## J.P.Morgan WEALTH MANAGEMENT

## The Pogofsky Ward Group

MEET OUR TEAM >

21 S Clark Street
Suite 3200
Chicago, Illinois 60603
(312) 580-4199

ben.pogofsky@jpmorgan.com

- Awards
- About Us
- Team
- Insights

# Meet Our Team

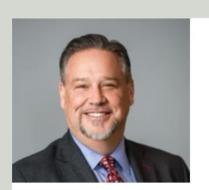


Ben
Pogofsky
EXECUTIVE DIRECTOR
WEALTH ADVISOR

(312) 580-4199

ben.pogofsky@jpmorgan.com

VIEW PROFILE >



John A.
Ward
WEALTH ADVISOR

(312) 580-4554

john.a.ward@jpmorgan.com

VIEW PROFILE >





## John Ward is a Wealth Advisor at J.P. Morgan Wealth Management.

As a founding member of The PHW Group, John collaborates with a range of affluent individuals in a variety of disciplines, including but not limited to, entrepreneurs, corporate executives, professional athletes, attorneys and successful business owners.

John's early career was spent as a commodities trader in the wheat pit at the Chicago Board of Trade, followed by years as a business consultant. He has been instrumental in assisting multiple enterprises in their capital raise, business development and leadership initiatives. John brings the benefits of his entrepreneurial spirit to the process of guiding his clients. Having built businesses from the ground up, he understands the hard-driven nature of successful clients and advises them on how to transform their years of hard work into a lasting legacy.

With a focus on building strong client relationships, John draws on his deep well of experience in brokerage and execution to help manage their assets across the balance sheet. He offers investment guidance, tailored for each client, that may include liquidity and advisory strategies, equities, fixed income, options, private equity and hedge funds.

He is a fourth-generation Chicagoan, growing up as the youngest among five siblings. While attending St. Ignatius College Prep, John was inspired by the Jesuit motto, "Men and Women for Others," instilling his core value of mentoring individuals and setting them on the path toward their personal and professional journeys.

A resident of the Chicago suburb of Glenview, John's three children are the biggest loves of his life. In his free time, he enjoys playing golf, attending concerts, sporting and charity events and dining out in Chicago's thriving restaurant scene.



**News Feed** 

**Events** 

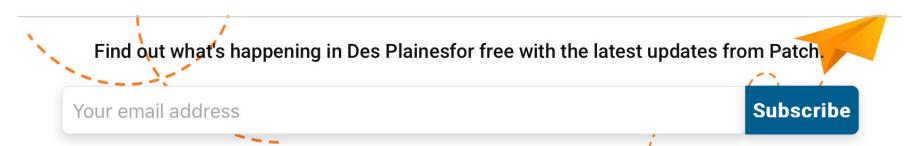
Local Businesses

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Classifieds

## Possession of Cannabis/Drug Paraphernalia

Police responded to a possession of cannabis and drug paraphernalia report at Rivers Casino at 11:51 p.m. on Nov. 13. According to the report, casino security supervisor told police four people were observed smoking what appeared to be cannabis from a pipe inside a designated smoking section of the casino.



John Ward, 40, of Glenview, and three other subjects were escorted to a holding room area by casino personnel.

Ward voluntarily produced for police from his pants pocket a Walgreens pill bottle containing approximately 2.5 grams of a green, leafy substance and a multi-colored glass pipe with burnt residue.

Return To: FIDATA SERVICE CORP. 1 Selleck Street Norwalk, CT, 06855

Doc#: 0710949155 Fee: \$68.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 04/19/2007 02:23 PM Pg: 1 of 23

Prepared By: ASTORIA FEDERAL MORTGAGE

CORP.

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## **MORTGAGE**

**DEFINITIONS** 

OCH COOK Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated March 26, 2007 together with all Riders to this document.

(B) "Borrower" is

JOHN A. WARD and MARY K. WARD, husband and witz

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is

ASTORIA FEDERAL MORTGAGE CORP.

Lender is a Corporation

organized and existing under the laws of The State Of New York

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3014 1/01

-6(IL) (0010)

Page 1 of 15

VMP MORTGAGE FORMS - (800)521-7291

770105968

5100133304

0710949155 Page: 14 of 23

# **UNOFFICIAL COPY**

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:	and the second s
	1.4.7
,	toly/ - [vard (Seal)
/	JOHN A. WARD BY BETSY C. LANE -Borrower
$\iota$	AS ATTORNEY IN FACT
	the allow
	BY Germ
	HIS-HER ATTORNEY IN FACT
	Mary K. Land (Seal)
100	MARY K. WARD BY BETSY C. LANE Borrower
Co/rx	AS ATTORNEY IN FACT
NO.	Bullet 1
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9/:	HIS-HER ATTORNEY IN FACT
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(Seal)	(Seal)
-Borrower	-Borrower
Ballono	
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/C1\	(Seal)
(Seal)	-Borrower
-Borrowei	$O_{\mathcal{K}_{\alpha}}$

Page 14 of 15

LOAN AMERICA FINANCIAL CORP. 8100 OAK LANE

MIAMI LAKES, FL 33016 LOAN NUMBER: 50-507823-3



92155176

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## MORTGAGE

THIS MORTCAGE ("Security Instrument") is given on

FEBRUARY 20TH , 1992

THIS MORTCAGE ("S
The mortgagor is JOHN
MILLER, A WIDOWER
LOAN AMERICA FINA JOHN A. WARD AND DOROTHEA WARD, HUSBAND AND WIFE AND KENNETH C.

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

LOAN AMERICA FINANCIAL CORPORATION which is organized and existing under the laws of FLORIDA 8100 OAK LANE, MIAMI LAKES, FL 33016

, and whose address is

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

SIXTY TWO THOUSAND ONE HUNDRED AND NO/100

). This dept is evidenced by Borrower's note dated the same date as this Security 62,100.00 Dollars (U.S. \$ Instrument ("Note"), which provides for monthly paying as with the full debt, if not paid earlier, due and payable of MARCH 1ST, 2022 . This Security Instrument secures to Lender: (a) the repayment of the debt evidences by the Note, with interest, and all renewals, extensions and need cations of the Note; (b) the payment of all other sums, water interest, advanced under paragraph 7 to protect the security of the Security Instrument; and (c) the performance of Borrows is covenants and agreements under this Security Instrument and the Nov. For this purpose, Borrower does hereby mortgan in grant and convey to Lender the following described property located in

COOK

County, Illinois:

THE NORTH 37.5 FEET OF THE SOUTH 87.5 FEET OF LOTS 12 00 16 IN BLOCK 4 IN GOLD COAST THIRD ADDITION, BEING A SUBDIVISION OF THAT PART OF THE SOUTH 1/2 OF THE SOUTH 1/2 OF FRACTIONAL SOUTHEAST 1/4 OF SECTION 20, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MELIDIAN, LYING WEST OF A LINE WHICH IS PARALLEL TO AND 743.2 FEET WEST OF ILLINOIS INDIANA STATE LINE, PLAT RECORDED NOVEMBER 1, 1927 AS DOCUMENT 9827875, IN COOK COUNTY, ILLINOIS.

PIN #30-20-413-053

COOK COUNTY RECORDER アムエジジエーごろー\* 142222 184H 5653 03/10/92 15:18 DE61-01 RECORDING

> which has the address of 1595 KENILWORTH AVENUE Street

CALUMET CITY [City]

Illinois

("Property Address");

this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]
Adjustable Rate Rider Condominium Rider 1-4 Family Rider
Graduated Payment Rider Planned Unit Development Rider Biweekly Payment Rider
Balloon Rider Rate Improvement Rider Second Home Rider
Other(s) [specify] 4
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 through 6 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.  Witness:  Witness:  (Seal)
Social Security Number 32/50/765 Horrower DOROTHEA WARD Social Security Number 342/56 6077
Y Herwitth & million (Seal)
KENNETH C. MILLER Horrower Barrower
Social Security Number Social Security Number Social Security Number
STATE OF ILLINOIS, County ss: Cook
1. the lendereyed a Notary Public in and for said county and state,
do hereby certify that JOHN A. WARD AND DOROTHEA WARD, HUSBAND AND WIFE AND KENNETH C. MILLER, A WIDOWER
, personally known to me to be the same parson(s) whose name(s) are
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed
and delivered the said instrument as their free and voluntary act, for the acce and purposes therein set
forth.
Given under my hand and official seal, this 20TH day of FEBRUARY , 1992
My Commission expires:
This instrument was prepared by
LOAN AMERICA FINANCIAL CORPORATION,
(Name) 8100 OAK LANE, MIAMI LAKES, FL 33016 (Address)
17EM 1878L6 (9103)  Form 3014 9/90 (page 6 of 6 pages)

Adoo Tale Color of the 1-800-530-9393 Tax 616-791-1131

9 to 9

Return To: HINSDALE BANK AND TRUST

25 EAST FIRST STREET HINSDALE, ILLINOIS 60521

Prepared By: CHERYL CUMMINGS HINSDALE BANK AND TRUST 25 EAST FIRST STREET HINSDALE, ILLINOIS 60521

7585/0145 44 001 Page 1 of 22 2001-09-12 15:26:29 Cook County Recorder 63.00



Opony or Coo, -[Space Above This Line For Recording Data]-

**MORTGAGE** 

#### **DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated. August 31st, 2001 together with all Riders to this document.

(B) "Borrower" is JOHN A. WARD and MARY K. WARD, HUSBALD AND WIFE

BOX 169

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is HINSDALE BANK AND TRUST

Lender is a CORPORATION organized and existing under the laws of THE STATE OF ILLINOIS

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3014 1/01

-6(IL) (0010)

VMP MORTGAGE FORMS - (800)521

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Withesses.	JOHN (A. WARD -Borrower
05/00	MARY K WARD Borrower
(Seal) -Rorrower	(Seal) -Borrower
(Seal) -Borrower	-Borrower
(Seal) -Borrower	-Borrower

-6(IL) (0010)

Page 14 of 15

Form 3014 1/01

STATE OF ILLINOIS,

County ss:

I, LUNDERSIGNED , a Notary state do hereby certify that JOHN A. WARD and MARY K. WARD

HUSBAND ANDWIFE

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 he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this

31st

day of August 2001

My Commission Expires:

Strip Of Cook County Clark's Office

-6(IL) (0010)

Page 15 of 15

Form 3014 1/01

Return To: HINSDALE BANK AND TRUST

3495/0029 54 001 Page 1 of 22 2002-05-01 09:59:05 Cook County Recorder 63.00

25 EAST FIRST STREET HINSDALE, ILLINOIS 60521

Prepared By: CHERYL M. CUMMINGS HINSDALE BANK AND TRUST 25 EAST FIRST STREET HINSDALE, ILLINOIS 60521

> TOPONTON COO. -[Space Above This Line For Recording Data]—

#### **MORTGAGE**

#### **DEFINITIONS**

Words used in multiple sections of this documer ( ar; defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated April 15th, 2002 together with all Riders to this document.

