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A F F I D A V I T

and SUSAN M. RONAN

Brian C. Ronan, being first duly sworn states:

1. That they resides at 2558 West 82nd Place, Chicago, Illinois 60652;
2. That Brian C. Ronan and Susan M. Ronan, his wife are grantors in a Warranty Deed to Moses C. Hampton for property described as follows:

Lot 4 in Beverly Country Club Subdivision in the Northwest East Quarter of Section 36, Township 38 North, Range 13 East of the Third Principal Meridian.

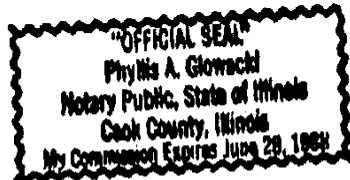
REASON FOR LATE DELIVERY IS THAT DEEDS WERE HELD IN ESCROW BY GRANTOR'S ATTORNEY AND SUSAN M. RONAN THERE

NOW, THEREFORE, Brian C. Ronan, his successors, shall, at all times shall indemnify and save harmless the Registrar of Titles, Cook County, Illinois against all loss or damage to same, arising by reason of accepting Warranty Deed dated December 31, 1983 from Robert McClellan and Margaret E. McClellan, his wife, to Brian C. Ronan and Susan M. Ronan, his wife, and the registering of same on the Torren's Certificate of Title #1367069 and in relation to premises described therein, and all costs, charges, damages and expenses, and all claims and demands of every kind and nature, actions, causes of actions, suits and controversies, whether groundless or otherwise arising therefrom.

Brian C. Ronan Susan M. Ronan
 BRIAN C. RONAN SUSAN M. RONAN
 2558 West 82nd Place
 Chicago, Illinois 60652

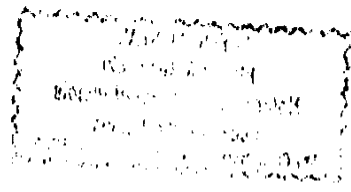
Subscribed and Sworn to
 before me this 25th day
 of September, 1986.

Phyllis A. Glowacki
 Notary Public



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Property of Cook County Clerk's Office



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3552907 2 9 0 7

WARRANTY DEED

Joint Tenancy Illinois Statutory

(Individual to Individual)

(The Above Space For Recorder's Use Only)

THE GRANTOR Robert J. McClellan and Margaret E. McClellan, his wife
of the Village of LaGrange Park County of Cook State of Illinois
for and in consideration of ten and no/100 DOLLARS
and other good and valuable considerations in hand paid
CONVEY and WARRANT to Brian C. Ronan and Susan M. Ronan, his wife
(NAMES AND ADDRESS OF GRANTEEES)
of 2558 W. 82nd Place, Chicago, Illinois.

not in Tenancy in Common, but in JOINT TENANCY, the following described Real Estate situated in the
County of Cook in the State of Illinois, to wit:

Lot 4 in Beverly Country Club Subdivision
in the Northeast 1/4 of Section 36, Township
38 North, Range 13, East of the Third
Principal Meridian, in Cook County, Illinois.

2558 W. 82nd Place, Chicago, Ill.
19-36-227-252

3552907

COOK
CO. NO. 1113
6 3 0 1 5
STATE OF ILLINOIS
RECORDS & CLERK
CHICAGO, ILLINOIS

PS HERE
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hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois. TO HAVE AND TO HOLD said premises not in tenancy in common, but in joint tenancy forever.

Subject to : 1982 general taxes and subsequent years.

DATED this 31st day of December, 1983

Robert J. McClellan (Seal) Margaret E. McClellan (Seal)
(Robert J. McClellan) (Margaret E. McClellan)

PLEASE
PRINT OR
TYPE NAME(S)
BELOW
SIGNATURE(S)

State of Illinois, County of DuPage ss. I, the undersigned, a Notary Public in
and for said County, in the State aforesaid, DO HEREBY CERTIFY that

Robert J. McClellan and Margaret E. McClellan, his wife
personally known to me to be the same person s whose name s are
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 official seal, this 31st day of DECEMBER, 1983

Commission expires October 19, 1984

This instrument was prepared by R. W. Tewksbury, attorney, 547 S. La Grange Road,
(NAME AND ADDRESS) La Grange, Illinois.

