357573

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Loan No. 601954-1

ADJUSTABLE RATE RIDER

(Interest Rate Limits)

THIS ADJUSTABLE RATE RIDER is made this Sixth day of December
19 86, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed
to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Bor
rower's Adjustable Rate Note to LIBERTY FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO (the
"Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at

3441 N. Lowell, Chicago, Illinois 60641

The Note contains provisions allowing for changes in the interest rate every year subject to the limits stated in the Note. If the interest rate increases, the Borrower's monthly payments will be higher. If the interest rate decreases, the Borrower's monthly payments will be lower.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

44, INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of Fobruary 1, 19, 88, and on that day every 12th month thereafter, each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my Interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of I year, as made available by the Federal Reserve Board. The most recent Index figure available as of the Index."

If the Index is no longer available, the Note Holde, will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

The Note Holder will then determine the amount of the monthly provident that would be sufficient to repay the unpaid principal balance of my loan 1 am expected to one on the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the rew amount of my monthly payment.

(D) Limit on Interest Rate Changes

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount c. m.; new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will mail or deliver to me a notice of any changes in the amount of my marchly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice."

B. CHARGES; LIENS

Uniform Covenant 4 of the Security Instrument is amended to read as follows:

4. Charges; Liens. Borrower shall pay all taxes, assessments, and other charges, fines and impositions attributable to the Property which may attain a priority over this Security Instrument, and leasehold payments or ground rents, if any, in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Security Instrument; provided, that Borrower shall not be required to discharge any such lien so long as Borrower: (a) shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender; (b) shall in good faith contest such lien by, or defend against enforcement of such lien in, legal proceedings which in the opinion of Lender operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof; or (e) shall secure from the holder of such lien an agreement in a form satisfactory to Lender subordinating such lien to this Security Instrument.

If Lender determines that all or any part of the Property is subject to a lien which may attain a priority over this Security Instrument, Lender shall send Borrower notice identifying such lien. Borrower shall satisfy such lien or take one or more of the actions set forth above within ten days of the giving of notice.

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C. NOTICE

Uniform Covenant 14 of the Security Instrument is amended to read as follows:

14. Notice, Except for any notice required under applicable faw to be given in another manner, (a) any notice to Bottower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by first class mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

D. UNIFORM SECURITY INSTRUMENT; GOVERNING LAW; SEVERABILITY Uniform Covenant 15 of the Security Instrument is amended to read as follows:

15. Uniform Security Instrument; Governing Law; Severability. This form of 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. 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 too conflicting provision, and to this end the provisions of this Security Instrument and the Note are declared to be severable.

E. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER Uniform Covenant 17 of the Security Instrument is amended to read as follows:

17. Transfer of the Property of A Beneficial Interest in Borrower. If all of any part of the Property of an interest therein 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 con ant, Lender may, at Lender's option, declare all the sums secured by this Security Instrument to be immediately due and payable. 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 such option to accelerate, I end it shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borro ver fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, it voke any remedies permitted by paragraph 18 hereof. Notwithstanding a sale or transfer, Borrower will continue to be of feated under the Note and this Security Instrument unless Lender has released Borrower in writing.

F. LOAN CHARGES

If the loan secured by the Security Instrument is subject to a low 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 connection with the loan exceed permitted limits, then: (1) any such loan charge shall be reduced by the amount pressary to reduce the charge to the permitted limit; and (2) 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 or making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial preprogram under the Note.

IN WITNESS WHEREOF, Borrower has executed this Adjustable Rate Rice

-Borrowo		Peter Matyazewski
(Sea -Borrowo	- Visc.	Alieje Smaczne
(Sea	<u>C</u>	

3578797

(Assignment of Rents)

THIS 2-4 FAMILY RIDER is made this Sixth day of December	19 .86 .
and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trus	st or Security Deed (the
"Security Instrument") of the same date given by the undersigned (the "Borrower") to secur	re Borrower's Note to
LIBERTY FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO	(the "Lender")
of the same date and covering the property described in the Security Instrument and located at:	
3441 N. Lowell, Chicago, Illinois 60641	
(Proporty Address)	

- 2-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:
- A. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinanges, regulations and requirements of any governmental body applicable to the Property.
- B. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument v. be perfected against the Property without Lender's prior written permission.
- C. RENT LOSS IN SURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.
 - D. "BORROWER'S RIGET TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.
- E. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph E, the word "lease" shall mean "sub-case" if the Security Instrument is on a leasehold.
- F. ASSIGNMENT OF RENTS. Borrower a peopletionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrow r. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Securar Instrument; (ii) Lender shall be entitled to collect and receive all of the rents of the Property; and (iii) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph E.

