AFTER RECORDING MAIL TO:

Old Kent Mortgage Company Secondary Marketing Operations

98232303

Final Documentation

P. O. Box 204

Grand Rapics, ML 49501-0204

FIRST AMERICAN TITLE 40133 XW 2012

LOAN NO. (380788 Affiliate No.

DEPT-01 RECORDING

\$33,50

T#0009 TRAH 1795 03/25/98 15:05:00

49350 + CG *-98-232303

COOK COUNTY RECURDER

-[Space Above This Line For Recording Data]-

MORTGAGE

THIS MORTGAGE (Secretty Instrument") is given on March 18, 1998 EDWIN H, CHIN and CYNTHIA T. CHIN, HUSBAND AND WIFE

. The mortgagor is

("Borrower").

This Security instrument is given to Old Kent Hortgage Company,

which is organized and existing under the lays of THE UNITED STATES OF AMERICA, and whose address is 630 Tolligate Road SteC, Elgin, 1L 60123

Borrower owes Lender the principal sum of One Hundred Twenty One Thousand One Hundred Dollars and no/100 ("Lender").

Dollars (U.S. \$ 121, 100.00). This debt is evidenced by Borrower's note dated the same date 25 inis Security Instrument ("Note"), which provides for monthly

payments, with the full debt, if not paid earlier, due and payable on April 1, 2013 instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Clark's Office Lender the following described property located in | C o o k County, Illinois:

SEE A"TACHED LEGAL

10-19-119-083

which has the address of

8433 N. SHERMER ROAD [Street]

NILES [City]

60714 Illinois [Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

ILLINOIS-SINGLE FAMILY-FNMA/FHLMC UNIFORM INSTRUMENT ISC/CMDTIL//0491/3014(9-90)-L PAGE 1 OF 6

FORM 3014 9/90

12C/CWDLIF/\0481\3014(8-80)+r

FORM 3014 9/90

ILLINOIS-SINGLE FAINILY-FHIMA/FHLMC UNIFORM INSTRUMENT

Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice. a lien which may attain priority over this Security Instrument, Lender may give Borrover a notice Identifying the lien. Lender subordinating the lien to this Security instrument. If Lender determines that any part of the Property is subject to operate to prevent the enforcement of the flen; or (c) secures from the holder of the lien an agreement satisfactory to good faith the tien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion agress in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender (b) corrests in Borrown shall promptly discharge any tien which has priority over this Security Institution unless Borrower (a)

Lender receipts evidencing the payments. smounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner Borrower shall Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. 4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs. I and 2 shall be applied: first, to any prepayment charges due under the Note; and Lard and last, to any late charges due under the Note under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

sums secured by this Security Instrument.

or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or % a as a credit against the Upon payment in full of all sums secured by this Security Instrument, Lender show promptly refund to Borrower any Eunds held by Lender, prior to the acquisition. Funds held by Lender, prior to the acquisition.

up the deficiency in no more than twelve monthly payments, at Lender's solic d'scretion. and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make Borrower for the excess Funds in accordance with the requirements of together is if the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow items when due, Lender may so notify Borrower in writing,

If the Funds held by Lender exceed the amounts permitted to to code applicable law, Lender shall account to Funds are pledged as additional security for all sums secured by the Security Instrument. Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The that interest shall be traid on the Funds Lender shall give to Be mower, without charge, an annual accounting of the required to pay Borrower any interest or earnings on the Fi nds. Borrower and Lender may agree in writing, however, provides otherwise Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be

ndependent real estate tax reporting service used by trander in connection with this loan, unless applicable law permis Lender to make such a charge. However Lender may require Borrower to pay a one-time charge for an escrow account, or verifying the Escrow Items, viless Lender pays Borrower interest on the Funds and applicable law pay the Escrow items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity applicable law.

basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance, with and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the seq. ("RESPA"), unless and ter law that applies to the Funds sets a lesser amount. It so, Lender may, at any time, collect under the federal Real chatte Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. \$2601 et exceed the maximum amount a lender for a federally related mongage loan; may require for Borrower's eacrow account premiums. These itches are called "Escrow items" Lender may, at any time, collect and hold Funds in an amount not to Borrower to Lender in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance yearly flood instructor premiums it any; (e) yearly mongage insurance premiums, it any; and (f) any sums payable by

leaseitoid payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly texes and assessments which may attain priority over this Security Instrument as a lien on the Property. (b) yearly to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for (a) 2. Funds for Taxes and Insurance. Subject to applicable law or to a written walver by Lender, Borrower shall pay C

the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due

UNIFORM COVENANTS. Borrover and Lender covenant and agree as

limited variations by jurisdiction to constitute a uniform security instrument covering real property. THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with

encumbrances of record.

Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. BORROWER COVENANTS that Borrower is lawfully selsed of the estate hereby conveyed and has the right to

8870860 ON NAO1

LOAN NO. 0980788

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower falls to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property of the pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrows, otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

- 6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Propert , allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action of proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security Interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien: created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or falled to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in Writing.
- 7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lander's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enrolled laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has prority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Propert of make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

Niortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available,

14

的一個教養人物學的學術

FORM 3014 9/80

ISC\(\text{XYDIIT\\0431\3014(3-30)-F}\)
IFFINOIS—SINGTE EVMITA—ENMYLHTMC THIEODM INSTRUMENT

as provided in this paragraph.

At. Notices. Any notice to Borrower provided for in this Security instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice statish be directed to the real be given Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lander's address statish herein or any other address Lender designates to Borrower. Any first class mail to Lander's address statish herein or any other address class mail to Lander a subject to Borrower of Lender when given to be address to Borrower or Lender when given to be a context of the context provided for in Lander and the context provided for in Lander and Lander when given to be address to be a context of the context provided for in Lander and Lander when given to be a context provided for in Lander and Lan

charges, and that law is finally interpreted by this Security instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in the connection with the loan exceeded permitted the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note on by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

12. Successors and Assigns Bound; Joint and Several Lisbility; Co-signors. The covenants and agreements of paragraph the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower scovenants and agreements shall be joint and soveral. Any Borrower who co-signs this Security Instrument but does not execute the Note; (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security instrument; and (c) agrees for any instrument; and (c) agrees for any instrument; and survival any other Borrower may agree to extend, modify, forbest or make any accommodations with regard to the version this Security instrument or the Note without that Borrower's consent.

IT. Borrower Not Released; Forbestence By Lend rt N. 1 a Waiver. Extension of the time for payment or modification of amontzation of the sums secured by the Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the criginal Borrower or Borrower's successors in interest or refuse to extend time for payment or otherwise modify amontzation of the sums secured by the Celuin by reason of any time for payment or otherwise modify amontzation of the sums secured by the criginal Borrower or Borrower's successors in interest on any reason of any demand made by the criginal Borrower or Borrower's successors in interest or exercising demand made by the criginal Borrower or Borrower's successors in interest or remedy shall not be a waiver of or preclude the exercise of any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

.esminints.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments releared to in paragraphs 1 and 2 or change the amount of such

If the Property is abandoned by 2010 wer, or it, after notice by Lender to Borrower that the condemnor offers to make an award or settlete claim for demage 1, Borrower falls to respond to Lender within 30 days after the date the notice is given; Lender is authorized to callect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security I retrument, whether or not then due.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in the event of a partial taking of the Property in the smount of the paid to graver and Lender otherwise agreement, the sums excured inmediately before the taking, the amount of the proceeds multiplied by the same accured by the smount of the proceeds multiplied by the taking of the Property in the same taking. Any balance shall be paid to Borrower in the event of a partial taking of the Property in the taking before the taking of the Property in the secured in market will be paid to Borrower. In the event of a partial amount of the Property in the taking is less than the amount of the fromer applicable law otherwise the taking of the Property in mediately before the taking, unless Borrower and Lender otherwise agree in writing of the sums secured a mineral agree in writing of the paid to the and secured and the taking of the fromer and accured a mineral are paid to the Broperty in the sum ascured and the taking of the paid to the sums secured and the sum ascured and the taking the taking of the fromer and the taking is accured. The first due to the fromer and the sums accured a paid to the form and the sum ascured and the first due.

