. LAKE ST. CHICAGO, IL 60601

CITY OF CHICAGO
PROPERTY OF THE CITY OF CHICAGO
OFFICE OF THE CLERK OF THE BOARD OF COMMISSIONERS
100 N. LAKE ST. CHICAGO, IL 60601
2015 01

REORDER ITEM # PSA LABEL

30577436

CITY OF CHICAGO
PROPERTY OF THE CITY OF CHICAGO
OFFICE OF THE CLERK OF THE BOARD OF COMMISSIONERS
100 N. LAKE ST. CHICAGO, IL 60601

UNOFFICIAL COPY

Property of Cook County Clerk's Office

821 4698

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WHEN RECORDED MAIL TO

96977439

PROVIDENT MORTGAGE CORP.
1512 ARTAIUS PKWY, STE 101
LIBERTYVILLE, IL. 60048

Loan Number : 402581



DEPT-01 RECORDING \$35.50
140011 TRAN 4847 12/30/96 09:59:00
17491 KF # - 96 - 977439
COOK COUNTY RECORDER

(SPACE ABOVE THIS LINE FOR RECORDING DATA)

MORTGAGE

3550
M

THIS MORTGAGE ("Security Instrument") is given on December 2, 1996
The mortgagor is HELEN M. BOYER, SINGLE NEVER MARRIED, DIVORCED AND NOW SINCE
RE-MARRIED

("Borrower"). This Security Instrument is given to

PROVIDENT MORTGAGE CORPORATION

which is organized and existing under the laws of THE STATE OF ILLINOIS, and whose address is
1512 ARTAIUS PARKWAY, SUITE 101, LIBERTYVILLE, ILLINOIS 60048

("Lender"). Borrower owes Lender the principal sum of
ONE HUNDRED THIRTY-FIVE THOUSAND TWO HUNDRED DOLLARS AND

00/100
Dollars (U.S.\$ 135,200.00). 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 January 1, 2027. 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:

PARCEL 1: THE WEST 19.27 FEET OF THE SOUTH 56.38 FEET OF LOT 1
IN MCHUGH-BOWLES SUBDIVISION, BEING A SUBDIVISION OF LOTS 33,
36, 37, 40, 41, 44 AND 45 IN BLOCK 11 IN ELSTON'S ADDITION TO
CHICAGO IN SECTION 5, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE
THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF, RECORDED
AS DOCUMENT NUMBER 90414844, IN COOK COUNTY, ILLINOIS.

PARCEL 2: NON-EXCLUSIVE EASEMENT FOR THE BENEFIT OF PARCEL 1
FOR INGRESS AND EGRESS OVER STRIPS OF LAND DESCRIBED IN DECLARATION
OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR THE RIVER
WEST CITHOMES RECORDED AS DOCUMENT NUMBER 93415826 AND 93928408
AND SHOWN ON SURVEY ATTACHED THERETO AND DECLARED THEREIN AND AS
CREATED BY DEED RECORDED AS DOCUMENT NUMBER 03080952.

PERMANENT INDEX NUMBER: 17-05-412-082, VOLUME 581
which has the address of 921 N. RACINE, #A CHICAGO
[Street] [City]

Illinois 60622 ("Property Address");
[Zip Code]

ILLINOIS-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3014 9/90

Eastern
SOFTWARE ITEM 1876 (9012)

(page 1 of 6 pages)

S14745897

SAS - A DIVISION OF INTERSECURITY

96977439

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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 seized of the estate hereby conveyed and has the right to 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 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 5, 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, 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 debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

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.

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 of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

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.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender

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