Lender shall not be required to enter upon, take control of or maintain we Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do to at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or replied of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument 1, paid in full.

G. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remidies permitted by the Security Instrument.

By Signing Below, Horrower accepts and Sgrees to the terms and provisions contained in this 2-0 2 on ily Rider.

Ports Musty rewall	(Scal)
Peter Matyozowski	-two total
alieja Smisezna	(Scal)
Alioja Smaozna	Bottower

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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 insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. 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.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby

assigned and shall be paid to Lender.

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, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or cettle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is aut) orized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or

to the sums secured by this Security Instrument, whether or not then due.

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 referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower of Released; Forbearance By Lender Not a Walver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to emmence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amoreization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the expresse of any right or remedy.

11. Successors and Assigns Boy.d; Joint and Several Linbility; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and a reements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) it 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 (a) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without

that Borrower's consent.

12. Loan Charges. If the loan secured 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 connection with the loan exceed the permitted limits, then: (x) may 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 noke this refund by reducing the principal owed under the Note or 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.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security may ment and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the step. pecified in the second paragraph of

paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument in the given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by 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.

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 firstrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrumer, 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 the 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 Horrower 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.

18. Borrower's Right to Reinstate. 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 had no acceleration 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 reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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reducating payment.

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

Lender may take action under this paragraph 7. Lender does not have to do so. Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect fee title shall not merge unless Lender agrees to the merger in writing.
7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the

change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower sequires fee title to the Property, the leasehold and 6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially

Instrument immediately prior to the acquisition.

from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting postpone the due date of the monthly payments referred to in paragraphs I and 2 or change the amoun of the payments. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or

when the notice is given. the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the place, dis to repair or restore of the Property damaged, if the restoration or repair is economically feasible and Lend, it'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 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 porrower abandons the Property, or does not answer within 30 days a notice from Lender the insurance carrier has offered to settle a claim than I goder may use the order answer and in the insurance carrier. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair

Lender shall have the right to hold the policies and renewals. If Lender riquites, 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 may make proof of loss if not made promptly by Bor over All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause.

unreasonably withheld.

5. Hazard Insurance. Borrower shall keep the in protein coverage, and any other bazards for which Lender insurance against loss by fire, hazards included within the term exterded coverage, and any other hazards for which Lender requires insurance shall be maintained in the arrowns and for the periods that Lender requires. The insurance shall be chosen by Borrown; subject to Lender's approval which shall not be insurance carrier providing the insurance shall be chosen by Borrown; subject to Lender's approval which shall not be

of the giving of notice. the Property is subject to a lien which may attain prior by 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 borrower shall promptly dischange only 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 forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subject manines that any part of agreement satisfactory to Lender subject manines that any part of the Property is the international payment. It Lender determines that any part of

receipts evidencing the payments. pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If her were makes these payments directly, Borrower shall promptly furnish to Lender to be paid under this paragraph. If her were makes these payments directly, Borrower shall promptly furnish to Lender Box cower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall

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

4. Chargest Liens. Porrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground tents, if any Property which may attain priority over this Security Instrument, and leasehold payments or ground tents, if any.

Upor pryment in full of all sums secured by this Security Instrument, bender shall promptly refund to Borrower any Funds held by Lender shall apply, no later than immediately refor to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a creek regainer the sums secured by this Security Instrument.

A publication as a creek regainer the sums secured by this Security Instrument.

amount necessary to make up the deficiency in one or more payments as required by Lender. If the amount of the Funds held by Lender, logether with the future monthly payments of Funds payable prior to the due dates of the secrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly regaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any

this Security Instrument. requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings 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 debits to the Funds was made. The Funds are pledged as additional security for the sums secured by state agency (including Lender if Lender is auch an institution). Lender shall apply the Funds to puy the eserow items. Lender may abortower interest on the Funds and applicable law permits Lender to make such a caserow items, unless Lender may agree in writing that Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or basis of current data and reasonable estimates of future escrow items.