(B) "Borrower" is JOHN A. WARD and MARY K. WARD, HU! BAND AND WIFE

30X 169

REI Title

Borrower is the mortgagor under this Security Instrument. (C) "Lender" is HINSDALE BANK AND TRUST

Lender is a CORPORATION organized and existing under the laws of THE STATE OF ILLINOIS

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3014 1/01

-6(IL) (0010)

Page 1 of 15

VMP MORTGAGE FORMS - (800)521 729

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:	
	JOHN A. WARD -Borrower
-05// <sub>1/2</sub> / <sub>0</sub>	MARY K. WARP (Seal)  -Borrower
(Seal) -Borrower	-Bormwer
(Seal) -Borrower	
(Seal) -Borrower	(
© -6(IL) (0010) Pa	ige 14 of 15 Form 3014 1/01

**UNOFFICIAL COPY** 

RECORDATION REQUESTED BY:

Pullman Bank and Trust South 1000 East 111th Street Chicago, IL 60628



Eugene "Gene" Moore Fee: \$48.00 Cook County Recorder of Deeds Date: 05/09/2003 03:29 PM Pg: 1 of 13

WHEN RECORDED MAIL TO:

Pullman Bank and Trust South 1000 East 111th Street Chicago, IL 60628

SEND TAX NOTICES TO:

Dorothea Ward, John A. Ward and Kenneth C Miller 10110 Olcott Ave St. John, IN 46373

FOR RECORDER'S USE ONLY

This Mortgage prepared by:

FRAN THOMAS, VICE PRESIDENT
Pullman Bark and Trust
1000 East 111th Street
Chicago, IL 60628



MAXIMUM LIEN. At no time shall the principal amount of Indebtedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, secured the note amount of \$37,162.68.

THIS MORTGAGE dated April 25, 2003, is made and executed between Dorothea Ward and John A. Ward, WIFE AND HUSBAND AND KENNETH C MILLER (referred to below as "Crantor") and Pullman Bank and Trust, whose address is 1000 East 111th Street, Chicago, IL 60628 (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages, warrants, and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in addition with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in Lake County, State of Indiana:

LOT 184 IN HOMESTEAD ACRES 8TH ADDITION TO THE TOWN OF ST JOHNS, AS PER PLAT THEREOF, RECORDED DECEMBER 11, 1978 IN PLAT BOOK 49 PAGE 127, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 10110 Olcott Ave, St. John, IN 46373. The Real Property tax identification number is 40 52 50 15

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B)

0312905219 Page: 12 of 13

## UNOFFICIAL COPY

**MORTGAGE** (Continued)

Loan No: 1000366466

Page 12

agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

**GRANTOR:** 

John A. Ward, Individually

niller Colling Clart's Office Kenneth C Miller, Individually

**RECORDATION REQUESTED BY:** 

Marquette Bank Orland Branch - 143rd 9612 W. 143rd Street Orland Park, IL 60462 326847.005

Doc#: 0326047085 Eugene "Gene" Moore Fee: \$48.00 Cook County Recorder of Deeds Date: 09/17/2003 10:38 AM Pg: 1 of 13

WHEN RECORDED MAIL TO:

Marquette Bank 9612 West 143rd Street Orland Park, IL 60462

6IT # 948381

FOR RECORDER'S USE ONLY

This Mortgage prepared by:

Christine Zayed
Marquelte Bank
9612 W. 14374 Street
Orland Park, iL 60462

13

#### MOSTGAGE

MAXIMUM LIEN. At no time shall the principal arrio int of Indebtedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed the note amount of \$40,904.63.

THIS MORTGAGE dated August 26, 2003, is made and executed between John A. Ward and Louise A. Ward, husband & wife, not as joint tenants or as tenants in common but as tenants by the entirety. (referred to below as "Grantor") and Marquette Bank, whose address is 9612 W. 143rd Street, Orland Park, IL 60462 (referred to below as "Lender").

of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in Cock County, State of Illinois:

See Attachment "A", which is attached to this Mortgage and made a part of this Mortgage as if fully set forth herein.

The Real Property or its address is commonly known as 11426 Foxwoods Drive, Oak Lawn, IL 60453. The Real Property tax identification number is 24-21-105-044

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF ANY AND ALL OBLIGATIONS UNDER THE NOTE, THE RELATED DOCUMENTS, AND THIS MORTGAGE. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

0326047085 Page: 11 of 13

# UNOFFICIAL

(Continued)

Page 11

enforce Grantor's obligations under this Mortgage, together with interest on such amounts as provided in this Mortgage.

Lender. The word "Lender" means Marquette Bank, its successors and assigns. The words "successors or assigns" mean any person or company that acquires any interest in the Note.

Mortgage. The word "Mortgage" means this Mortgage between Grantor and Lender.

Note. The word "Note" means the promissory note dated August 26, 2003, in the original principal amount of \$40,904.63 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The interest rate on the Note is 6.000%. The Note is payable in 60 monthly payments of \$790.80. The maturity date of this Mortgage is Aug st 30, 2008.

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property new or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" mean the real property, interests and rights, as further described in this Mortgage.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

John A. Ward, Individually

Louise A. Ward, Individually

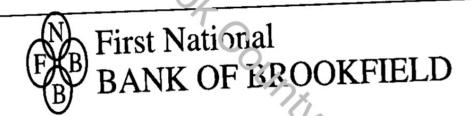
0907216003 Page: 2 of 13

## **UNOFFICIAL COPY**

WHEN RECORDED MAIL TO: First National Bank of Brookfield 9136 Washington Avenue Brookfield, IL 60513

FOR RECORDER'S USE ONLY

This Mortgage prepared by:



#### MORTGAGE

MAXIMUM LIEN. At no time shall the principal amount of Indebtedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed \$42,000.00.

THIS MORTGAGE dated February 7, 2009, is made and executed between John A. Ward and Maureen P. Ward, Husband and Wife (referred to below as "Grantor") and First National Bank of Brookfield, whose address is 9136 Washington Avenue, Brookfield, IL 60513 (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages, warrants, and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without irrigation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in Cook County, State of Illinois:

LOT 33 IN ROBIN HOOD ESTATES, A SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 28, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JULY 2, 1945 AS DOCUMENT NUMBER 13541788, IN COOK COUNTY.

The Real Property or its address is commonly known as 1218 Robinhood Lane, LaGrange Park, IL 60526. The Real Property tax identification number is 15-28-416-040.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform

0907216003 Page: 13 of 13

## **UNOFFICIA**

Loan No: 3000-7030-01

MORTGAGE

(Continued) Page 12 EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND EACH **GRANTOR:** Maureen P. Ward INDIVIDUAL ACKNOWLEDGMENT STATE OF Illinois ) SS COUNTY OF On this day before me, the undersigned Notary Public, personally appeared John A. Ward and Maureen P. Ward, to me known to be the individuals described in and who executed the Mortgage, and acknowledged that they signed the Mortgage as their free and voluntary act and deed, for the uses and purposes therein Given under my hand and official seal this IN day of \_ Floriary Residing at Notary Public in and for the State of Illinois OFFICIAL SEAL My commission expires April 25, 2010 KATHLEEN A MAHER NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES:04/25/10

LASER PRO Lending, Ver. 5.43.00.003 Copr. Harland Financial Solutions, Inc. 1997, 2009. Reserved. - IL F:\APPS\CFI\LPL\G03.FC TR-12786 PR-11 All Rights

This Instrument Prepared By: GUARANTEED RATE, INC.

After Recording Return To: GUARANTEED RATE, INC. 3940 N RAVENSWOOD CHICAGO, ILLINOIS 60613 Loan Number: 161549047

Loan Number. 161549047

[Space Above This Line For Recording Data]

#### **MORTGAGE**

MIN: 100196399010616520

MERS Phone: 888-679-6377

#### **DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated AUGUST. 12, 2016, together with all Riders to this document.
- (B) "Borrower" is ELIZABETH H WARD AND JOHN A WARD, WIFE AND HUSBAND AS TENANTS BY THE ENTIRETY

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a seperate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the n or gagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an acd ess and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is GUARANTEED RATE, INC.

Lender is a DELAWARE CORPORATION and existing under the laws of DELAWARE Lender's address is 3940 N RAVENSWOOD, CHICAGO, ILLINOIS 60613

organized

(E) "Note" means the promissory note signed by Borrower and dated AUGUST 12, 2016
The Note states that Borrower owes Lender ONE HUNDRED TWENTY THOUSAND AND 00/100
Dollars (U.S. \$ 120,000.00 ) plus interes

Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than SEPTEMBER 1, 2046

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

1623255187 Page: 14 of 22

# **UNOFFICIAL COPY**

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Schut Hu Elizabeth h ward	(Seal) -Borrower	JOHN A WARD	(Seal -Borrowe
1000 PM	-Borrower		-Borrowe
<u> </u>	(Seal) Boltower		(Seal -Borrowe
		Clark?	O.,

This Instrument Prepared By: GUARANTEED RATE, INC.

After Recording Return To: GUARANTEED RATE, INC. 3940 N RAVENSWOOD CHICAGO, ILLINOIS 60613 Loan Number: 161549047

Loan Number: 161549047

[Space Above This Line For Recording Data] -----

#### **MORTGAGE**

MIN: 100196399010616520

MERS Phone: 888-679-6377

#### **DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is Jated AUGUST. 12, 2016, together with all Riders to this document.
- (B) "Borrower" is ELIZABETH H WARD AND JOHN A WARD, WIFE AND HUSBAND AS TENANTS BY THE ENTIRETY

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the nor gagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an acid ess and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is GUARANTEED RATE, INC.

Lender is a DELAWARE CORPORATION and existing under the laws of DELAWARE

organized

Lender's address is 3940 N RAVENSWOOD, CHICAGO, ILLINOIS 60613

(E) "Note" means the promissory note signed by Borrower and dated AUGUST 12, 2016

The Note states that Borrower owes Lender ONE HUNDRED TWENTY THOUSAND AND 00/100

Dollars (U.S. \$ 120,000.00 ) plus interest.

Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than SEPTEMBER 1, 2046

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Schut Auth (S. ELIZABETH H WARD -Borro	Geal) JOHN A WARD  Geal) -Borrower
-Borro	Seal) (Seal) ower -Borrower
(S)	Seal) -Borrower -Borrower
	CH'S OFFICE
Witness:	Witness:

1626639000 Page: 3 of 23

## **UNOFFICIAL COPY**

This Instrument Prepared By: GUARANTEED RATE, INC.

**E-RECORDED** 

After Recording Return To: GUARANTEED RATE, INC. 3940 N RAVENSWOOD CHICAGO, ILLINOIS 60613 Loan Number: 161549047

Loan Number: 161549047

[Space Above This Line For Recording Data] -

### **MORTGAGE**

MIN: 100196399010616520

MERS Phone: 888-679-6377

#### **DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is lated AUGUST. 12, 2016, together with all Riders to this document.

(B) "Borrower" is ELIZABETH H WARD AND JOHN A WARD, WIFE AND HUSBAND AS TENANTS BY THE ENTIRETY

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a superate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the n ortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an acaress and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

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Lender is a DELAWARE CORPORATION and existing under the laws of DELAWARE Lender's address is 3940 N RAVENSWOOD, CHICAGO, ILLINOIS 60613

organized

(E) "Note" means the promissory note signed by Borrower and dated AUGUST 12, 2016

The Note states that Borrower owes Lender ONE HUNDRED TWENTY THOUSAND AND 00/100

Dollars (U.S. \$ 120,000.00 ) plus interest

Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than SEPTEMBER 1, 2046

(F) 'Property" means the property that is described below under the heading "Transfer of Rights in the Property."

