

710944927 03/01/99

RELEASE DEED



MAIL TO:
GUY E DREHER
7827 S
JUSTICE, IL 60458
NAME & ADDRESS OF TAXPAYER:
GUY E DREHER
7827 S
JUSTICE, IL 60458

STP DREHER

Know All Men by these Presents, That GE CAPITAL MORTGAGE SERVICES, INC. of the County of CAMDEN and State of NEW JERSEY for and in consideration of one dollar, and for other good and valuable consideration, the receipt whereof is hereby confessed, do hereby remise, convey, release and quit-claim unto GUY E DREHER DENISE L DREHER of the County of Cook and State of ILLINOIS all right, title interest, claim or demand, whatsoever he/she/they may have acquired in, through or by a certain mortgage/note, bearing date 09/08/92, and recorded in the Recorder's Office of Cook County, in the State of ILLINOIS, as Document No. 92686297, Pin No. 18-27-410-039 / 18-27-410-040, Book No. N/A, Page No. N/A, to the premises therein described, situated in the County of Cook, State of ILLINOIS, as follows, to wit:
PLEASE SEE ATTACHED.

together with all the appurtenances and privileges thereunto belonging or appertaining.
WITNESS our hands and seal this day MARCH 31, 1999

FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE FILED WITH THE COUNTY RECORDER IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.

GE CAPITAL MORTGAGE SERVICES, INC.

Andy Agasino

ANDY AGASINO
ASSISTANT VICE PRESIDENT

Linda T. Fuse

LINDA T. FUSE
ASSISTANT SECRETARY

Prepared By: ANDY AGASINO
GE Capital Mortgage Services, Inc.
625 Maryville Centre Drive
St. Louis, MO 63141

UNOFFICIAL COPY

WHEN RECORDED MAIL TO

DELOIS ENGLISH
Household Bank, f.s.b.

100 Mittel Drive
Wood Dale, IL 60191
LOAN NUMBER: 6223838



DEPT-01 RECORDING \$31.50
T#4444 TRAN 7225 09/16/92 15:03:00
#5211 # * - 92 - 686297
COOK COUNTY RECORDER

Rec

L# 71-0944927
Doc 92-686297

92686297

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on SEPTEMBER 8TH, 1992
The mortgagor is GUY E. DREHER AND DENISE L. DREHER, HUSBAND AND WIFE

("Borrower"). This Security Instrument is given to

Household Bank, f.s.b.
which is organized and existing under the laws of UNITED STATES, and whose address is
100 Mittel Drive, Wood Dale, IL 60191

("Lender"). Borrower owes Lender the principal sum of

SIXTY FIVE THOUSAND SEVEN HUNDRED AND NO/100
Dollars (U.S. \$ 65,700.00). 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
OCTOBER 1ST, 2007. This Security 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 Lender the following described property located in

COOK County, Illinois:

99492003

LOTS 13, 14 AND 15 IN BLOCK 5 IN WARNER C. MILLER'S 79TH STREET AND ARCHER AVENUE GATEWAY SUBDIVISION OF LOT 5 IN CIRCUIT COURT PARTITION OF PART OF THE SOUTHEAST 1/4 OF SECTION 27, AND THE NORTHEAST 1/4 OF SECTION 34, LYING NORTH OF THE CENTER LINE OF ARCHER AVENUE IN TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE NORTH 875.5 FEET AND EXCEPT THAT PORTION SOUTH OF THE NORTH LINE OF 79TH STREET AS OPENED BY THE COOK COUNTY HIGHWAY DEPARTMENT) ACCORDING TO THE PLAT OF SAID SUBDIVISION RECORDED SEPTEMBER 22, 1928, AS DOCUMENT 10154458 IN BOOK 267 OF PLATS, PAGE 3, IN COOK COUNTY, ILLINOIS.

99492003

which has the address of 7827 S. BALZER
[Street]
Illinois 60458 ("Property Address");
[Zip Code]

31⁵⁰ JUSTICE
[City]

ILLINOIS -- Single Family -- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
ITEM 1876L1 (9103)

Form 3014 9/90 (page 1 of 6 pages)

Great Lakes Business Forms, Inc. ■

To Order Call: 1-800-530-9393 □ FAX 616-791-1131

MFIL3112-04/91

First American Title Order # C52301 70920

92686297

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."

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

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

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

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

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attach priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to insurance premiums; (g) any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the Federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. 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, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

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

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

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

encumbrances of record.

PROPERTY COVENANTS. Borrower and Lender covenant and agree as follows:

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

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attach priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to insurance premiums; (g) any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the Federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. 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, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

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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

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ITEM 187612 (9/103)

Form 3014 9/90 (page 2 of 6 pages)
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710944927
03/01/99

STATE OF MISSOURI)
County of ST. LOUIS COUNTY)
SS

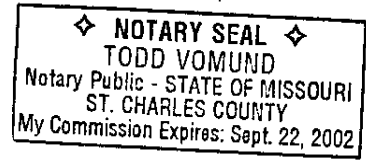
I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT ANDY AGASINO ASSISTANT VICE PRESIDENT LINDA T. FUSE ASSISTANT SECRETARY personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their 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, MARCH 31, 1999



TODD VOMUND Notary Public

My commission expires on _____



IMPRESS SEAL HERE

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