

98818751

**THIS INDENTURE
WITNESSETH, THAT ON
THIS 24TH DAY OF AUGUST
1998, THE MORTGAGOR,
FERNANDA E. HAMLIN,**

**(Borrower), for and in consideration
of the principal sum of
One Thousand and 00/100 Dollars**

**(\$1,000.00), the receipt of which is hereby acknowledged, mortgages, grants and conveys to JAY SUBBARAO
and LAKSHMI SUBBARAO, his wife, (Lender), of 28W280 Belleau Drive, Winfield, IL 60190, the following
described real estate located in Cook County, to wit**

**UNIT NO. E402, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON
ELEMENTS IN TERRACE CONDOMINIUM, AS DELINEATED AND DEFINED IN THE
DECLARATION RECORDED AS DOCUMENT NUMBER 26146887, IN THE SOUTH 1/2 OF THE
SOUTHWEST 1/4 OF SECTION 13, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS**

LAW TITLE INSURANCE CO.
1300 IROQUOIS SUITE 210
NAPERVILLE, IL 60563
331/77500

Commonly known as 1037 Des Plaines, Unit 402, Forest Park, IL.
PIN 15-13-300-026-1122

File 10/22 *for 6/2/98*

situated in the County of Cook in the State of Illinois, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois, and all right to retain possession of said premises after any default in payment or breach of any of the covenants or agreements herein contained. 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 September 1, 2001. This Security Instrument secures to Lender the payment of all sums with interest, if any, to protect the security of this Security Instrument, and the performance of Borrower's covenants and agreements hereunder and under the Note.

But it is expressly provided and agreed that if default be made in the payment of the said Note or any part thereof, at the time and in the manner above specified for the payment thereof, or in case of waste or non-payment of taxes or assessments or other priority mortgages on said premises, or of a breach of any of the covenants or agreements herein contained, then and in such case, the whole of said principal sum secured by the Note mentioned in this mortgage, shall thereupon, at the option of the Lender, its successors, attorneys or assigns, become immediately due and payable, and this mortgage may be immediately foreclosed to pay the same by said Lender, its successors, attorneys or assigns, and it shall be lawful for the Lender, its successors, attorneys or assigns, to enter into and upon the premises hereby granted, or any part thereof, and to receive and collect all rents, issues and profits thereof.

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10/21/20

09/11/21

Property of Cook County Clerk's Office

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Upon filing of any Petition to Foreclose this mortgage in any Court having jurisdiction thereof, such Court may appoint any proper person receiver, with power to collect the rents, issues and profits arising out of said premises during the pendency of such foreclosure suit, and until the time to redeem the same from any sale that may be made under any decree foreclosing this mortgage shall expire, and such rents, issues and profits, when collected, may be applied toward the payment of the indebtedness and costs herein mentioned and described. Upon any action to foreclose, there shall immediately become due and payable attorneys' fees and costs of suit, and upon the foreclosure and sale of said premises, there shall be first paid out of the proceeds of such sale all expenses of conveying the premises, attorneys' fees and court costs, and all monies advanced for taxes, assessments and other liens, and then there shall be paid the principal of said note remaining unpaid.

Said Mortgagor (Borrower) covenants and agrees that she will keep the improvements and the premises insured, through payment of her assessments.

Signed and sealed by Borrower/Mortgagor, this 24th day of August, 1998.

Fernanda E. Hamlin (Seal)

State of Illinois)
)SS

County of DuPage)

I, a notary in and for said County and State aforesaid, do hereby certify that Fernanda E. Hamlin, personally known to me to be the sale person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed, sealed and delivered the foregoing instrument as her free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead. Given under my hand and notarial seal this 24th day of August, 1998.

Frank A. Moscardini Jr. Notary Public
My commission expires 10/18/99



Return to:
Deborah K. Freeman, Attorney
608 S. Washington, Ste. 101
Naperville, IL 60540
Phone: 630-961-9648

Prepared by:
Deborah K. Freeman, Attorney
608 S. Washington, Ste. 101
Naperville, IL 60540
Phone: 630-961-9648



Exempt under Real Estate Transfer Tax Act Sec. 4
Par. 1 & Cook County Ord. 95104 Par. 1
Date _____ Sign. _____

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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 6/10 1008

Signature: _____
Grantor or Agent

Subscribed and sworn to before me
by the said _____
this 15 day of July, 1008

Notary Public

OFFICIAL SEAL
SINDY ADAMS
Notary Public - State of Illinois
My Commission Expires 06 26 2011

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 6/15 1008

Signature: _____
Grantor or Agent

Subscribed and sworn to before me
by the said _____
this 15 day of July, 1008

Notary Public

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SINDY ADAMS
Notary Public - State of Illinois
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NOTE: Any person who knowingly submits a false statement or wording 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.

(Attached to deed or ABI to be recorded in Cook County, Illinois, if exempt under the provisions of Section 4 of the Illinois Transfer Tax Act.)