1626639000 Page: 15 of 23

# **UNOFFICIAL COPY**

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

ELIZABETH H WARD -Borrower	JOHN A WARD -Borrower
-Borrower	(Seal) -Borrower
(Seal)	
	Ounit Clarks Or
	74'S OFFICE
Witness:	Witness:
ILLINOIS-Single FamilyFannie Mae/Freddie Mac UNIFORM INS Form 3014 1/01 Page 13	TRUMENT - MERS  TRUMENT - MERS

# SPECIFIC POWER OF ATTORNEY Real Estate Purchase Money Mortgage

Doc#: 0710949154 Fee: \$28.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 04/19/2007 02:23 PM Pg: 1 of 3

5936483 g

TICOR TITLE

KNOW ALL MEN BY THESE PRESENTS, That I, *John A. Ward*, have made, constituted, and appointed, and by these presents do make, constitute and appoint *Betsy C. Lane*, my true and lawful attorney, for me and in my name, place and stead, to undertake and to do all acts necessary to complete the refinance and settlement on the property located of . 635 Glenridge, Glenview, Illinois 60025.

and being more particularly described as: See legal description attached as Exhibit A.

for a purchase price of \$3,150,000 and to borrow money from Astoria Federal Mortgage Corporation.

in connection with the purchase of and to be secured by the above described property upon such terms and conditions as my Attorney va-Fact may deem proper.

Parameters of the loan are as follows:
Amount - \$2,000.000 Rate 5.875%Term - five(5) year interest only ARM

Further, I do authorize my Attorney-in-Fact to do all acts necessary to acquire the above described property and to obtain the above described loan, including but not limited to the execution, acknowledgment, sealing, and delivery of all contracts, deeds, notes, deeds of trust, mortgages, settlement statements, Truth-in-Lending Act form, Real Estate Settlement Procedures Act forms, any affidavits including but not himited to those relating to FNMA, FHLMC, private mortgage insurance, title insurance, or name, any forms required by the Veterans Administration, including but not limited to VA forms 1802, 1876, 1820, 1859 any forms required by the Federal Housing Administration, or the Department of Housing and Urban Development, including but not limited to FHA Form 2900, and any and all other documents or amendments thereto necessary to the purchase and encumbrance of such property as fully and largely as I might or could do if acting personally.

I hereby ratify, confirm, and declare that any act or thing lawfully done hereunder by my Attorney-in-Fact shall be binding on myself and my heirs, legal and personal representatives, and assigns, and absolve and hold harmless any and all persons, lenders, corporations, or others from acting in reliance thereon.

UI 10343134 Faye. 2 UI 3

# **UNOFFICIAL COPY**

This power of attorney and authority shall not terminate upon my mental or physical disability, incompetence, or incapacity. Further, this power of attorney shall not terminate until written revocation of this power of attorney has been received by my above named Attorney-in-Fact.

bove named Attorney-in-ract.
Given under my hand and seal thisday ofMARCH, A.D., 2007.
John A. Ward
· · · · · · · · · · · · · · · · · · ·
STATE OF L
COUNTY CFLOO
// /
The undersigned, a notary public in and for the above county and state, certifies that
John A. Ward, known to me to be the same person whose name is subscribed as principal
to the foregoing power of attorney, appeared before me and the additional witness in person and acknowledged signing and delivering the instrument as the free and voluntary
person and acknowledged signing and derivering the material as the act of the principal, for the uses and purposes therein set forth, (and certified to the
correctness of the signature(s) of the agent(s)).
Dated: 3/13/2007 (SEAL) TIME BOWN Notary Public
OFFICIAL SEAL STEPHEN E DELANTY My commission expires 7.26-17 NOTARY PUBLIC - STATE OF ILLINOIS NY COMMISSION EXPIRES: 07-26-07
The undersigned witness certifies that <i>John A. Ward</i> , known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me and the notary public and acknowledged signing and activering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth. I believe her to be of sound mind and memory.
Dated: 3/13/ 2007 (SEAL)Witness
THE NAME AND ADDRESS OF THE PERSON PREPARING THIS FORM SHOULD BE INSERTED IF THE AGENT WILL HAVE POWER TO CONVEY ANY INTEREST IN REAL ESTATE.
This document was prepared by: Betsy C. Lane  2956 Central Street  Evanston, Illinois 60201

UNOFFICIAL CC

Return To: FIDATA SERVICE CORP. 1 Selleck Street Norwalk, CT, 06855

Doc#: 0710949155 Fee: \$68.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds

Date: 04/19/2007 02:23 PM Pg: 1 of 23

Prepared By:

ASTORIA FEDERAL MORTGAGE

CORP.

-[Space Above This Line For Recording Data]-

## **MORTGAGE**

#### **DEFINITIONS**

Openin ox Coot Words used in multiple sections of this document are defined below and other words are defined in ections 3, 11, 13, ...
Iso provided in Section 16.

(A) "Security Instrument" means this document, which is untogether with all Riders to this document.

(B) "Borrower" is

JOHN A. WARD and MARY K. WARD, husband and wife Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is

ASTORIA FEDERAL MORTGAGE CORP.

Lender is a Corporation

organized and existing under the laws of The State Of New York

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3014 1/01

-6(IL) (0010)

Page 1 of 15

VMP MORTGAGE FORMS - (800)521-7291

770105968

5100133304

0710949155 Page: 14 of 23

# **UNOFFICIAL COPY**

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:	1
	John I Vand (Seal)
	JOHN A. WARD BY BETSY C. LANE -Borrower
	AS ATTORNEY IN FACT 2
	AS ATTORNET IN THE
^	BY German
<i>N</i> ,	HIS-HER ATTORNEY IN FACT
	10 11 1
	Mruf K. Lsind (Seal)
20.	MARY K. WARD BY BETSY C. LANE Borrower
~/×.	AS ATTORNEY IN FACT
	- bys
0.0	BY HER ATTORNEY IN FACT
	195-119KATTOKNET INTACT
(Seal)	(Seal)
Rarrower	D
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(Caal)	(Seal)
-Borrowe	Domoure
-вопоме	. / _
	Control (Seal)
	T'a (Carl)
(Seal	
-Borrowe	-Borrower

1135422021 Page: 2 of 4

## **UNOFFICIAL COPY**

Dated this 25 day of NOVember, 20 11.

John F. Ward State of ILL 11014 County of COOK On this 25 day of VINBER the year 20/, before me Shimu and for said state, personally ppeared Jacqueline L. Bachman and John F. Ward, who executed the foregoing instrument, and acknowledge it is me that they executed the same. IN WITNESS WHEREOF, I have nereunto set my hand and affixed my official seal the day and year in this certificate first above written. **NOTARY STAMP/SEAL NOTARY PUBLIC** Official Seel Semuel F. Williams Notary Republic State of Illinois ly Commission Expires 02/18/2014 MY Commission Expires: AFFIX TRANSFER TAX STAMP OR Exempt under Real Estate Transfer Tax Law 35 ILCS 200/31-45 sub par. \_\_e\_\_ and Cook County Ord. 93-0-27 par. 4. par 4 only applies to sub par E Buyer, Seller or Representative Date

but only an interest in the earnings, avails, and proceeds thereor.

If the title to any of the above lands is now or hereafter registered, the Registrar of Titles is directed not to register or note in the certificate of title or duplicate thereof, or memorial, the words "in trust" or "upon condition" or "with limitations" or words of similar import, in accordance with the statute in such case made and provided.

The grantors hereby expressly waive and release any and all right or benefit under and by virtue of any and all statutes of the State of Illinois, providing for the exemption of homesteads from sale on execution or otherwise.

The granto's bave signed this deed on December 25th, 2020.

JOHN F. WARD

STATE OF ILLINOIS

SS:

COUNTY OF COOK

I am a notary public for the County and State above. I certify that JOHN F. WARD and **JANE A. WARD,** husband and wife, are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me on the date below and acknowledged that they signed and delivered the 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.

Dated: **December** 1

STEVEN B. LEVIT Commission expires OFFICIAL SEAL Notary Public - State of Illinois My Commission Expires Oct 20, 2024

Notary Public

Name and Address of Grantees and send future tax bills to:

John F. Ward and Jane A. Ward 1420 W. Elmdale Ave., Unit 3W Chicago, IL 60660

This Deed Prepared By:

Steven B. Levit Levit and Lipshutz, Ltd. 1120 W. Belmont Chicago, IL 60657-3313

REAL	ES1	ATE	TRAN	ISF	ER	TAX

SFER TAX	04-Feb-2021		
CHICAGO:	0.00		
CTA:	0.00		
TOTAL:	0.00		

14-05-127-035-1006 | 20210201630588 | 0-581-772-304 \* Total does not include any applicable penalty or interest due.

WARRANTY DEED IN TRUST

Doc#. 2402222085 Fee: \$107.00 Karen A. Yarbrough Cook County Clerk Date: 01/22/2024 10:55 AM Pg: 1 of 4

Dec ID 20240101613728

Prepared by and Mail to: William F. Knee THE KNEE LAW FIRM, LTD. 103 W. Prospect Ave. Mount Prospect, IL 60056

Mail Subsequent Tax Bills to: John F. Ward and Jacqueline Bachman, Trustees 219 N Fairv'ev' Avenue Mount Prospect, IL 60056

THE GRANTORS, Jorn F. Ward and Jacqueline Bachman, husband and wife, of the Village of Mount Prospect, County of Cook and State of Illinois, for and in consideration of the sum of TEN and 00/100 DOLLARS, and other good and valuable consideration in hand paid, CONVEY and WARRANT unto John F. Ward and Jacqueline L. Bachman, Trustees of the Ward-Bachman Family Trust dated December 13, 1023, of 219 N Fairview Avenue, Mount Prospect, IL 60056, as to an undivided one-half interest in the following described real estate in the County of Cook and State of Illinois, to Wit:

#### SEE ATTACHED LEGAL DESCRIPTION

the beneficial interest of said trusts being held by John F. Ward and Jacqueline Bachman, husband and wife, as tenancy by the entirety.

SUBJECT TO: General taxes for 2023 and subsequent years; Covenants, conditions and restrictions of record, if any.

Permanent Real Estate Index Number(s): 03-34-309-002-0000 Address(es) of Real Estate: 219 N Fairview Avenue, Mount Prospect, IL 60056

TO HAVE AND TO HOLD the said premises with the appurtenances upon the trusts and for the uses and purposes herein and in said trust agreement set forth.

And the said grantor(s) hereby expressly waive(s) and release(s) any and all right or benefit under and by virtue of any and all statutes of the State of Illinois, providing for the exemption of homesteads and sale on execution or otherwise.



Illinois Anti-Predatory Lending Database Program

Certificate of Compliance



Doc#: 1319210008 Fee: \$70.00 RHSP Fee:\$9.00 RPRF Fee: \$1.00

Karen A.Yarbrough

Cook County Recorder of Deeds Date: 07/11/2013 09:48 AM Pg: 1 of 17

Ravenswood Title Company LLC 319 W. Ontario Street Suite 2N-A Chicago, II, 60654

> Report Mortgage Fraud 800-532-8785

The property identified as:

PIN: 03-34-309-002-0000

Address:

Street:

219 N FAIRVIEW AVE

Street line 2:

City: MOUNT PROSPECT

**ZIP Code: 60056** 

Lender: GUARANTEED RATE, INC.

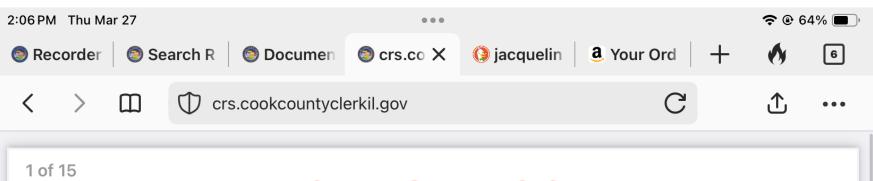
Borrower: John F. Ward and Jacqueline Bachman

Loan / Mortgage Amount: \$361,600.00

OUNTY COATS Pursuant to 765 ILCS 77/70 et seq., this Certificate authorizes the County Recorder of Deeds to record a residential mortgage secured by this property and, if applicable, a simultaneously dated HELOC.

