

# UNOFFICIAL COPY

## TRUSTEE'S DEED

DEPT-01 RECORDING \$25.50  
 T#0001 TRAN 3621 04/25/96 14:28:00  
 20463 : RC \* -96-310059  
 COOK COUNTY RECORDER

96310059

The above space is for the recorder's use only

THIS INDENTURE, made this 12th day of April, 1996, between AMERICANMIDWEST BANK & TRUST, a corporation duly organized and existing under the laws of the State of Illinois, and duly authorized to accept and execute trusts within the State of Illinois, not personally, but solely as trustee under the provisions of a deed or deeds in trust duly recorded and delivered to said Illinois corporation in pursuance of a certain Trust Agreement dated the 27th day of J. January, 1989 and known as Trust Number 6149 grantor, and SEBASTIAN/LORENZO, JR. and VALERIE/LORENZO, his wife, not as Joint Tenants or Tenants in Common, but as Tenants by the Entirety, of 1217 N. 13th Avenue, Melrose Park, IL. grantee.

WITNESSETH, that grantor, in consideration of the sum of Ten and no/100 (\$10.00) Dollars Dollars, and other good and valuable considerations in hand paid, does hereby grant, sell and convey unto the grantee in fee simple, following the described real estate, situated in Cook County, Illinois, to-wit:

PARCEL 1: Lots 21 and 22 in Wolf's Subdivision of Lot "F" in Melrose, a Subdivision of Lots 3, 4 and 5 in Subdivision of the South 1/2 of Section 3 and all of Section 10, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

PARCEL 2: The West 63 feet of Lots 1 and 2 in Block 28 in Henry Ulrich's Pioneer Subdivision of Lot 2 of the South 1/2 of Section 3 and that part of Section 10, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois

together with the tenements and appurtenances thereto belonging.

4159329  
611 5/14

Real Estate Index No: 15-03-419-024 and 15-03-419-028  
 Address of Real Estate: 1217 North 13th Avenue, Melrose Park, IL 60160

This document was prepared by Jane Zakrzewski, Trust Department,  
 AMERICANMIDWEST Bank & Trust, 1600 West Lake Street, Melrose Park, Illinois 60160.

Proprietary

96310059

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This deed is executed by the grantor, as Trustee, as aforesaid, pursuant to and in the exercise of the power and authority granted to and vested in it by the terms of said Deed or Deeds in Trust and the provisions of said Trust Agreement above mentioned, and of every other power and authority thereunto enabling. This deed is made subject to the liens of all trust deeds and/or mortgages upon said real estate, if any, recorded or registered in said county.

IN WITNESS WHEREOF, the grantor has caused its corporate seal to be hereunto affixed and has caused its name to be signed to these presents by its \_\_\_\_\_ VICE \_\_\_\_\_ President and attested by its \_\_\_\_\_ ASSISTANT \_\_\_\_\_ Secretary, the day and year first above written.

SEAL

BY: Barbara J. Karg AMERICANMIDWEST BANK & TRUST  
VICE President  
ATTEST: Priscilla J. Pearce  
Asst. Secretary

State of Illinois  
County of Cook

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

SS. BARBARA J. KARG, VICE PRESIDENT  
President of AMERICANMIDWEST BANK & TRUST, An Illinois corporation  
and  
PRISCILLA J. PEARCE, ASSISTANT SECRETARY  
Secretary of said bank, who are personally known to me to be the same persons,

"OFFICIAL SEAL"  
MICHELLE COLON  
Notary Public State of Illinois  
My Commission Expires 04-05-98

whose names are subscribed to the foregoing instrument as such, VICE \_\_\_\_\_ President and \_\_\_\_\_ ASSISTANT Secretary, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts, and as the free and voluntary act of said Bank as Trustee as aforesaid for the uses and purposes, therein set forth and the said \_\_\_\_\_ ASSISTANT Secretary then and there acknowledged that he/she as custodian of the corporate seal of said Bank did affix the said corporate seal of said Bank to said instrument as his/her own free and voluntary act, and as the free and voluntary act of said Bank, as Trustee as aforesaid for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this \_\_\_\_\_ day of \_\_\_\_\_ A.D., 1996.  
Michelle Colon  
Notary Public

Mail To:

BOEGER, HEERWAGEN  
LUSTHOFF & BRENDENMUEHL, P.C.  
2914 SOUTH HARLEM AVENUE  
RIVERSIDE, IL 60546

Send Subsequent Tax Bills to:  
Name: SEBASTIAN LORENZO, JR.  
Address: 1217 N. 13TH AVENUE  
MELROSE PARK, IL 60160

# UNOFFICIAL COPY MAP SYSTEM

## CHANGE OF INFORMATION FORM

### INFORMATION TO BE CHANGED

Use this form for name/address desired on real property tax record of Cook County Illinois. It is also to acquire PROPERTY ADDRESSES for each PIN in our records.