APPROX. TRIDERS
Ean
Ean

MAIL TO: {
FRANK E. GLOWACKI
(Name)
414 N. ORLEANS
(Address)
CHICAGO, IL. 60610
(City, State and Zip)

ADDRESS OF PROPERTY:
2558 W. 82nd Place
Chicago, Illinois.
REVENUE
STAMP
24.50
REAL ESTATE TRANSACTION TAX
Cook County

DOCUMENT

6 3 1 5 2 3

UNOFFICIAL COPY

Warranty Deed

JOINT TENANCY
INDIVIDUAL TO INDIVIDUAL

TO

GEORGE E. COLE
LEGAL FORMS

Property of Cook County Clerk's Office

1367069

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ATTORNEY'S TITLE COMPANY, INC.
29 So. LaSalle St., Suite 500
Chicago, Illinois 60603

This rider attached to and made part of the Mortgage between

STEVEN J. YEAGER AND LOIS M. YEAGER , HIS WIFE

Mortgagor, and Mortgagee,

dated FIRST GIBRALTAR MORTGAGE CORP. SEPTEMBER 19, 1986 , revises said Mortgage as follows:

1. Page 2, the second covenant of the Mortgagor is amended to read:

That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, the Mortgagor will pay to the Mortgagee, on the first day of each month until the said note is fully paid, the following sums:

- (a) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (all as estimated by the Mortgagee) less all sums already paid therefore divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and special assessments; and
- (b) All payments mentioned in the preceding subsection of this paragraph and all payments to be made under the note secured hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgagee to the following items in the order set forth:
 - (I) ground rents, if any, taxes, special assessments, fire and other hazard insurance premiums;
 - (II) interest on the note secured hereby;
 - (III) amortization of principal of the said note; and
 - (IV) late charges.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may collect a "late charge" not to exceed four cents (\$.04) for each dollar (\$1) for each payment more than fifteen (15) days in arrears, to cover the extra expense involved in handling delinquent payments.

If the total of the payments made by the Mortgagor under subsection (a) of the preceding paragraph shall exceed the amount of the payment actually made by the Mortgagee for ground rents, taxes, and assessments, or insurance premiums, as the case may be, such excess, if the loan is current, at the option of the Mortgagor, shall be credited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor. If, however, the monthly payments made by the Mortgagor under subsection (a) of the preceding paragraph shall not be sufficient to pay ground rents, taxes, and assessments, or insurance premiums, as the case may be, when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagee any amount necessary to make up the deficiency, on or before the date when payment of such ground rents, taxes, assessments, or insurance premiums shall be due. If at any time the Mortgagor shall tender to the Mortgagee, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor any balance remaining in the funds accumulated under the provisions of subsection (a) of the preceding paragraph. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the Mortgagee acquires the property otherwise after default, the Mortgagee shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under subsection (a) of the preceding paragraph as a credit against the amount of principal then remaining unpaid under said note.

2. Page 3, paragraph 3 is amended to add the following sentence:

This option may not be exercised by the Mortgagee when the ineligibility for insurance under the National Housing Act is due to the Mortgagee's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development.

Dated as of the date of the mortgage referred to herein.

Signature of Mortgagor:

 (SEAL) *Steven J. Yeager* (SEAL)
 STEVEN J. YEAGER

 (SEAL) *Lois M. Yeager* (SEAL)
 LOIS M. YEAGER

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Property of Cook County Clerk's Office

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GRANTEE ADDRESS:

FIRST GIBRALTAR MORTGAGE CORP.
ONE PIERCE PLACE, SUITE T295
ITASCA, ILLINOIS 60143