Certificate number: 90596186-86E3-47ED-B547-07E536D5E4B7

Execution date: 06/14/2013



Karen A. Yarbrough Cook County Clerk

Date: 08/17/2021 02:50 PM Pg: 1 of 15

Illinois Anti-Predatory Lending Database Program

Certificate of Compliance



Report Mortgage Fraud 844-768-1713

The property identified as:

Address:

Street:

219 N FAIRVIEW

Street line 2:

City: MOUNT PROSPECT

State: L

PIN: 03-34-309-002-0000

Lender: Mutual of Omaha Mortgage, Inc

Borrower: John F Ward and Jacqueline Bachman

Loan / Mortgage Amount: \$279,124.00

Teed Pursuant to 765 ILCS 77/70 et seq., this Certificate authorizes the County Recorder of Deeds to record a residential mortgage secured by this property and one or more additional properties, and if applicable, a simultaneously dated

HELOC.

Certificate number: E43FE085-264D-4228-97DF-B1566CA9123A

Execution date: 4/8/2021

2:06 PM Thu Mar 27 ••• ••• •••

2 of 15

## **UNOFFICIAL COPY**

When recorded, return to:
Mutual of Omaha Mortgage, Inc.
Attn: Final Document Department
C/O Doc Probe
1125 Ocean Avenue
Lakewood, NJ 08701

This instrument was prepared by: Audrey Pike Mutual of Omaha Mortgage, Inc. 100 West 22nd Street, Suite 101 Lombard, IL 60148 866-931-4560

Title Order No.: 21008751RL Escrow No.: 21008751RL LOAN #: 17220355665 [Space Above This Line For Recording Data]

#### MORTGAGE

MIN 1012096-0000368556-9 MERS PHONE #: 1-888-679-6377

#### **DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated April 8, 2021, together with all Riders to this document.

(B) "Borrower" is JOHN F. WARD AND JACQUELINE BACHMAN, HUSBAND AND WIFE AS TENANTS BY THE ENTIRETY.

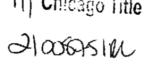
Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument.

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3014 1/01 Ellie Mae, Inc. Page 1 of 12

ILEDEDL 0315 ILEDEDL (CLS)

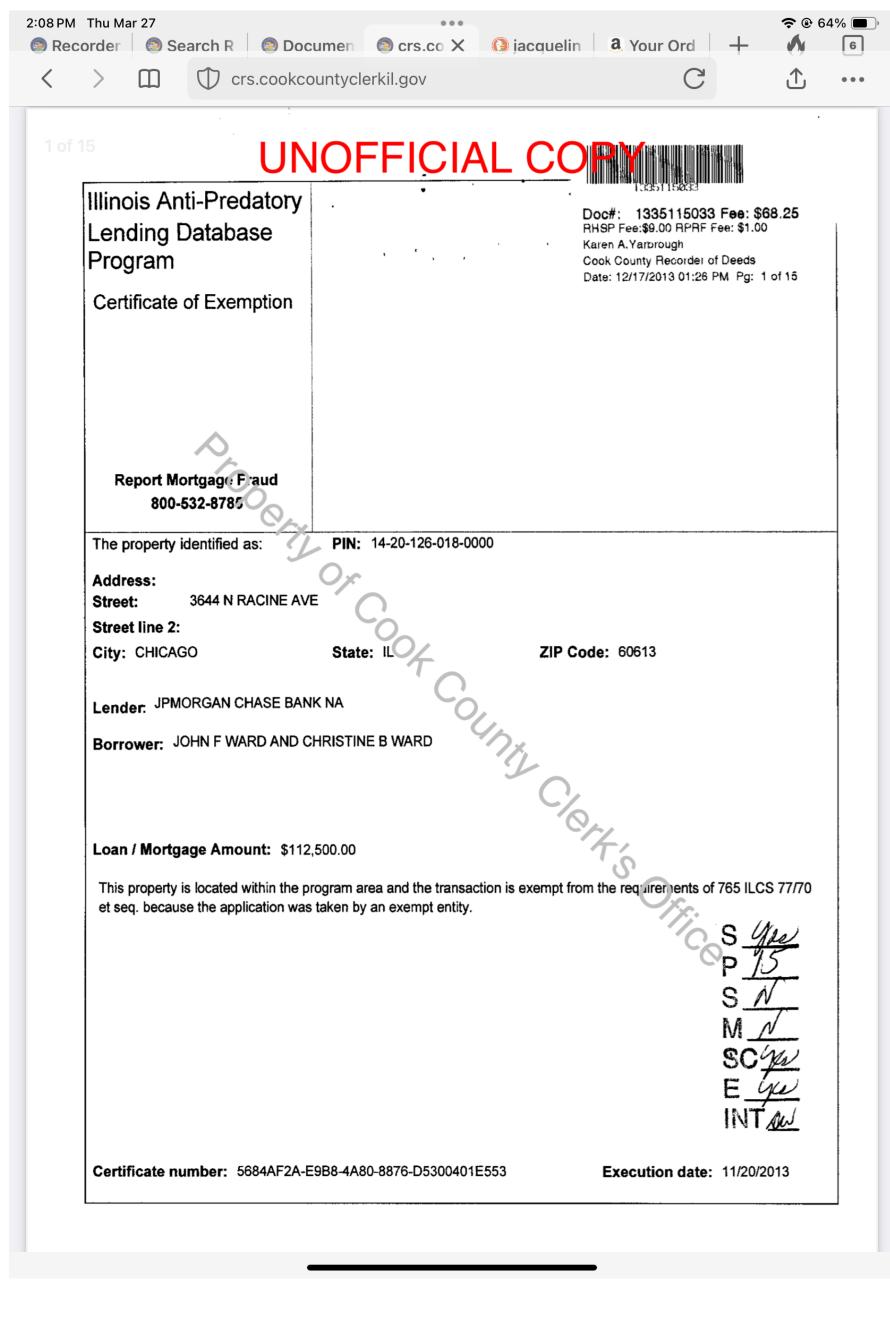




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**♀ @** 64% **■** 

2:07 PM Thu Mar 27



1335115033 Page: 2 of 15

## **UNOFFICIAL COPY**

WHEN RECORDED MAIL TO: JPMorgan Chase Bank, N.A. 710 Kansas Lane, LA4-2107 Monroe, LA 71203

FOR RECORDER'S USE ONLY

This Mortgage prepared by:

DAWN WAY, PROCESSOR 710 KANSAS LANE, LA4-2107 MONROE, LA 71203

#### MORTGAGE

MAXIMUM LIEN. At no time shall the principal amount of Indebtedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed \$112,500.00.

THIS MORTGAGE dated November 20, 2013, is made and executed between JOHN F WARD, whose address is 3644 N RACINE AVE, CHICAGO, IL 60613 and CHRISTINE B WARD, whose address is 3644 N RACINE AVE, CHICAGO, IL 60613, HUSBAND AND WIFE, NOT AS JULYT TENANTS, NOT AS TENANTS IN COMMON, BUT AS TENANTS BY THE ENTIRETY (referred to below as "Cantor") and JPMorgan Chase Bank, N.A., whose address is 1111 Polaris Parkway, Columbus, OH 43240 (referred to below as "Lender").

of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in COOK County, State of Illinois:

THE FOLLOWING DESCRIBED SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS TO WIT:

THE SOUTH 15 FEET OF LOT 5 AND THE NORTH 15 FEET OF LOT 6 IN BLOCK 9 IN THE SUBDIVISION OF BLOCKS 9 AND 10 IN EDSON'S SUBDIVISION OF THE SOUTH 3/4 OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT A PART OF THE NORTHEAST CORNER THEREOF) TOGETHER WITH PART OF LOT 12 IN LAFIN, SMITH AND DYER'S SUBDIVISION OF THE NORTHEAST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAX ID: 14-20-126-018-0000.

The Real Property or its address is commonly known as 3644 N RACINE AVE, CHICAGO, IL 60613. The Real Property tax identification number is 14-20-126-018-0000.



Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Doc#: 1135422022 Fee: \$78.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 12/20/2011 09:44 AM Pg: 1 of 22

Execution date: 11/25/2011

Report Mortgage Fraud 800-532-8785

The property identified as:

PIN: 14-33-423-048-1151

Address:

1660 North LaSalle Drive Street:

Street line 2:

Collyin Clark's **ZIP Code: 60614** City: Chicago

Lender: BOFI Federal Bank

Borrower: Jacqueline L. Bachman and John F. Ward

Loan / Mortgage Amount: \$159,000.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: CE319B8D-BB7F-44FD-8DB0-A772E5011965

2 of 22

This Instrument Prepared By: BOFI FEDERAL BANK 12777 HIGH BLUFF DRIVE, 150 SAN DIEGO, CA 92130

After Recording Return To:
BOFI FEDERAL BANK
P.O. BOX 919008
SAN DIEGO, CALIFORNIA
92191
Chicago Title ServiceLink Dw
4000 haustria 1 Block
Aliquippe TA 15001

[Space Above This Line For Recording Data] -

TP15051654 Loan Number: 3314647

#### MORTGAGE

MIN: 1007359-0003314647-4

#### **DEFINITIONS**

Words used in multiple sections of this docume at the defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated NOVEMBER 25, 2011, together with all Riders to this document.
- (B) "Borrower" is JACQUELINE L. BACHMAN AND JOHN F. WARD, WIFE AND HUSBAND, NOT AS TENANTS IN COMMON AND NOT AS JOINT TENANTS BUT AS TENANTS BY THE ENTIRETY

Borrower is the mortgagor under this Security Instrument.

- (C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the anot tgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an a ldress and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
- (D) "Lender" is BOFI FEDERAL BANK

Lender is a FEDERAL SAVINGS BANK organized and existing under the laws of THE UNITED STATES OF AMERICA
Lender's address is P.O. BOX 919008, SAN DIEGO, CALIFORNIA 92191

- (E) "Note" means the promissory note signed by Borrower and dated NOVEMBER 25, 2011. The Note states that Borrower owes Lender ONE HUNDRED FIFTY-NINE THOUSAND AND 00/100 Dollars (U.S. \$ 159,000.00 ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than DECEMBER 1, 2026
- (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

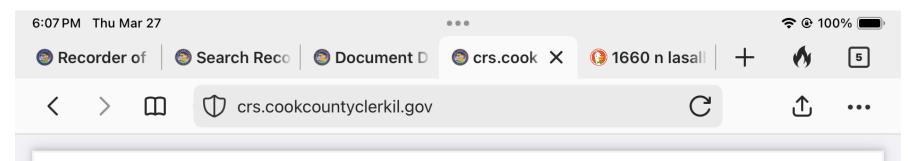
ILLINOIS--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS Form 3014 1/01 Page 1 of 14

DocMagic @Forms www.docmagic.com

Il3014.mzm.xml

1135422022 Page: 3 of 22

**UNOFFICIAL COPY** 





Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Doc#: 1135422022 Fee: \$78.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 12/20/2011 09:44 AM Pg: 1 of 22

Report Mortgage Fraud 800-532-8785

The property identified as: **PIN:** 14-33-423-048-1151

Address:

1660 North LaSalle Drive Street:

Street line 2:

Collyin Clert's **ZIP Code: 60614** City: Chicago

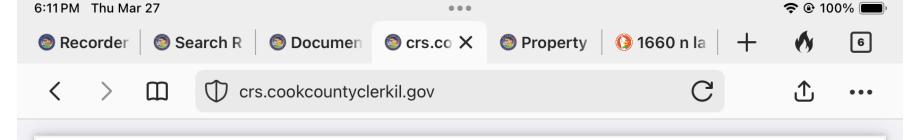
Lender: BOFI Federal Bank

Borrower: Jacqueline L. Bachman and John F. Ward

Loan / Mortgage Amount: \$159,000.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Execution date: 11/25/2011 Certificate number: CE319B8D-BB7F-44FD-8DB0-A772E5011965



Prepared By:

Leila H. Hansen, Esq. 9041 S. Pecos Road #3900 Henderson, NV 89074 Phone: 702-736-6400

After Recording Mail To:

Service Link 4000 Industrial Boulevard Aliquippa, PA 15001

Mail Tax Statement To: Jacqueline L. Bachman, et al 1660 North La Salle Drive Chicago, Illinois 60614 1354220210

Doc#: 1135422021 Fee: \$42.00 Eugene "Gene" Moore RHSP Fee: \$10.00 Cook County Recorder of Deeds Date: 12/20/2011 09:43 AM Pg: 1 of 4

SPACE ABOVE THIS LINE FOR RECORDER'S USE -

### WARRANTY DEED

TITLE OF DOCUMENT

The Grantor(s) Jacqueline L. Bachman, a married woman, and joined by her spouse John F. Ward, for GOOD AND VALUABLE CONSIDERATION, in hand paid, convey(s) and warrant(s) to Jacqueline L. Bachman and John F. Ward, wife and husband, not as tenants in common and not as joint tenants but as tenants by the entirety, whose address is 1660 North La Salle Drive, Chicago, Illinois 60614, all interest in the following described real estate situated in the County of Cook, in the State of Illinois, to wit:

SEE EXHIBIT "A" ATTACHED HERETO AND BY THIS REFERENCE MADE A PART HEREOF.

Site Address: 1660 North La Salle Drive, Chicago, Illinois 50614

Permanent Index Number: 14-33-423-048-1151

Hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois; However, subject to any Restrictions, Conditions, Covenants, Rights of Way, and Easements now of record; To have and to hold said premises forever.

When the context requires, singular nouns and pronouns, include the plural.

Dated this 25 day of November, 20 11.

Jacquellne L. Bachman	John F. Ward
oucque de ducimien	
State of TLL/1901/9	
County of COOK	12.11
On this 25th day of 2000 ppeared Jacqueline L. instrument, and acknowledge it me that they execu	Bachman and John F. Ward, who executed the foregoing
IN WITNESS WHEREOF, I have hereunto set my hand	and affixed my official seal the day and year in this
certificate first above written.	· · · · · · · · · · · · · · · · · · ·
NOTARY STAMP/SEAL	St. A. Hilli
<b>******</b>	NOTARY PUBLIC
Official Seef Semuel F. Williams Notary Republic State of Illin My Commission Expires 02/18/	PRINTED NAME OF NOTARY MY Commission Expires: 20-18-00/9
	'7x
	AT FIX TRANSFER TAX STAMP
	Exempt under Real Estate Transfer Tax Law 35 ILCS
	200/31-45 sub pare and Cook County Ord. 93-0-27
	par. 4. par 4 only applies to sub par E
	Date Buyer, Seller or Representative

#### WARRANTY DEED IN TRUST

Prepared by and Mail to: William F. Knee THE KNEE LAW FIRM, LTD. 103 W. Prospect Ave. Mount Prospect, IL 60056

Mail Subsequent Tax Bills to: John F. Ward and Jacqueline Bachman, Trustees 219 N Fairview Avenue Mount Prospect, IL 60056 Doc#. 2402222085 Fee: \$107.00 Karen A. Yarbrough Cook County Clerk Date: 01/22/2024 10:55 AM Pg: 1 of 4

Dec ID 20240101613728

THE GRANTORS, Jorn F. Ward and Jacqueline Bachman, husband and wife, of the Village of Mount Prospect, County of Cook and State of Illinois, for and in consideration of the sum of TEN and 00/100 DOLLARS, and other good and valuable consideration in hand paid, CONVEY and WARRANT unto John F. Ward and Jacqueline L. Bachman, Trustees of the Ward-Bachman Family Trust dated December 13, 2023, of 219 N Fairview Avenue, Mount Prospect, IL 60056, as to an undivided one-half interest in the following described real estate in the County of Cook and State of Illinois, to Wit:

#### SEE ATTACHED LEGAL DESCRIPTION

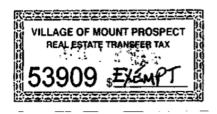
the beneficial interest of said trusts being held by John F. Ward and Jacqueline Bachman, husband and wife, as tenancy by the entirety.

SUBJECT TO: General taxes for 2023 and subsequent years; Covenants, conditions and restrictions of record, if any.

Permanent Real Estate Index Number(s): 03-34-309-002-0000 Address(es) of Real Estate: 219 N Fairview Avenue, Mount Prospect, IL 60056

TO HAVE AND TO HOLD the said premises with the appurtenances upon the trusts and for the uses and purposes herein and in said trust agreement set forth.

And the said grantor(s) hereby expressly waive(s) and release(s) any and all right or benefit under and by virtue of any and all statutes of the State of Illinois, providing for the exemption of homesteads and sale on execution or otherwise.



6:30 PM Thu Mar 27		• • •		<b>♀ @</b> 100% <b>■</b>
woik , now	known as ROBIN	R. WARD, his	1	* 0 100%
wife,	Arlington			
of the Village	of Heights Coun	ty of Cook		
	5 for th	he consideration of		
(\$10.00)	TEN	DOLLARS. in hand paid.		
CONVEY and QU	IT CLAIM 10	in nand paic.	. 5597401 5	ECORDING
t .		_	. 1\$777	P4H 7517 04/11
	rd and Robin R.	Ward,	7371 7	G *-91- COMTY RECGADER
Husband and	1 Wife		(The Above Space For	
	ME AND ADDRESS OF GRANTEE)		- Cook	
all interest in the follow State of Illinois, to wit:	ving described Real Estate	e situated in the County	oi	in the
State of funiois, to sit.				
tot 11 in	Bock 4 in Berki	lev Square Uni	t No. 2. a Sub	division
in Section	8 and 17, 5	rownship 42 No:	rth, Range 11,	, East of
the Third	Principal Meridi	ian, in Cook Co	ounty, Illinoi	İs
1	0.0			
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İ		4		
		C		
	vaiving all rights under an	d by virtue of the Hom	estead Exemption Lav	s of the State of
Illinois.		44		
Permanent Real Estate	Index Number(s): _03-	-07-412-001	·	
	ate: 121 West Hi		Heights, Ill	inois
		DATED this3rd	Avei_Apri	1991
M	y Fward	(SEAL)	ben ? W.	OR ISEALL
PLEASE Joh	n F. Ward		2. NO15	(3E-1E)
PRINT OR GOT			, / / 01	3
BELOW -	anningga spengasagan angan angan angan spengal at atap a atap as pengalangkan mban dan spengasagan a	(SEAL)	ben of clas	C_(SEAL)
SIGNATURE(S)		RUBE	N R. WARD	)
				//:
State of Illinois, County	vof Cook	ss. 1. the t	undersigned, a Notary	Public is and for
	said County, in the S	tate aforesaid. DO HER	REBY CERTIFY that	70
		l and Robin R. RD, his wife,	Wolk , NOW KNO	OWN AS
		me to be the same person	n 5 whosename S	subscribed
"OFFICIAL SEAL"		rument, appeared befor		
Suzanne M. Law	edged that theysi	igned, sealed and deliver	red the said instrument	as their
tzev Public. State of Illinois Commission Expires April 1, 1993	Juce and command a	ct, for the uses and pu		h, including the
	release and waiver of	the right of homestead.		
Given under my hand a	nd official scal, this	3rd	_day of _april	19_91
Atoma amiras	April 1,	1093	- M X (1)	
(0%)		( )	SUEUR TRATOK	
This astrument was pre	pared by John F. W	ard, 225 W. Wa	shington St	Chicago, I
<u> </u>		(NAME AND	ADDRESS)	60606
				1329
John F.		SEND S	UBSEQUENT TAX BILLS TO	1201
11/	(Name)	Joh	n F. Ward	10



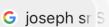
















1 of 20

## **UNOFFICIAL COPY**

Illinois Anti-Predatory Lending Database Program

Certificate of Compliance



Report Mortgage Field 844-768-1713

Doc#. 2032140261 Fee: \$98.00

Edward M. Moody

Cook County Recorder of Deeds Date: 11/16/2020 04:24 PM Pg: 1 of 20

The property identified as:

PIN: 04-34-116-009-1029

Address:

Street:

2721 LANGLEY CIR

Street line 2:

City: GLENVIEW

State: IL

Lender: Guaranteed Rate, Inc.

Borrower: John Ward and Margaret Ward

Loan / Mortgage Amount: \$300,000.00

Jot Collusion Clerks Pursuant to 765 ILCS 77/70 et seq., this Certificate authorizes the County Recorder of Deeds to record a residential mortgage secured by this property and, if applicable, a simultaneously dated HELOC.

Certificate number: 55878794-87A8-4DC7-88E1-377E951E8224

Execution date: 10/16/2020

2032140261 Page: 2 of 20

### **UNOFFICIAL COPY**

This Instrument Prepared By: Jamie Barker 3940 N RAVENSWOOD CHICAGO ILLINOIS 60613

After Recording Return To: GUARANTEED RATE, INC. 4410 N. RAVENSWOOD AVE. CHICAGO, ILLINOIS 60640

Loan Number

[Space Above This Line For Recording Data] -

#### MORTGAGE

MIN: 100196399027283975

MERS Phone: 888-679-6377

#### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- , together (A) "Security Instrument" means this document, which is lated OCTOBER 16, 2020 with all Riders to this document.
- JOHN WARD AND MARGARET WARD, HUSBAND AND WIFE, AS TENANTS BY (B) "Borrower" is THE ENTIRETY

Borrower is the mortgagor under this Security Instrument

- (C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a segment corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mor tragee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
- (D) "Lender" is GUARANTEED RATE, INC.

Lender is a DELAWARE CORPORATION and existing under the laws of DELAWARE Lender's address is 3940 N RAVENSWOOD, CHICAGO, ILLINOIS 60613

(E) "Note" means the promissory note signed by Borrower and dated OCTOBER 16, 2020 The Note states that Borrower owes Lender THREE HUNDRED THOUSAND AND 00/100 ) plus interest. Dollars (U.S. \$ 300,000.00

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS Form 3014 1/01

DocMagic eForms www.docmagic.com

organized

Page 1 of 14

25. Placement of Collateral Protection Insurance. Unless Borrower provides Lender with evidence of the insurance coverage required by Borrower's agreement with Lender, Lender may purchase insurance at Borrower's expense to protect Lender's interests in Borrower's collateral. This insurance may, but need not, protect Borrower's interests. The coverage that Lender purchases may not pay any claim that Borrower makes or any claim that is made against Borrower in connection with the collateral. Borrower may later cancel any insurance purchased by Lender, but only after providing Lender with evidence that Borrower has obtained insurance as required by Borrower's and Lender's agreement. If Lender purchases insurance for the collateral, Borrower will be responsible for the costs of that insurance, including interest and any other charges Lender may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to Borrower's total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance Porrower may be able to obtain on its own.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in P.W Rider executed by Borrower and recorded with it.