Such changes must be kept within the space limitations shown. Do Not use punctuation. Allow one space between names and initials, numbers and street names, and unit or apt numbers. PLEASE PRINT IN CAPITAL LETTERS WITH BLACK PEN ONLY! This is a SCANNABLE DOCUMENT - DO NOT XEROX THE BLANK FORM. All completed ORIGINAL forms must be returned to your supervisor or Jim Davenport each day.

If a TRUST number is involved, it must be put with the NAME. Leave a space between the name and the trust number. A single last name is adequate if you don't have enough room for the full name. Property index numbers MUST be included on every form.

### PIN:

1	5	-	0	3	-	4	1	9	-	0	2	4	-	0	0	0	0
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PROPERTY OF COOK COUNTY CLERK'S OFFICE

NAME

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FILED: APR 25 1996

COOK COUNTY

### MAILING ADDRESS:

STREET NUMBER STREET NAME = APT or UNIT

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CITY

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STATE:

ZIP:

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### PROPERTY ADDRESS:

STREET NUMBER STREET NAME = APT or UNIT

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CITY

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Property of Cook County Clerk's Office 95310359

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When recorded, mail to:  
Continental Mortgage Banking Corp.  
909 S. 5th Avenue  
Maywood, IL 60153

96310060

DEPT-01 RECORDING \$31.50  
T#0001 TRAN 3621 04/25/96 14:28:00  
#0464 RC \*-96-310060  
COOK COUNTY RECORDER

[Space Above This Line For Recording Data]

MORTGAGE

April 19, 1996

THIS MORTGAGE "Security Instrument" is given on  
The mortgagor is SEBASTIAN J. LORENZO, JR.  
& VALERIE S. LORENZO, HUSBAND AND WIFE

("Borrower"). This Security Instrument is given to  
, and whose address is

CONTINENTAL MORTGAGE BANKING CORP, A CORPORATION  
which is organized and existing under the laws of THE STATE OF ILLINOIS

909 SOUTH 5TH AVENUE, MAYWOOD, IL 60153

("Lender"). Borrower owes Lender the principal sum of

ONE HUNDRED THOUSAND & 00/100  
Dollars (U.S. \$ 100,000.00)

This debt is evidenced by Borrower's noted 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  
May 1, 1997

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: LOTS 21 AND 22 IN WOLF'S SUBDIVISION OF LOT "F" IN MELROSE,  
A SUBDIVISION OF LOTS 3, 4 AND 5 IN SUBDIVISION OF THE SOUTH 1/2 OF  
SECTION 3 AND ALL OF SECTION 10, TOWNSHIP 39 NORTH, RANGE 12, EAST OF  
THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PARCEL 2: THE  
WEST 63 FEET OF LOTS 1 AND 2 IN BLOCK 28 IN HENRY ULRICH'S PIONEER  
SUBDIVISION OF LOT 2 OF THE SOUTH 1/2 OF SECTION 3 AND THAT PART OF  
SECTION 10, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL  
MERIDIAN, IN COOK COUNTY, ILLINOIS.  
P.I.N.: 15-03-419-024 (AFFECTS PARCEL 1) AND 15-03-419-028 (AFFECTS  
PARCEL 2) VOL. 154.

which has the address of 1217 N. 13TH AVENUE,  
(Street)

MELROSE PARK,  
(City)

Illinois

60160  
(Zip Code)

("Property Address")

ILLINOIS -- Single Family -- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
(Page 1 of 6 pages)

ITEM 1576L1 (8-4-00)

Form 3014 9/90  
Great Lakes Business Forms, Inc.  
To Order Call: 1-800-830-0303 Fax 818-791-1181

96310060

4159329 CIT Am  
2/9

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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 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 follows:

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrowers 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, Borrowers 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.

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. Lenders 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 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, Borrowers shall pay them on time directly to the person owed payment. Borrowers 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.

Borrowers 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. Borrowers 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.** Borrowers 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 amount and

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24. Riders to This Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- Other(s) [specify]
- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 through 6 of this Security Instrument, and in any rider(s) executed by Borrower and recorded with it.

Witness:

Witness:

Sebastian J. Lorenzo, Jr. (Seal)  
-Borrower

Valerie S. Lorenzo (Seal)  
-Borrower

(Seal)  
-Borrower

(Seal)  
-Borrower

(Seal)  
-Borrower

(Seal)  
-Borrower

STATE OF ILLINOIS,

COOK Countyss:

I, **THE UNDERSIGNED** SEBASTIAN J. LORENZO, JR. & VALERIE S. LORENZO, HUSBAND AND WIFE

, a Notary Public in and for said county and state,

personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 19th day of April, 1996

My Commission expires



Kurt Heerwagen  
COOK County Notary Public

This instrument was prepared by  
ERIC AUGUSTYNIAK  
(Name)  
CONTINENTAL MORTGAGE BANKING CORP  
909 SOUTH 5TH AVENUE, MAYWOOD, IL 60153  
(Address)