

# UNOFFICIAL COPY

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3936/0016 04 001 Page 1 of 3  
1998-07-29 09:33:47  
Cook County Recorder 00,00

CHL Loan # 2031954

## KNOW ALL MEN BY THESE PRESENTS

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

Name(s)..... JAMES T O'CONNOR  
A WIDOWER

P.I.N. 24-14-107-063

Property 10420 SOUTH MILLARD AVE  
Address..... CHICAGO IL 60655

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 09/05/1996 and recorded in the Recorder's Office of COOK county, in the State of Illinois in Book of Official Records Page as Document Number 96700197, to the premises therein described as situated in the County of COOK, State of Illinois as follows, to wit:

### SEE ATTACHED

together with all the appurtenances and privileges thereto belonging or appertaining.

WITNESS my hand and seal this 29 day of June, 1998.

Countrywide Home Loans, Inc. (aka, Countrywide Funding Corporation) (SEAL)

Vicki Mauldin (SEAL)  
Vicki Mauldin  
Assistant Secretary

3-V  
P-3  
M.Y  
F.H

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Property of Cook County Clerk's Office

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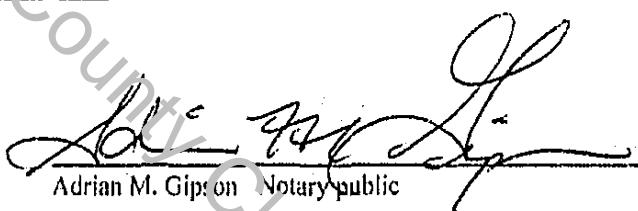
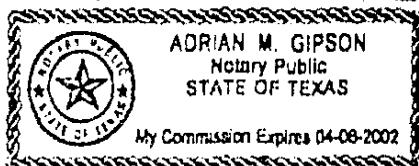
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STATE OF TEXAS )  
COUNTY OF COLLIN )

I, Adrian M. Gipson a notary public in and for the said County, in the state aforesaid, DO HEREBY CERTIFY that Vicki Mauldin Assistant Secretary, personally 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, sealed and delivered the said instrument as a free and voluntary act, or his uses and purposes therein set forth.

Given under my hand and official seal, this 29 day of June, 1998.



Adrian M. Gipson Notary public

Commission expires 04/06/2002

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:

JAMES T O'CONNOR  
10420 SOUTH MILLARD AVE  
CHICAGO IL  
60655

Countrywide Home Loans, Inc  
Prepared By: AB

Anthony Bolton  
6400 Legacy Drive  
Plano, TX. 75024

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TICOR TITLE

98662682

LOAN #: 2031954

and further described as:

THE SOUTH 1/2 OF LOT 14 (EXCEPT THE NORTH 38 FEET THEREOF AND EXCEPT THE WEST 125 FEET THEREOF AND ALSO EXCEPT THE EAST 38 FEET THEREOF DEEDED TO THE CITY OF CHICAGO FOR STREET PURPOSES) AND THE NORTH 14.71 FEET OF LOT 13 (EXCEPT THE WEST 125 FEET THEREOF AND ALSO EXCEPT THE EAST 38 FEET THEREOF DEEDED TO THE CITY OF CHICAGO FOR STREET PURPOSE) ALL IN J.S. HAVLAND'S RESUBDIVISION OF J.S. HOVLANDS 103RD STREET SUBDIVISION OF THE WEST 1/2 OF THE NORTH 1/2 OF THE EAST 1/2 OF THE NORTH WEST 1/4 OF SECTION 14, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.# 24-14-107-063

The Premises includes all 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 \$ 50,000.00 advanced and readvanced from time to time to JAMES X O'CONNOR T. O'CONNOR

or so much thereof as may be

and <sup>9/10</sup>, the Borrower(s) under the Home Equity Credit Line Agreement and Disclosure Statement (the "Note") dated 09/05/96, 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, amendments, 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 may be 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:

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(a) TAXES: We will pay all real estate taxes, assessments, water charges and sewer rents 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 "mortgagor" 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.

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(c) INSURANCE: We will keep the building(s) on the premises insured at all times against loss by fire, flood and any other hazard you may specify. We may choose the insurance company, but our choice is subject to your reasonable approval. The policies must be cast innumerable amounts and like same provide that you specifically. We will deliver to you upon your request, the policy 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 exclusion of your interest under this mortgage. Before we do, the insurance must pay off prior to the amount paid to you under this instrument.

(b) MAINTENANCE: We will maintain the building(s) 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 this property without first getting your consent. We will not use the premises illegally. If this language is on a unit in a condition unit or a planned unit developed, we shall preferentially offer it to our neighbors under the conditions concerning or governed by the condominium or planned unit development documents.

(a) TAXES: We will pay all real estate taxes, assessments, water charges and sewer rents relating to the Premises which they become due. We will not claim any credit on, or make deduction from, the loan under the Taxic because we pay these taxes and charges. We will provide you with proof of payment upon request.

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#### **BORROWER'S IMPORTANT OBLIGATIONS:**

**OWNERSHIP:** We are the sole owner(s) of the Projects. We have the right to modify or change the Premises to you.

and Agreements and Disclosive Statement (the "Note") dated 09/05/96, the Borrower(s) under the Home Equity Credit Line and 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 representations made by us and each Borrower and Co-Signer in the Note, all of our promises and agreements in this Mortgage, any encumbrances, covenants, supplements and other modifications of the Note, and any amounts advanced by you under the terms of this Note or of this Mortgage contract, "Our Authority To You," loans under the Note may be 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.

LOAN: The mortgage will secure your loan in the principal amount of \$ 50,000.00 advanced and cascaded from time to time to JAMES GOODMAN T., O. CONNOR

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

£90-401-41-42 #N.I.P

THE SOUTH 1/2 OF LOT 14 (EXCEPT THE NORTH 38 FEET THEREOF AND EXCEPT  
WEST 125 FEET THEREOF ALSO EXCEPT THE EAST 38 FEET THEREOF DEEDED TO  
THE CITY OF CHICAGO FOR STREET PURPOSES) AND THE NORTH 14.71 FEET  
WEST 125 FEET THEREOF ALSO EXCEPT THE EAST 38 FEET THEREOF DEEDED TO  
THE CITY OF CHICAGO FOR STREET PURPOSES) AND THE NORTH 14.71 FEET  
13 (EXCEPT THE WEST 125 FEET THEREOF ALSO EXCEPT THE EAST 38 FEET  
THEREOF DEEDED TO THE CITY OF CHICAGO FOR STREET PURPOSES) ALL IN U.S.  
HAVLAND'S RESUBDIVISION OF U.S. HOWLANDS 10300 STREET SUBDIVISION OF THE  
WEST 1/2 OF THE NORTH 1/2 OF THE EAST 1/2 OF THE NORTH WEST 1/4 OF SECTION  
14, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN  
COOK COUNTY, ILLINOIS.