(Seal) (Seal) -Borrower Margaret Ward John Ward BY MARGARET -Lorrower WARD, HIS/HER AGENT Witness. Witness

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS Form 3014 1/01

DocMagic eForms www.docmagic.com

CI3.COOKCOUNTYCIERK

14 of 20 . 0516008050 Page: 14 of 20

# **UNOFFICIAL COPY**

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:		
	BRANDON WARD	(Seal
Do Ox	Margaret Ward	∠ (Seal -Borrowe
(Sea	ver	(Seal -Borrowe
-Borrow		(Seal) -Borrowe
-Borrow		(Seal) -Borrower



Return To: Wells Fargo Bank, N.A. FINAL DOCS MAC N9159-012 1801 Park View Dr. SHOREVIEW, MN 55126

Prepared By: Kirill Y Kiselchuk 1500 S DALE MABRY HWY

FLOOR 02

TAMPA, FL 33629-5507

### Mortgage

**Definitions** Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 12, 16, 19, 24, and 25. Certain rules regarding the usage of words used in this document are also provided in Section 17.

#### **Parties**

- (A) "Borrower" is Margaret Ward, a single person; (urreatly residing at 13031 S WINNEBAGO RD, PALOS HEIGHTS, IL 60463-2055. Borrower is the mortgagor under this Security Instrument.
- (B) "Lender" is Wells Fargo Bank, N.A.. Lender is a corporation organized and existing under the laws of United States of America. Lender's address is 101 North Phillips Avenue, Stoux Falls, SD 57104. Lender is the mortgagee under this Security Instrument. The term "Lender" includes any successors and assigns of Lender.

#### Documents

- (C) "Note" means the promissory note dated August 4, 2023, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with the UETA or E-SIGN, as applicable. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender two hundred fifty six thousand five hundred and 00/100 Dollars (U.S. \$256,500.00) plus interest. Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than September 1, 2053.
- (D) "Riders" means all Riders to this Security Instrument that are signed by Borrower. All such Riders are incorporated into and deemed to be a part of this Security Instrument. The following Riders are to be signed by Borrower [check box as applicable]:

Á	.dj	ustable	Rate	Rider
t	1	Comile.	D:do	••

☐ Second Home Rider

□ Condominium Rider

□ VA Rider

☐ Other(s) [specify]

☐ 1-4 Family Rider

☐ Planned Unit Development Rider

HCFG-01222

ILLINOIS-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

475170623211 Form 3014 07/2021 01/23



2023080217.1.1.4575-J20180529Y

Prepared By:

Leila H. Hansen, Esq. 9041 S. Pecos Road #3900 Henderson, NV 89074 Phone: 702-736-6400

After Recording Mail To:

Service Link 4000 Industrial Boulevard Aliquippa, PA 15001

Mail Tax Statement To:

Jacqueline L. Bachman, et al 1660 North La Salle Drive Chicago, Illinois 60614

Doc#: 1135422021 Fee: \$42.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 12/20/2011 09:43 AM Pg: 1 of 4

SPACE ABOVE THIS LINE FOR RECORDER'S USE -

### WARRANTY DEED

The Grantor(s) Jacqueline L. Bachman, a married woman, and joined by her spouse John F. Ward, for GOOD AND VALUABLE CONSIDERATION, in hand paid, convey(s) and warrant(s) to Jacqueline L. Bachman and John F. Ward, wife and husband, not as tenants in common and not as joint tenants but as tenants by the entirety, whose address is 1660 North La Salle Drive, Chicago, Illinois 60614, all interest in the following described real estate situated in the County of Cook, in the State of Illinois, to wit:

SEE EXHIBIT "A" ATTACHED HERETO AND BY THIS REFERENCE MADE A PART HEREOF.

Site Address: 1660 North La Salle Drive, Chicago, Illinois 60614

Permanent Index Number: 14-33-423-048-1151

Prior Recorded Doc. Ref.: Deed: Recorded: 5/5/00/; Book \_\_\_\_\_\_, Page \_\_\_\_\_\_, Doc. No. 00370704

Hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois; However, subject to any Restrictions, Conditions, Covenants, Rights, Rights of Way, and Easements now of record; To have and to hold said premises forever.

When the context requires, singular nouns and pronouns, include the plural.



**DEED IN TRUST** 

Prepared By & After Recording, Mail to: Attorney Thomas J. Moran 5300 West Devon Ave. Chicago, IL 60646 Doc#: 1507518007 Fee: \$46.00 RHSP Fee: \$9.00 RPRF Fee: \$1.00

Affidavit Fee: \$2.00 Karen A. Yarbrough

Cook County Recorder of Deeds
Date: 03/16/2015 08:56 AM Pg: 1 of 5

The Grantors, NICHAEL WARD and MARGARET WARD, Husband and Wife, of the City of Chicago, Courty of Cook, and State of Illinois for and in consideration of the sum of TEN and 00/100 Dollars and other good and valuable considerations, receipt whereof is hereby acknowledged, CONVEY and QUIT CLAIM to

MARGARET K. WARD as Trustee ci THE MARGARET K. WARD TRUST DATED FEBRUARY 26, 2015 and any amendments thereto, the following described real estate situated in the County of Cook in the State of Illinois to vit:

LEGAL IS ATTACHED HERETO AND MADE A PART HEREOF. PIN # 10-31-100-016-1025
Commonly known as 7041 West Touhy Ave., # 405, Niles IL 60714

TO HAVE AND TO HOLD the said premises with the appur enances upon the trusts and for the uses and purposes herein and in said trust agreement(s) set forth.

Full power and authority are hereby granted to said trustee(s) is improve, manage, protect and subdivide said premises or any part thereof; to dedicate parks, streets, highways or alleys; to vacate any subdivision or part thereof, and to resubdivide said property as often as desired; to contract to sell; to grant options to purchase; to sell on any terms; to convey ender with or without consideration; to convey said premises or any part thereof to a successor(s) in trust and to grant to such successor(s) in trust all of the title, estate, powers and authorities vested in said interce(s); to donate, to dedicate, to mortgage, to pledge or otherwise encumber said property or any part thereof; to lease said property, or any part thereof, from time to time, in possession or reversion, by leases to commence in praesenti or in futuro, and upon any terms and for any period or periods of time, not exceeding in the case of any single demise, the term of 198 years, and to renew or extend leases upon any terms and for any period(s) of time and to amend, change or modify leases and the terms and provisions thereof at any time(s) hereafter; to contract to make leases and to grant options to lease and options to renew leases and options to purchase the whole or any part of the reversion and to contract respecting the manner of fixing the amount of present or future rentals; to partition or to exchange said property, or any part thereof, for other real or

1507518007 Page: 2 of 5

### **UNOFFICIAL COPY**

personal property; to grant easements or charges of any kind; to release, convey, or assign any right, title or interest in or about or easement appurtenant to said premises or any part thereof; and to deal with said property and every part thereof in all other ways and for such other considerations as it would be lawful for any person owning the same to deal with the same, whether similar to or different from the ways above specified, at any time or times hereafter.

In no case shall any party dealing with said trustee(s) in relation to the premises, or to whom said premises or any part thereof shall be conveyed, contracted to be sold, leased or mortgaged by said trustee(s), be obliged to see to the application of any purchase money, rent, or money borrowed or advanced on said premises, or be obliged to see that the terms of the trust(s) have been complied with, or be obliged to inquire into the necessity or expediency of any act of said trustee(s), or be obliged or privileged to inquire into any of the terms of said trust agreement(s), and every deed, trust deed, mortgage, lease or other instrument executed by said trustee(s) in relation to said real estate shall be conclusive evidence in favor of every person relying upon or ciaiming under any such conveyance, lease or other instrument, (1) that at the time of the delivery the cof the trust(s) created by this Indenture and by said trust agreement(s) was in full force and effect; (2) that such conveyance or other instrument was executed in accordance with the trust(s), conditions, and limitations contained in this Indenture and in said trust agreement(s) or in some amendment(s) thereof and binding on all beneficiaries thereunder; (3) that said trustee(s) was duly authorized and empowered to execute and delivery every such deed, trust deed, lease, mortgage or other instrument; and (4) if the conveyance is made to a successor(s) in trust, that such successor(s) in trust have been properly appointed and are fully vested with all the title, estate, rights, powers, authorities, duties and obligations of its, his, hers, or their predecessor(s) in trust(s).

The interest of each and every beneficiary hereunder and of all persons claiming under them or any of them shall be only in the earnings, avens and proceeds arising from the sale or other disposition of said real estate, and such interest is hereby declared to be personal property, and no beneficiary hereunder shall have any title or interest, legal or equitable, in or to said real estate as such, but only an interest in the earnings, avails, and proceeds thereof as aforesaid.

Said Grantors hereby release and waive all rights by virtue of the Homestead Exemption Laws of the State of Illinois.

In Witness Whereof, the Grantors aforesaid have set their hands and 'eals this 26<sup>TH</sup> day of February, 2015.

Margaret K hard MARGARET WARD

MICHAEL WARD

crs.cookcountyclerkil.gov 🗎

1507518007 Page: 3 of 5

## **UNOFFICIAL COPY**

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 MICHAEL WARD and MARGARET WARD, husband and wife, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered said deed as their free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notarial seal this 26 day of February, 2015.

NOTARY PUBLIC

OFFICIAL SEAL GLORIA M MORAN NOTARY PUBLIC - STATE OF ILLINOIS

Exempt under provisions of Paragraph E, Section 4, Illinois Real Estate Transfer Tax Act. NO CONSIDERATION INVOLVED.

Dated: February 26, 2015.

Mail Tax Bills to Grantee at:

Margaret K. Ward The Margaret K. Ward Trust 7041 West Touhy Ave. # 405 Niles, IL 60714

VILLAGE CF MES 3-12-15 E REAL ESTATE TRANSFF TAX

## Fidelity National Title OC24018486

THE GRANTOR, Margaret Ware, a single woman, of 905 Elm, the City of Glenview, County of Cook, State of Illinois, Joan Keene, married to William Keene, of 10808 S Campbell, the City of Chicago, County of Cook, State of Illinois, and Eileen Howe, a widow, of P.O. Box 207, City of Palm Harbor, County of Pinellas, State of Florida for and in consideration of TEN & 60/100 DOLLARS, and other good and valuable consideration in hand paid, CONVEYS and Warrants, to Kathleer Keene and Daniel Krause, a married couple as tenants by the entirety, the following described Real Estate situated in the County of Cook in the State of Illinois, to wit:

#### SEE ATTACHED EXHIBIT A.

SUBJECT TO: covenants, conditions, and restrictions of record; public and utility easements; acts done by or suffered through Buyer; all special governmental taxes or assessments confirmed and unconfirmed; condominium declaration and bylaws, if any; and general real estate taxes not yet due and payable at the time of Closing.

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: 24-13-407-010-0000

Address of Real Estate: 10729 South Artesian Avenue, Chicago, IL 60655

This property is not, nor ever has been a homestead property for William Keene.

Dated this 25 day of October, 2024.

\* This is Not Homestead Property WI regards to Grantons

0,5,5,0

2432328056 Page: 2 of 6

## UNOFFICIAL COPY

Margaret(Ward

STATE OF ILLINOIS, COUNTY OF Cook ss.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, CERTIFY THAT Margaet Ward, 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 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.

