



TRUSTEE'S DEED

THIS INSTRUMENT WAS
PREPARED BY

SOUTH CHICAGO BANK

1400 Torrence Avenue

Calumet City, IL 60409

THIS INDENTURE, Made September 3, 1998, between SOUTH CHICAGO BANK, a corporation of Illinois, as Trustee under the provisions of a deed or deeds in trust duly recorded and delivered to said trustee in pursuance of a trust agreement dated the 8th day of July, 1988 and known as Trust Number 11-2597, Grantor, and

James P. Crossley, Alone.

1400 West 115th Street, Chicago, IL 60643 Grantee.

Witnesseth. That grantor, in consideration of the sum of Ten Dollars & no/100-----(\$10.00) Dollars, and other good and valuable considerations in hand paid, does hereby grant and convey unto said grantee, the following described real estate situated in Cook County, Illinois, to-wit.

Lots Twenty-Nine (29) and Thirty (30) in Block 83 in Rogers Resubdivision of said Blocks in Washington Heights, in the West half (1/2) of the Northwest quarter (1/4) of section 20, Township 37 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as: 1400 West 115th Street; Chicago, IL 60643
PIN: 25-20-128-029-0000
25-20-128-030-0000

SUBJECT TO: Liens of Record

Together with the tenements and appurtenances thereunto belonging.

To Have and to Hold the same unto said grantees forever.

Exempt under provisions of Paragraph 1 of Section 4
Real Estate Transfer Tax Act
Date: 10/15/98
Buyer, Seller or Representative: [Signature]

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This deed is executed pursuant to and in the exercise of the power and authority granted to and vested in said trustee by the terms of said deeds, in trust delivered to said trustee in pursuance of the trust agreement above mentioned. This deed is made subject to the lien of every trust deed or mortgage (if any there be) of record in said county, given to secure the payment of money, remaining unreleased at the date of delivery hereof and pertaining to the above described real estate.

In Witness Whereof, said grantor has caused its name to be signed to these presents by its Vice President/Trust Officer and attested by its Assistant Vice President, the day and year first above written.

SOUTH CHICAGO BANK
as Trustee as aforesaid,

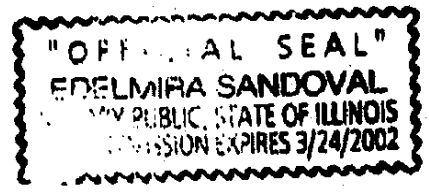
BY: Mary Bray
Vice President/Trust Officer

ATTEST: Francis E. Galbraith
Assistant Vice President

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for the County in the State aforesaid, DO HEREBY CERTIFY, that the above named Officers of South Chicago Bank, an Illinois Corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such persons are designated above, appeared before me this day in person and acknowledged that they signed and delivered the instrument as their own free and voluntary act, and as the free and voluntary act of the Corporation.

Given under my hand and Notarial Seal Sept. 3, 1998
Edelmira Sandoval My Commission expires _____



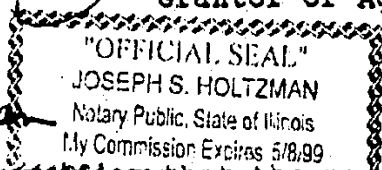
STATEMENT BY GRANTOR AND GRANTEE

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 October 15, 1998

Signature: [Handwritten Signature]
Grantor or Agent

Subscribed and sworn to before me by the said [Handwritten Name] this 15th day of October, 1998 Notary Public [Handwritten Signature]

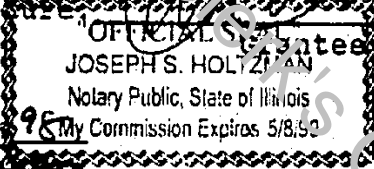


The Grantee or his Agent affirms and ~~verifies that the name~~ of the Grantee shown on the Deed or Assignment of Beneficial Interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, 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 October 15, 1998

Signature: [Handwritten Signature]
Grantee or Agent

Subscribed and sworn to before me by the said [Handwritten Name] this 15th day of October, 1998 Notary Public [Handwritten Signature]



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.)



JESSE WHITE

RECORDER OF DEEDS / REGISTRAR OF TORRENS TITLES
COOK COUNTY, ILLINOIS

as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument to Borrower. Borrower shall pay any recordation costs.

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

DEM
JS

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24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- Other(s) [specify]
- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

_____ (Seal) Borrower
 _____ (Seal) Borrower
 _____ (Seal) Borrower
 _____ (Seal) Borrower

David E. Miller

DAVID E. MILLER

Joan Holden

JOAN HOLDEN

(Space Below This Line For Acknowledgment)

STATE OF ILLINOIS, COOK County ss:

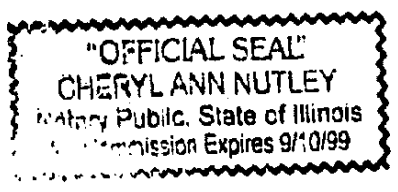
I, THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that DAVID E. MILLER AND JOAN HOLDEN, HUSBAND AND WIFE

, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY signed and delivered the said instrument as ARE free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 7TH day of OCTOBER, 1998

My Commission expires:

[Signature]
Notary Public



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