TRAN 7105 05/92/97 05/92/97 105 05/92/97 05/92/9

97309261

DEFT-01 RECORDING 50 4 200CH

DEPT-01 RECORDING T45555 TRAN 7105 05/02/97 COOK COUNTY RECORDER

CHL Loan # 3786193

KNOW ALL MEN BY THESE PRESENTS

That Countrywide Home Loans, Inc. (V.a. Countrywide Funding Corporation) of the Country of COLLIN and State of TEXAS for and in consideration of one coller, and for other good and valuable considerations, the receipt whereof is hereby acknowledged, do hereby remise, release, convey and quit-claim unto:

Name(s).....

MATTHEW J. RODDY

AND REBEKAH V ROUDY

HUSBAND AND WIFE

P.I.N. 10-24-209-027, V 055

Property

1122 DEWEY AVENUE

Address.....

EVANSTON, IL 60202

heir, legal representatives and assigns, all the right, title interest, claim or demand whatsoever it may have acquired in, through, or by a certain mortgage bearing the date 07/11/95 and received in the Recorder's Office of COOK county, in the State of Illinois in Book of Official Records Page as Document Number 95-470532, to the premises therein described as situated in the County of COOK, State of Illinois as follows to wit:

SEE ATTACHED LEGAL DESCRIPTION.

together with all the appurtenances and privileges thereunto belong or appertaining.

WITNESS my hand and seal this 11 day of April, 1997.

Countrywide Home Loans, Inc. (fka. Countrywide

Funding Corporation)

(SEAL)

(SEAL)

Brandon Richardson

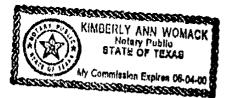
UNOFFICIAL COPY

| STATE | OF | TEXAS |
|-------|----|-------|
|-------|----|-------|

COUNTY OF COLLIN

I. <u>Kimberly Ann Womack</u> a notary public in and for the said County, in the state aforesaid, DO HEREBY CERTIFY that <u>Brandon Richardson</u>, per onally known to me to be the same person whose name subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, senied and delivered the said instrument as a free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official scal, this 11 day of Arril, 1997.



Commission expires 06/04/2000

Kimberly Ann Vortice Notary public

FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE FILED WITH THE RECORDER OF DEEDS IN WHOSE OFFICE THE MORGAGE OR DEED OF TRUST WAS FILED.

Mail Recorded Satisfaction To:

MATTHEW J. RODDY 1122 DEWEY AVENUE EVANSTON, IL. 60202

Prepared B& TOW

Pam Watkins

MAIL

UNOFFICIAL COPY

LOAN #: 3786193

and further described as:

LOT 10 AND THE NORTH 1/2 OF LOT 11 IN BLOCK 3 IN GOLEE'S RESUBDIVISION OF BLOCKS 4, 5, AND B IN CHASE AND PITNER'S ADDITION TO EVANSTON OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 24 AND THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 (EXCEPT THE NORTH 71-1/2 FEET) IN SECTION 13. TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 10-24-209-027, VOLUME 055

The Premises includes of buildings, fixtures and other improvements now or in the future on the Premises and all rights and interests which derive from our ownership, use or possession of the Premises and all appurtenances thereto.

LOAN: The Mortgage will secure your loan in the principal amount of \$ 33,744.64 advanced and readvanced from time to une to MATTHEW J RODDY

or so much thereof as may be

REBEKAH V RODDY

Agreement and Disclosure Statement (the "Note") dated 07/11/95 , plus interest and costs, late charges and all other charges related to the loan, all of which sums are repayable according to the Note. This Mortgage will also secure the performance of all of the promises and agreements made by us and each Borrower and Co-Signer in the Note, all of our promises and agreements in this Mortgage, any extensions, renewals emendments, supplements and other modifications of the Note, and any amounts advanced by you under the terms of the section of this Mortgage entitled "Our Authority To You." Loans under the Note made, repaid and remade from time to time in accordance with the terms of the Note and subject to the Credit Limit set forth in the Note.

OWNERSHIP: We are the sole owner(s) of the Premises. We have the legal right to mortgage the Premises to you.

BORROWER'S IMPORTANT OBLIGATIONS:

- (a) TAXES: We will pay all real estate taxes, assessments, water charges and sower cents relating to the Premises when they become due. We will not claim any credit on, or make deduction from, the loan under the Note because we pay these taxes and charges. We will provide you with proof of payment upon request.
- (b) MAINTENANCE: We will maintain the building(s) on the Premises in good condition. We will not make major changes in the building(s) except for normal repairs. We will not tear down any of the building(s) on the Premises without first getting your consent. We will not use the Premises illegally. If this Mortgage is on a unit in a condominium or a planned unit development, we shall perform all of our obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and constituent documents.
- (c) INSURANCE: We will keep the building(s) on the Premises insured at all times against loss by fire, flood and any other hazards you may specify. We may choose the insurance company, but our choice is subject to your reasonable approval. The policies must be for at least the amounts and the time periods that you specify. We will deliver to you upon your request the policies or other proof of the insurance. The policies must name you as "mortgagee" and "loss-payee" so that you will receive payment on all insurance claims, to the extent of your interest under this Mortgage, before we do. The insurance policies must also provide that you be given not less than 10 days prior written notice of any cancellation or reduction in coverage, for any reason. Upon request, we shall deliver the policies, certificates or other evidence of insurance to you. In the event of loss or damage to the Premises, we will immediately notify you in writing and file a proof of loss with the insurer. You may file a proof of loss on our behalf if we fail or refuse to do so. You may also sign our name to any check, draft or other order for the payment of insurance proceeds in the event of loss or damage to the Premises. If you receive payment of a claim, you will have the right to choose to use the money either to repair the Premises or to reduce the amount owing on the Note.

• HELOC - IL Mongage 1G6842IL (10/84) Indian: MJR