

RECORD AND RETURN TO:  
POINTSOURCE FINANCIAL, LLC

350 WEST HUBBARD STREET-SUITE 450  
CHICAGO, ILLINOIS 60610

Prepared by:  
MICHAEL D. RANDOLPH  
CHICAGO, IL 60610

PS9700033

MORTGAGE

203  
FIRST AMERICAN TITLE

C111278 SB

THIS MORTGAGE ("Security Instrument") is given on SEPTEMBER 25, 1997 . The mortgagor is  
ALEXANDER DIMITRIEF  
AND JILL C. DIMITRIEF, HUSBAND AND WIFE

("Borrower") This Security Instrument is given to  
POINTSOURCE FINANCIAL, LLC

which is organized and existing under the laws of THE STATE OF ILLINOIS , and whose  
address is 350 WEST HUBBARD STREET-SUITE 450  
CHICAGO, ILLINOIS 60610 ("Lender") Borrower owes Lender the principal sum of  
THREE HUNDRED EIGHTY THOUSAND AND 00/100

Dollars (U.S. \$ 380,000.00 ).

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 OCTOBER 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:

THAT PART OF LOTS 6 AND 7 IN BLOCK 29 IN GLENCOE IN THE NORTHWEST 1/4  
OF SECTION 7, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL  
SEE ATTACHED RIDER FOR COMPLETE LEGAL DESCRIPTION

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VOL. 098

Parcel ID #:  
which has the address of 660 BLUFF STREET , GLENCOE [Street, City].  
Illinois 60022 [Zip Code] ("Property Address");

ILLINOIS Single Family-FNMA/FHLMC UNIFORM  
INSTRUMENT Form 3014 9/90  
Amended 8/96

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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.** 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 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. Section 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

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## STATUTORY DURABLE POWER OF ATTORNEY

NOTICE: THE POWERS GRANTED BY THIS DOCUMENT ARE BROAD AND SWEEPING. THEY ARE EXPLAINED IN THE DURABLE POWER OF ATTORNEY ACT.

IF YOU HAVE ANY QUESTIONS ABOUT THESE POWERS, OBTAIN COMPETENT LEGAL ADVICE. THIS DOCUMENT DOES NOT AUTHORISE ANYONE TO MAKE MEDICAL AND OTHER HEALTH-CARE DECISIONS FOR YOU. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

I, ALEXANDER PIMITRIF OF GLENCOE, ILLINOIS, my social security number being 344-46-9516, appoint JILL C. PIMITRIF as my agent (attorney-in-fact) to act for me in any lawful way with respect to the following initialed subjects:

TO GRANT ALL OF THE FOLLOWING POWERS, INITIAL THE LINE IN FRONT OF (N) AND IGNORE THE LINES IN FRONT OF THE OTHER POWERS. TO GRANT ONE OR MORE, BUT FEWER THAN ALL, OF THE FOLLOWING POWERS, INITIAL THE LINE IN FRONT OF EACH POWER YOU ARE GRANTING.

TO WITHHOLD A POWER, DO NOT INITIAL THE LINE IN FRONT OF IT. YOU MAY, BUT NEED NOT, CROSS OUT EACH POWER WITHHELD

FIRST AMERICAN TITLE

INITIAL

- (A) real property transactions, \_\_\_\_\_
- (B) tangible personal property transactions, \_\_\_\_\_
- (C) stock and bond transactions, \_\_\_\_\_
- (D) commodity and option transactions, \_\_\_\_\_
- (E) banking and other financial institution transactions, \_\_\_\_\_
- (F) business operating transactions, \_\_\_\_\_
- (G) insurance and annuity transactions, \_\_\_\_\_
- (H) estate, trust and other beneficiary transactions, \_\_\_\_\_
- (I) claims and litigation \_\_\_\_\_
- (J) personal and family maintenance, \_\_\_\_\_
- (K) benefits from social security, Medicare, Medicaid, or other governmental programs or civil or military service, \_\_\_\_\_
- (L) retirement plan transactions, \_\_\_\_\_
- (M) tax matters, \_\_\_\_\_
- (N) ALL OF THE POWERS LISTED IN (A) THROUGH (M), \_\_\_\_\_

YOU NEED NOT INITIAL ANY OTHER LINES IF YOU INITIAL LINE (N)

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11/15/2011 10:00:00 AM

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SPECIAL INSTRUCTIONS:

ON THE FOLLOWING LINES YOU MAY GIVE SPECIAL INSTRUCTIONS LIMITING OR EXTENDING THE POWERS GRANTED TO YOUR AGENT.

SPECIAL TO REFINANCING OUR HOME @ 660  
BLUFF ST. GLENCOE, IL FROM 9/20/97  
TO 10/8/97

UNLESS YOU DIRECT OTHERWISE ABOVE, THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE UNTIL IT IS REVOKED.

CHOOSE ONE OF THE FOLLOWING ALTERNATIVES BY CROSSING OUT THE ALTERNATIVE NOT CHOSEN:

- (A) This power of attorney is not affected by my subsequent disability or incapacity.
- ~~(B) This power of attorney becomes effective upon my disability or incapacity.~~

YOU SHOULD CHOOSE ALTERNATIVE (A) IF THIS POWER OF ATTORNEY IS TO BECOME EFFECTIVE ON THE DATE IT IS EXECUTED.

IF NEITHER (A) NOR (B) IS CROSSED OUT, IT WILL BE ASSUMED THAT YOU CHOSE ALTERNATIVE (A).

I agree that any third party who receives a copy of this document may not alter it. Revocation of the durable power of attorney is not effective as to a third party until the third party receives actual notice of the revocation. I agree to indemnify the third party for any claims arising against the third party because of reliance on this power of attorney.

If any agent named by me dies, becomes legally disabled, resigns or refuses to act, I name the following (each to act alone and successively, in the order named as successor(s) to that agent:

1. \_\_\_\_\_
2. \_\_\_\_\_

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Signed this 18<sup>th</sup> day of September, 1997

STATE OF Illinois  
COUNTY OF COOK

This document was acknowledge before me on the 18<sup>th</sup> of September, 1997, by Alex Dimitrief



Monica Vernet Gray  
Notary Public, state of Illinois



PREPARED BY: ALEXANDER DIMITRIEF  
660 BLUFF STREET  
GLENCOE, IL 60022

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COOK COUNTY CLERK'S OFFICE  
11, 2014

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## RIDER - LEGAL DESCRIPTION

THAT PART OF LOTS 6 AND 7 IN BLOCK 29 IN GLENCOE IN THE NORTHWEST 1/4 OF SECTION 7, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS DESCRIBED AS FOLLOWS: COMMENCING AT A POINT ON THE EASTERLY LINE OF SAID BLOCK 29, 50 FEET NORTHWESTERLY FROM THE SOUTHEAST CORNER OF SAID BLOCK 29, (MEASURED ALONG THE EASTERLY LINE OF SAID BLOCK 29): THENCE NORTHWESTERLY ALONG SAID LINE 50 FEET; THENCE SOUTHWESTERLY AT RIGHT ANGLES TO SAID LINE 200 FEET TO AN ALLEY; THENCE SOUTHEASTERLY ALONG SAID ALLEY 50 FEET; THENCE NORTHEASTERLY AT RIGHT ANGLES, 200 FEET TO THE POINT OF BEGINNING.

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