### Quit Claim Deed In Trust

MAIL TO:

Law Office of Robert J. Chio 642 Executive Drive Willowbrook, IL 60527

### NAME & ADDRESS OF TAXPAYER:

Ms. Margaret M. Ward
7931 West Lakeview Court
Apt 1A
Palos Heights, IL 60463
Address of Grantee:
7931 West Lakeview Court
Apt 1A
Palos Heights, IL 60463



THE GRANTOR MARGARET WARD, a Widow not since Remarried,

of the Village of Palos Heights, of Cook County, of the State of Illinois for and in consideration of Ten (\$10.00) DOLLARS and other good and valuable consideration(s) in hand paid, CONVEY AND QUIT CLAIM TO:

MARGARET M. WARD or her Successors in interest as Trustee of the MARGARET M. WARD, Revocable Trust U/D dated November 15, 2023.

all interest in the following described real estate situated in the Courty of Cook, in the Village of Palos Heights State of Illinois, to wit:
(LEGAL DESCRIPTION)

See Attached Property Description

MARGARET M. WARD is entitled to possession of the above described property. The Trustee(s) of the above Trust are granted full power and authority to sell, convey, transfer, mortgage, lease and other wise deal with the subject property pursuant to the provisions of the above Trust.

Permanent Index Number(s): 23-36-303-143-1045

Property Address: 7931 West Lakeview Court, Apt 1A, Palos Heights, IL 60463

Dated this 15th day of November, 2023

Margaret M Ward (Seal)



File No. PA1108876

#### JUDICIAL SALE DEED

THE GRANTOR, The Judicial Sales Corporation, an Illinois Corporation, pursuant to and under the authority conferred by the provisions of an Order Appointing Selling Officer and a Judgment entered by the Circuit Court of Cook County, Illinois, on October 7, 2014, in Case No. 11 CH 17462, entitled NATIONSTAR MORTGAGE LLC vs. MARGARET

1516319019 Fee: \$42.00 RHSP Fee:\$9.00 RPRF Fee: \$1.00

Affidavit Fee: \$2.00 Karen A.Yarbrough

Cook County Recorder of Deeds

Date: 08/12/2015 09:12 AM Pg: 1 of 3

WARD AKA MARGARET R. WARD AKA MARGARET S. WARD, HOWARD L WARD SR, et al, and pursuant to which the premises hereinafter described were sold at public sale pursuant to notice given in compliance with 735 ILCS 5/15-1507(c) by said grantor on January 8, 2015, does hereby grant, transfer, and convey to FEDERAL HOME LOAN MORTGAGE COLFORATION, by assignment the following described real estate situated in the County of Cook, in the State of Illinois, to have and to hold forever:

THE NORTH 50 FEET OF THE SOUTH 150 FFET OF THE EAST 1/2 OF BLOCK 1 IN CAMPBELL'S BEVERLY HILLS 1ST ADDITION TO CHICAGO, BEING A SUBDIVISION OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as 9930 SOUTH DAMEN AVENUE, CHICAGO, IL 60643

Property Index No. 25-07-307-015-0000

Grantor has caused its name to be signed to those present by its President and CEO on this 15th day of May, 2015.

The Judicial Sales Corporation

Mancy R. Vallone

President and Chief Executive Office:

RECORD AND RETURN TO: EQ FINANCIAL, INC. 117 N. JEFFERSON ST., #100 CHICAGO, IL 60661

DEFT-01 RECORDING T#0011 TRAN 0919 03/26/96 14:28:00

16643 4 RV - #~96~227508

COOK COUNTY RECORDER

FFERSON ST., #100

#### **MORTGAGE**

THIS MORTGAGE ("Security Instrument") is given on March 22, 1996 MARGARET WARD AKA MARGARET J. WIRD. DIVORCED AND NOT SINCE REMARRIED

. The mortgagor is

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

EQ FINANCIAL, INC.

THE STATE OF ILLINOIS which is organized and existing under the laws of , and whose address is 117 NORTH JEFFERSON STREET, SUITE 100, CHICAGO, ILLINOIS 60661 ("Lender"). Borrower owes Lender the principal sum of Thirty Six Thousand and no/100-

Döllars (U.S. \$ 36,000.00 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 March, 27, 2011

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 (e) the performance of Borrower's coverants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following County, Illinois: described property located in COOK

LOT 20 IN BLOCK 2 IN WALLACE'S SUBDIVISION OF 10 CHAINS SOUTH AND ADJOINING THE NORTH 5 CHAINS OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 4, TOWNSHIP 38 NORTH, RANGE 14: EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

> Nations Title Agency of Illinois, Inc. 246 E. Janala Blvd. Ste. 300 Lombard, IL 60148

TAX ID #: 20-04-406-041 which has the address of

Illinois

60609

ILLINOIS-Single Family-FNMA/FHLMC UNIFORM mulas Mu-My WINSTRUMENT Form 3014 9/90 ·87(IL) (9502)

VMP MORTGAGE FORMS - (800)521-7291

446 SOUTH WELLS, CHICAGO (Zip Code) ("Property Address");

(Street, City),



11 of 14

### **UNOFFICIAL COPY**

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 "Id) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums Execured 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 pon-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on br 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.

,	<ul> <li>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.</li> <li>23. Walver of Homestead. Borrower waives all right of homestead exemption in the Property.</li> </ul>	1
1	24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the tovenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.  [Check applicable box(es)]  Adjustable Rate Rider  Graduated Payment Rider  WA Rider  Condominium Rider  Planned Unit Development Rider  Rate Improvement Rider  Other(s) [specify]	
	BY SIGNING BELOW, Borrower accepts and regrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.  Witnesses:  MARGARET WARD AKA MARGARET J. WARD - Borrower	sa
	Botrows	or
	STATE OF H.LINOIS, COOK County as:  I. High Light State of hereby certify that MARGARET WARD AKA MARGARET J. WARD, DIVORCED AND NOT SINCE REMARKIED	or
;	subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that SHE signed and delivered the said instrument as HER free and voluntary act, for the uses and purposes therein set forth Given under my hand and official seal, this 22nd day of March 1996.  My Commission Expires:  Noun Public 10 the same person(s) whose name(s) the same person(s) the same person(s) whose name(s) the same person(s) the s	X
	"OFFICIAL SEAL"  JANICEL SEEMAN  NOTARY PUBLIC, STATE OF ILLINOIS  MY COMMISSION EXPIRES 2/1/98  MY COMMISSION EXPIRES 2/1/98	0

10/15/97 14:51

### UNDEFICIAL COPSON

#### WARRANTY DEED JOINT TENANCY

The Grantor(s), J.T. HANNA, \*
MARGARET WARD, and
MARY WILLIAMS, SINGLE

MARY WILLIAMS, SINCLE of Indiana, for and in consideration of the sum of TEN DOLLARS (\$10.00) and other good and valuable consideration, in hand paid, CONVEY(S) AND WARRANT(S) TO RACHEL A. MOORE and JOHNNIE M.

97927558 Page 1 of 2 4600/0082 20 001 1997-12-10 13:40:44 Cook County Recorder 23.50

MOORE, THE WAR

in joint tenancy with rights of survivorship and not as tenants in common, the following described real estate, to wit:

LOT 35 IN C.M. BAYER'S RESUBDIVISION OF BLOCK 6 OF BRITTON'S SUBDIVISION OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 3, TOWNSHIP 39 NORTH, FANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

all in joint tenancy with rights of survivership and not as tenants in common and hereby releasing and waiving all rights under the Homestead Examption Law of Illinois.

\*a/k/a J. T. Hannah, GNGLE # SINGLE

PERMANENT REAL ESTATE INDEX NUMBER: 16-03-229-033

ADDRESS OF REAL ESTATE: 4216 W. Crystal, Chicago, Illinois 60651 Dated this 22 day of X Manga MARGARET WARD State of Juliang, County of LAKE, SS. I the undersigned, a Notary Public in and for said County, in the state aforesaid, DO HEREBY CERTIFY that J.T. Hanna, Margaret Ward and Mary Williams personally known to me to be the same persons whose names are subscibed 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 2201 day of Che tabe My commission expires May 7, 2000 SEAL This instrument was prepared by PALLADINETTI & ASSOCIATES 4321 N. ELSTON Chicago, Illinois, 60641 EXNT TAX BILLS TO: MAIL TO: SAMe

ILLINOIS STATUTORY WARRANTY DEED INDIVIDUAL TO INDIVIDUAL	UUU83169 CAL C3767002719 005 Page 1 of 3
TENANTS BY ENTIRETY	2000-02-02 14:58:32
RETURN TO: Jerome A. Maher	Cook County Recorder 25.50
2029 Greenwood Ave	
Wilmette, Ill. 60091	00083169
SEND SUBSEQUENT TAX BILLS TO:	COOK COUNTY
John Ward Unit 3-R	RECORDER
2340 N. Elston Ave.	EUGENE "GENE" MOORE ROLLING MEADOWS
Chicago <u>Ill. 60614</u>	
for and in consideration of Ten I	, County of Cook , State of Ill. , Collars and other good and valuable afficiency of which is hereby acknowledged.
Unit 3-R	2340 N. Elston Ave
TENANTS BY THE ENTIRETY, the foll UNIT NUMBER 3R IN THE ELSTON COMONS CO FOLLOWING DESCRIBED REAL ESTATE: LOT 1 IN BLOCK 6 OF FULLERTON'S ADDITI NORTHEAST 1/4 OF SECTION 31, TOWNSHIP PRINCIPAL MERIDIAN; WHICH SURVEY IS A OF CONDOMINIUM RECORDED AS DOCUMENT 99 PERCENTAGE INTEREST IN THE COMMON ELEM PARCEL 2: THE EXCLUSIVE RIGHT TO THE USE OF PARK ATTACHED TO THE DECLARATION AFORESAID , hereby releasing and	owing described Real Estate, to wit:  NDOMINIUM AS DELINEATED ON A SURVEY OF THE  ON TO CHICAGO, IN THE NORTH 1/2 OF THE 40 NORTH, RANGE 14, EAST OF THE THIRD TTACHED AS EXHIBIT B' TO THE DECLARATION 654477; TOGETHER WITH 1'S UNDIVIDED ENTS, IN COOK COUNTY, ILIINOIS.  ING SPACE P-3, AS DELINEATED ON THE SURVEY RECORDED AS DOCUMENT 99654477.
the Homestead Exemption Laws of t	he State of Illinois.
Permanent Tax Identification No.(	s): 14-31-204-034-0000
Property address: Unit 3-R 2340	N. Elston Ave. Chicago, Ill. 60614
John Ward	1

NOTE: PLEASE TYPE OR PRINT NAME BELOW ALL SIGNATURES

### UNOFFICIAL CORM 63422

9624/0077 10 001 Page 1 of 2 1999-12-15 10:26:59 Cook County Recorder 43.50

WARRANTY DEED

MAIL TO: Robin Jesk, Esq. 15150 So. Cicero Ave. Oak Forest, IL 60452

THE GRANTORS, Neil Ward & Margaret Ward, his wife, of the City of Chicago, County of Cook, State of Illinois, for and in consideration of Ten & 00/100 DOLLARS and other good and valuable considerations in hand paid, CONVEY and WARRANT to Michael Crooker, an unmarried man, of the City of Chicago, County of Cook, State of Illinois, the following described Real Estate situated in the County of Cook, in the State of Illinois, to wit:

The South 1 Feet of Lot 8, all of Lot 9 and the North 8 Feet of Lot 10 in Block 6 in McPherson's Subdivision in the Northeast Quarter of Section 14, Township 37 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois, Described as follows: Commencing at a point of 10 Cains South of the Northwest Corner of Said Northeast Quarter: Ru ming Thence South 15 Chains; Thence East 12 Chains; Thence North North 16 2/3 Chains; Thence West 2 Chains; Thence South 1 2/3 Chains; Thence West 10 Chains to the Place of Beginning; in Cook County, Illinois.

