

QUIT CLAIM DEED
State of Illinois
Individual to Individual
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MERCURY TITLE COMPANY, L.L.C.

CAUTION: Consult a lawyer before using or acting under this form.
All warranties, including merchantability and fitness, are excluded.

THE GRANTOR **STANISLAW DROZD, A
MARRIED MAN ***

DEPT-01 RECORDING #23.5
T#0011 TRAN 6193 03/26/97 15142100
#8309 # KF *-97-211074
COOK COUNTY RECORDER

of the city of Chicago County of Cook
State of Illinois for the consideration of
Ten (\$10.00) DOLLARS,

97211074

CONVEY and QUIT CLAIM to **EWA WROBEL,**
RESIDING AT 5845 W. DIVERSEY, CHICAGO
ILLINOIS

(The Above Space For Recorder's Use Only)

(NAME AND ADDRESS OF GRANTEE)

all interest in the following described Real Estate situated in the County of Cook in the
State of Illinois, to wit:

LOT 4 IN BLOCK 2 IN TITLEY'S SUBDIVISION OF LOT ONE IN
CIRCUIT COURT PARTITION OF THE SOUTHWEST 1/4 OF SECTION
29, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

23⁵⁰/_{KE}

PERMANENT INDEX NO. 13-29-402-004

PROPERTY ADDRESS: 5845 WEST DIVERSEY
CHICAGO ILLINOIS 60639

* This is NOT Homestead property *

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

DATED this 3rd day of December 19 92

PLEASE PRINT OR TYPE NAME(S) BELOW SIGNATURE(S)
(SEAL) X Stanislaw Drozd (SEAL)
STANISLAW DROZD
(SEAL) (SEAL)

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

STANISLAW DROZD, A married man

personally known to me to be the same person whose name subscribed
to the foregoing instrument, appeared before me this day in person, and acknowl-
edged 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.

IMPRESS
OFFICIAL SEAL
CAROL RUBINO
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXP. OCT. 26, 1994

Given under my hand and official seal, this 3rd day of December 19 92

Commission expires October 24 19 94
Carol Rubino
NOTARY PUBLIC

This instrument was prepared by MARK A. JASZCZUK 2956 N. MILWAUKEE CHICAGO ILL.
(NAME AND ADDRESS)

MAIL TO: EWA WROBEL
5845 W. DIVERSEY
Chicago, IL 60639
(Name)
(Address)
(City, State and Zip)

ADDRESS OF PROPERTY
5845 WEST DIVERSEY
CHICAGO ILLINOIS 60639
THE ABOVE ADDRESS IS FOR STATISTICAL PURPOSES
ONLY AND IS NOT A PART OF THIS DEED.

SEND SUBSEQUENT TAX BILLS TO

OR RECORDER'S OFFICE BOX NO (Name) (Address)

AFFIX "RIDERS" OR REVENUE STAMPS HERE

97211074

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Property of Cook County Clerk's Office

97211074

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 3/20, 1997 Signature: X Evo Nibel Grantor or Agent

Subscribed and sworn to before me by the said this 20th day of March 1997 Notary Public

OFFICIAL SEAL SUSAN J. MCATEE NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 12/9/97

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 3/20, 1997 Signature: X Evo Nibel Grantee or Agent

Subscribed and sworn to before me by the said this 20th day of March 1997 Notary Public

OFFICIAL SEAL SUSAN J. MCATEE NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 12/9/97

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 the provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.)

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9721107A

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Loan No.: 1-776149-6

ADJUSTABLE RATE RIDER (1 Year Treasury Index - Rate Caps)

ARM P
0313
P

THIS ADJUSTABLE RATE RIDER is made this 20th day of March, 1997 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to GREAT WESTERN BANK, A FEDERAL SAVINGS BANK

(the "Lender") of the same date and covering the property described in the Security Instrument and located at:

709 PFINGSTON RD, GLENVIEW, IL 60025
(Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES
The Note provides for an initial interest rate of 6.875%. The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of April, 1998 and on that day every 12th month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

**ALL TERMS AND CONDITIONS CONTINUED ON THE BACK OF THIS RIDER
ARE PART OF THIS RIDER**

MULTISTATE ADJUSTABLE RATE RIDER -- ARM 5-2 -- Single Family -- Fannie Mae/Freddie Mac Uniform Instrument Form 3111 3/85
GF090908 (R12/88) (page 1 of 3 pages)

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(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding 2.750 percentage points (2.750%) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 7.875% or less than 3.875% . Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than two percentage points (2.0%) from the rate of interest I have been paying for the preceding twelve months. My interest rate will never be greater than 11.875%.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 17 of the Security Instrument is amended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee, and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.