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GEORGE E. COLE® No. 822 REC
LEGAL FORMS February 1996

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1998-05-05 09:04:27
Cook County Recorder 3.110

QUIT CLAIM DEED Statutory (Illinois) (Individual to Individual)

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Above Space for Recorder's use only

THE GRANTOR(S)

VERNETTE J. CONDON, married to ROBERT E. CONDON

of the City of _____ County of _____ State of _____ for the
consideration of Ten and no/100 (\$10.00) DOLLARS, and other good and valuable
considerations in hand paid, CONVEY(S) _____ and QUIT CLAIM(S)

TO PAMELA CONDON
(Name and Address of Grantee(s))

all interest in the following described Real Estate, the real estate situated in _____ Cook _____ County, Illinois,
commonly known as 7409 W. AINSLIE _____ (st address) legally described as:

LOT SEVENTY (70) IN HARWOOD HEIGHTS, UNIT 3, A SUBDIVISION OF PART
OF THE SOUTH 18.61 ACRES OF THE EAST 31.86 ACRES OF THE WEST HALF
(1/2) OF THE SOUTHEAST QUARTER (1/4) OF SECTION 12, TOWNSHIP 40
NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,
ILLINOIS ACCORDING TO PLAT RECORDED IN THE OFFICE OF THE RECORDER
OF DEEDS, COOK COUNTY, ILLINOIS, ON APRIL 28, 1953, AS DOCUMENT
NUMBER 15603938.

hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois.

Permanent Real Estate Index Number(s) 12-12-423-016

THIS IS NOT HOMESTEAD PROPERTY

Address(es) of Real Estate 7409 W. AINSLIE, HARWOOD HEIGHTS, IL 60656

DATED this 2-18 day of February, 19 98

Please print or type name(s) below signature(s)
X VERNETTE J. CONDON (SEAL) _____ (SEAL)
_____ (SEAL) _____ (SEAL)

State of ^{ARIZONA} Illinois County of ^{PIMA} _____ ss I, the undersigned, a Notary Public in and for said County,

IMPRESS SEAL HERE
in the State aforesaid, DO HEREBY CERTIFY that
VERNETTE J. CONDON is
personally known to me to be the same person whose name is subscribed to the
foregoing instrument, appeared before me this day in person, and acknowledged that s h e
signed, sealed and delivered the said 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.

Quit Claim Deed
INDIVIDUAL TO INDIVIDUAL

TO

GEORGE E. COLE
LEGAL FORMS

Property of County of Cook

EXEMPT

VILLAGE OF HARWOOD HEIGHTS

MAY 4 1998

80-453



050.00

721727 REAL ESTATE TRANSFER TAX
DEPARTMENT OF REVENUE

Given under my hand and official seal, this 18 day of February 19 98

Commission expires My Commission Expires May 1, 1998

Anna Pappalardo
NOTARY PUBLIC

This instrument was prepared by Dennis J. DaPrato, 7507 W. Belmont, Chicago, IL 60634
(Name and Address)

MAIL TO: { DENNIS J. DAPRATO
(Name)
7507 W. BELMONT
(Address)
CHICAGO, IL, 60634
(City, State and Zip)

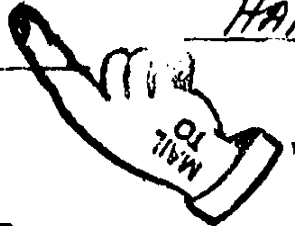
SEND SUBSEQUENT TAX BILLS TO:

PAMELA CONDON
(Name)

7409 W. ANSLIE
(Address)

HARWOOD HEIGHTS IL 60656
(City, State and Zip)

OR RECORDER'S OFFICE BOX NO. _____



Exempt under Real Estate Transfer Tax Act Sec. 4
of 6 & Cook County Ord. 95104 Par. 3

dated 5/5/98 Sign. [Signature]

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STATEMENT BY GRANTOR AND GRANTEE

Grantor or his agent affirms that, to the best of his knowledge, the land trust is either a natural person, an Illinois corporation or 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 laws of the State of Illinois.

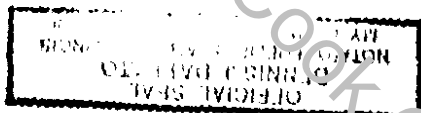
Signature: Walter S. Foster Grantor or Agent

scribed and sworn to before by the said WALTER S. FOSTER on the 18 day of February, 1998

My Commission Expires May 1, 1998

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.

Signature: Walter S. Foster Grantor or Agent



scribed and sworn to before by the said WALTER S. FOSTER on the 30th day of April, 1998

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. Each to deed or ABI to be recorded in Cook County, Illinois, shall be subject under the provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.)

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Initials

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

NON-ENVIRONMENTAL. Borrower and Lender further covenant and agree as follows: Property is located that relate to health, safety or environmental protection. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the materials, as used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the 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 hazardous substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, and other hazardous substances. 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, and other hazardous substances. 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 remedial action is necessary, affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental 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, or 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.

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 related 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.

18. Borrower's Right to Reinstatement. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument 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 remain fully effective as if no acceleration by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstatement shall not apply in the case of acceleration under paragraph 17.

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.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and 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 30 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.

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.

First class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

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Notary Public
Susan Miedema

My Commission Expires: 3/6/02
(Given under my hand and official seal, this therein set forth.)

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

Yolande Perry

certify that I, the undersigned, a Notary Public in and for said county and state do hereby

STATE OF ILLINOIS, County ss: *DeKalb*

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

LAVARNE PERRY
Lavonne Perry

Witnesses:
Instrument and in any rider(s) executed by Borrower and recorded with this Security

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security

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

Security Instrument. (Check applicable boxes)
amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this

24. Riders to this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall with this Security Instrument, the covenants and agreements of this Security Instrument as if the rider(s) were a part of this

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.
Instrument without charge to Borrower, Borrower shall pay any recordation costs.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower, Borrower shall pay any recordation costs.

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.

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The land referred to in the Commitment is described as follows:

Lot 3 in Brookwood Point No. 12, being a subdivision of part of the north west 1/4 of Section 11, Township 35 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

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