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 Mote, until the Mote is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly one-twelfth of: (a) yearly hazard insurance premiums; and (d) yearly last or ground cents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortages insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the payment of payment of funds are called "escrow items."

the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note. 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

CAUTION: Consult a tawyer before using or acting under this form All warranties, including marchantability and filmess, and exchided.	1
	100 1 /01
THE GRANTOR JOSEPH HAYS SETTLES, a bachelor	
of the town of Cicero County of Cook State of Illinois for and in consideration of	
TOTAL CONTRACTOR OF THE PROPERTY OF THE PROPER	
and other good and valuable consideration hand paid, CONVEY and WARRANT to	斯·森林 [2]
GLENN J. TOMLINSON AND NANCY D. TOMLINSON, his wife, and SANDRA GLAUNER, a spinster	清景 【】
7705 West 46th St., Lyons, Illinois 60534 (The Above Space For Recorder's Use Only) (NAMES AND ADDRESS OF GRANTEES)	To the second
not in Tenancy in Common, but in JOINT TENANCY, the following described Real Estate situated in the County of Cock in the State of Illinois, to wit:	
LOT 21 IN THE RESUBDIVISION OF LOTS 16 TO 25, BOTH INCLUSIVE, TOGETHER WITH VACATED ALLEY N JOHN H. BAKER'S RESUBDIVISION OF THE WEST 1/2 OF BLOCK 14 OF MANDELL & HYMAN'S SUBDIVISION OF THE EAST 1/2 OF THE NORTHWEST 1/4 AND THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 20, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.	
2 202 1	3 43
Permanent tax i.d. #: 16-20-125-020 Vol 40	
Permanent tax i.d. #: 16-20-125-020 Vol 40 Property Address: 1539 S. 61st Avenue, Cicero, Illinois 60656	100
	1 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
40*	77 St. 18
hereby releasing and waiving all rights under and by virtue of the Horiestead Exemption Laws of the State of Illinois. TO HAVE AND TO HOLD said premises not in tenancy in conmon, but in joint tenancy forever.	
DATED this _24th day of December 19.86.	1, 1,
PLEASE (SEAL) (SEAL) PRINTOR JOSEPH HAYS SETTLES	AN STATE .
TYPE NAME(S) BELOW SIGNATURE(S) (SEAL) (SEAL)	
State of Illinois, County of Cook ss. I, the undersigned, a Notary Public in and for	
said County, in the State aforesaid, DO HEREBY CERTIFY that	
ROBERT A CHEELY personally known to me to be the same person whose name 15 subscribed motary public state of illinois to the foregoing instrument, appeared before me this day in person, and acknowl-	
MY COMM. EXPANG. 25, 1990 adged that	1 K & W
release and waiver of the right of homestead.	8 3
Given under my hand and official seal, this 24th day of December 1986	3
Commission expires August 25 1990 Nobert a Quel	2 12
This instrument was prepared by R. Cheely, 6819 W. Cermak, Berwyn, IL 60402	an an
ADDRESS OF PROPERTY: 15 31 Samely 5 6 56 Augustes	Vinder Carried
RICHARDA KOCUREK (LCCAD ACCIDIOS LOGISC	
MAIL TO: 3239 South Graya Ava. ONLY AND IS NOT A PART OF THIS DEED. Borwyn/Allimois 60402 Send subsequent Tax Hills: To: Phone (312) 795-0230	
(City, Stelly And Zep)	

RECORDER'S OFFICE BOX NO.

THE ABOVE ADDIESS IS FOR STATISTICAL PURPOSES ONLY AND IS NOT A PART OF THIS DIEFD.

SEND SUBSEQUENT TAX HILLS TO:

(Name)

"Nyo of Grantes

. Warranty Deed MUNICIPAL TO INDIVIDUAL KOWALSH LANCK

Ö

8678788

8628258

Mapa on Manager Manage

Remotetic

62790

Address ... Address ...

Submitted by -

Sig. Cold GREATER ILLINOIS TITLE COMPANY

GEORGE E. COLE® LEGAL FORMS