10. Condemination. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemination or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lander.

9. Inspection Lender or its agent may make reasonable entries upon and inspections of the Property Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mongage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lander will accept, use and retain these payments as a loss reserve in lieu of mongage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained, Borrower shall pay the premiums required to maintain inortigage insurance in effect, or to provide a loss reserve, until the requirement for mongage insurance and in accordance with any written agreement between Borrower and Lender or applicable law.

LOAN NO. 0980788

- 15. Governing Law; Severability. This security instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.
 - 16. Borrower's Copy. Borrower shall be given one conformed copy of Note and of this Security Instrument.
- 17. 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.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 50 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

- 18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Inscrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to minstate shall not apply in the case of acceleration under paragraph 17.
- 19. Sate 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 cale 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 appone 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, lavisuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardon's 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 Experty 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 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 fallure 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

ILLINOIS-SINGLE FAMILY-FNMA/FHLMC UNIFORM INSTRUMENT PAGE 5 OF 6

FORM 3014 9/90

22. Release. Upon pay nent of all sums secured by this Security instrument, Lender shall release this Security expenses incured in pursuing the remedies provided in this paragraph 21, including, but not limited to, obtion may require immediate payment in full of all sums secured by this Security instrument without further all 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 appointed in the notice, Lender at its sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the

ANIMOSEOS: Instrument and in any rider(s) executed by Borrower and recorded with it. BY SIGNING BELOW, Bon rewer accepts and agrees to the terms and covenants contained in this Security Other(s) [specify] nebiR inprovement Rider Balloon Rice. Decond Home Rider Light ment a Leistudent Rider Biweekly Payment Ride Planned Unit Development Rider □Condominium Rider TobiR sight & distribA 1--4 Family Rider Security Instrument [Check applicable box(es)] amend and supplement the coverants and agreements of this Security instrument as if the rider(s) were a part of this with this Security Instrument, the coveriants and agreements of each such rider shall be incorporated into and shall 24 Hiders to this Security Instrument. If one or more riders are executed by Borrower and recorded together VHegord entrin incliquies essented to high is seviewer weiver all right of homestead exemption in the Property. Instrument without charge to Borrower Borrower shall pay any recordation coats. ressonable attorneys' tees and costs of title evidence

COUNTY BIRL	Dise to tack the solid		CHIN and CYNTH	EDUIN H.	I, the undersigned state do hereby that
	:ss Ajunos	[da. 1.7]			STATE OF ILLINOIS,
		Social Secutity Number For Acknowledgingent]	and the second of the second of the second of the second	reasi-	Social Security Number
19Worloa-			19womo8-		
		00/	(IS92)		
1802) 18W01108- 7501	-96 OCE N	Social Security Number		4. <u> </u>	
	J.	J. Justin	040		
IBWCITIOB-	- 58- 525	EDWIN H. CHIN Social Security Number		e a n A	
(80 5)		John Ary	()		

FORM 3014 9/sm

MY COMMISSION EXPINES 09/21/01 NOTARY PUBLIC, STATE OF ILLINDIB KELLI R WINSKY

OFFICIAL SEAL

8870860 ON NAC1

free and voluntary act, for the uses and purposes therein set

This instrument was prepared by:

Given under my hand and official seal, this

My Commission expires:

LEGAL DESCRIPTION:

LOT 13 IN NILES MANOR HIGHLANDS, BEING A PART OF SUBDIVISION OF LOT 6, IN WHITE'S SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 AND PART OF THE NORTHWEST 1/4 OF SECTION 19, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of County Clerk's Office

98232303

Property of Cook County Clerk's Office

98232303