COMMONLY KNOWN AS: 10523 So. St. Louis

PARCEL NO.: 24-14-214-107-0000

situated in the County of Cook, in the State of Illinois, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois.

SUBJECT TO: A) Covenants, Conditions, and Restrictions of Record; B) Private, Public, and Utility Easements, Roads, and Highways if any; C) General Taxes for the year 19\_ and subsequent years; and D) Zoning and Building Restrictions, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois.

	ISL AMERICAN IIIC OF DE #
DATED this 29 day of Nowmber, 1999  X Nil a Naw (Seal)  X Margaret M (1) ard	*
(Seal)	(Seal)

City of Chicago
Dept. of Revenue
217146

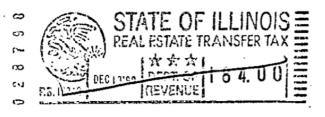
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Real Estate
Transfer Stamp
\$1,380.00

12/13/1999 09:25 Batch 06584 6

NOTE: PLEASE TYPE OF PRINT NAME BELOW ALL SIGNATURES.

		ook Coun		
REAL	ESTATE	TRANS	ACTION	TAX
REVENUE	DEC   3'99		₹ 9 2. (	0=
P.B. 10847				



RETURN TO: T	acey Rapp	2002-07-08 14:40	
2200 So.	Main, Rm. 310	Cook County Recorder 23.5	50
•	I11., 60148		
	ENT TAX BILLS TO:	0020745906	
Michael [			
Unit 3R,	2340 N. Elston		
Chgo, Ill	. 60614	RECORDER'S STAMP	
of the City for and in co consideration	of Chicago	on Ward and Margaret Ward, his wife  County of Cook , State of Ill.  Collars and other good and valuable afficiency of which is hereby acknowl	, edged,
•		signing for the son purpose	7
•	15 Diane	court haiving homestead rights	
UNIT NUM FOLLOWIN LOT I IN B OF SECTIO SURVEY IS DOCUMEN ELEMENTS  PARCEL 2: THE EXCLU ATTACHED SITUATED IN B OF Illinois, h the Homestead  Permanent Tax  Property addre	the foll IBER 3R IN THE ELSTON COMMON NG DESCRIBED REAL ESTATE: LOCK 6 OF FULLERTON'S ADDITION N 31, TOWNSHIP 40 NORTH, RANG ATTACHED AS EXHIBIT 'B' TO THE T 99654477; TOGETHER WITH ITS US IN COOK COUNTY, ILLINOIS.  USIVE RIGHT TO THE USE OF PARKE TO THE DECLARATION AFORESA THE City of Chicago BER 3R IN THE ELSTON FOR INC.  SERVER WITH ITS USE TO THE DECLARATION AFORESA THE CITY OF Chicago BER 3R IN THE ELSTON FOR INC. TO THE DECLARATION AFORESA TO THE DECLARATION AFORESA THE CITY OF CHICAGO BER 3R IN THE ELSTON FOR INC. TO THE DECLARATION AFORESA TO THE DECLARATION AFORESA THE CITY OF CHICAGO BER 3R IN THE ELSTON FOR INC. TO THE DECLARATION AFORESA TO THE DECLARATION AFORESA THE CITY OF CHICAGO BER 3R IN THE ELSTON FOR INC. TO THE DECLARATION AFORESA TO THE DECLARATION AFORESA THE CITY OF CHICAGO BER 3R IN THE ELSTON FOR INC. TO THE DECLARATION AFORESA TO THE DECLARATION AFORESA THE CITY OF CHICAGO BER 3R IN THE ELSTON FOR INC. TO THE DECLARATION AFORESA THE CITY OF CHICAGO BER 3R IN THE ELSTON FOR INC. TO THE DECLARATION AFORESA THE CITY OF CHICAGO BER 3R IN THE ELSTON FOR INC. TO THE DECLARATION AFORESA THE CITY OF CHICAGO BER 3R IN THE ELSTON FOR INC. TO THE DECLARATION AFORESA THE CITY OF CHICAGO BER 3R IN THE ELSTON FOR INC. TO THE DECLARATION AFORESA THE CITY OF CHICAGO BER 3R IN THE ELSTON FOR INC. TO THE DECLARATION FOR INC. THE CITY OF CHICAGO BER 3R IN THE ELSTON FOR INC. THE COUNTY INC. THE CITY OF THE USE OF PARKE TO THE DECLARATION FOR INC. THE CITY OF THE USE OF PARKE THE CITY OF THE USE OF PARKE THE CITY OF THE USE OF PARKE THE CITY OF THE USE OF PARKE THE CITY OF THE USE OF PARKE THE CITY OF THE USE OF PARKE THE CITY OF THE USE OF PARKE THE CITY OF THE USE OF PARKE THE CITY OF THE USE OF PARKE THE CITY OF THE USE OF PARKE THE CITY OF THE USE OF PARKE THE CITY OF THE USE OF PARKE THE CITY OF THE USE OF PARKE THE CITY OF THE USE OF PARKE THE CITY OF THE USE OF PARKE THE CITY OF THE USE OF PARKE THE CITY OF THE USE OF PARKE THE CITY OF THE USE OF PARKE THE CITY OF THE USE OF THE USE OF THE USE OF	County of Kane , State of Ill.  60177  cowing described Real Estate, to wit:  SCONDOMINIUM AS DELINEATED ON A SURVEY OF THE  ON TO CHICAGO, IN THE MORTH WOF THE NORTHEAST WHICH HE DECLARATION OF CONDOMINIUM RECORDED AS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON  KING SPACE P-3, AS DELINEATED ON THE SURVEY AND RECORDED AS DOCUMENT 99654477  go , County of Cook in the Servey waiving all rights under and by virting State of Illinois.  s): 14 31 204 036 1005  Elston, Chgo., Ill., 60614	7 3
Da Da	ted this <u>IST</u> day	of June 2 . 19 .2002	
- - 5		SEAT. John Wan	
		John Ward	EAL
₹	s		EAL
NORTH	DI PACE MILL	Margaret Ward	
NOTE	PLEASE TYPE OR PRI	NT NAME BELOW ALL SIGNATURES	

orate of Illinois



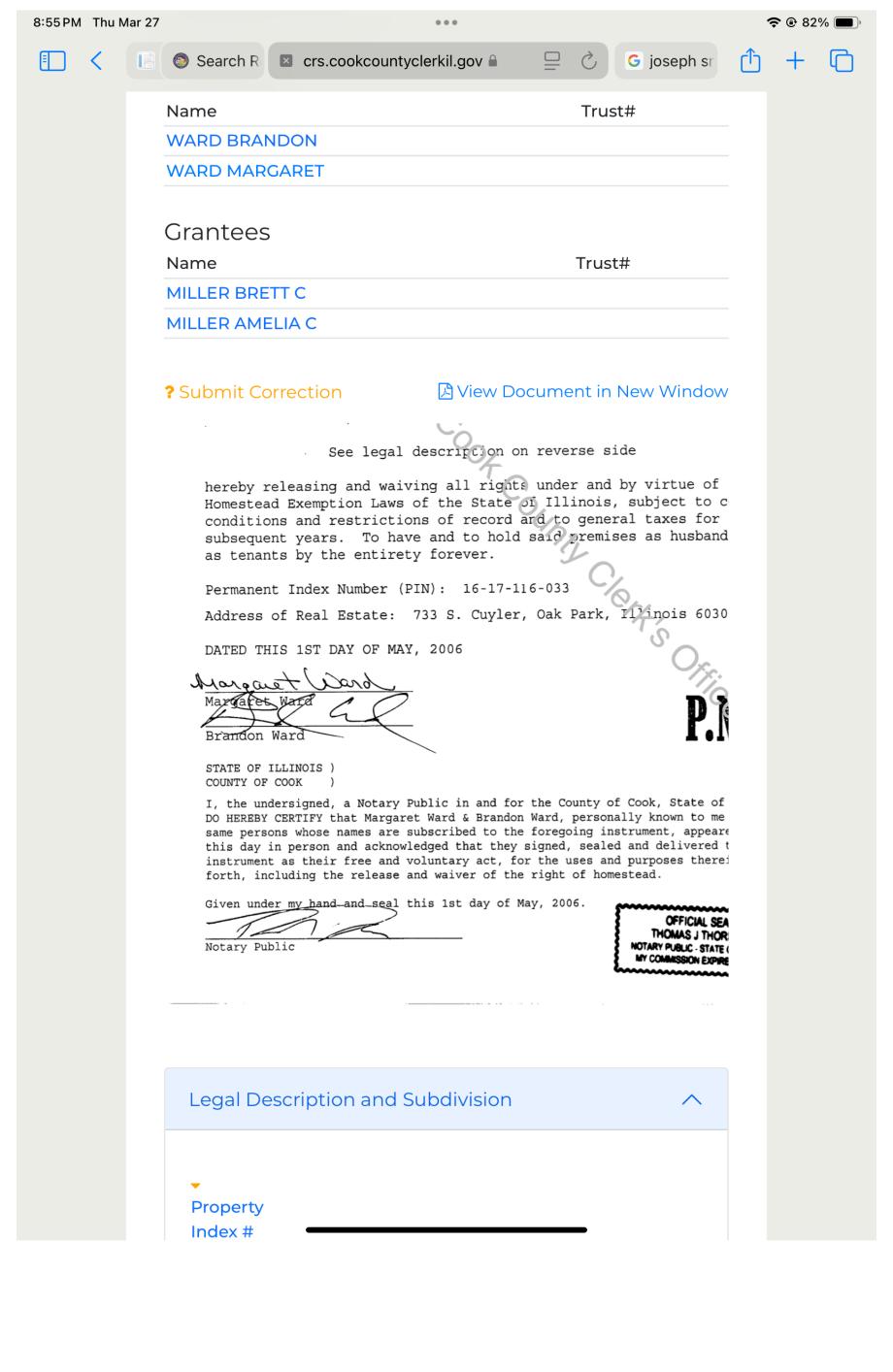
0517150024 Page: 12 of 19

## **UNOFFICIAL COPY**

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

JOHN WARD	(Seal) -Borrower	MARGARET	(Seal) -Borrower
1000 M	-Borrower		-Borrower
Witness:	-Borrower	Witness:	-Borrower
State of Illipois	[Space Below This Line	For Acknow (adgment) ————————————————————————————————————	
The foregoing instrument was	s acknowledged before a larger with the second seco	me this	
MYO	OFFICIAL SEAL OMMISSION EXPIRES: 01-23-07	Signature of Person T	'aking Acknowledgment
(Seal)		Serial Number, if any	
ILLINOISSingle FamilyFannie Mae/Fr	eddie Mac UNIFORM INS	TRUMENT	DocMagic e Forms 800-649-1362

Form 3014 1/01 Page 12 of 12 www.docmagic.com



THE GRANTORS, Neil Ward & Margaret Ward, his wife, of the City of Chicag County of Cook, State of Illinois, for and in consideration of Ten & 00/100 DOLLAI and other good and valuable considerations in hand paid, CONVEY and WARRANT Michael Crooker, an unmarried man, of the City of Chicago, County of Cook, State Illinois, the following described Real Estate situated in the County of Cook, in the State of Illinois, to wit:

The South 1 Feet of Lot 8, all of Lot 9 and the North 8 Feet of Lot 10 in Block 6 in McPherson's Subdivision in the Northeast Quarter of Section 14, Township 37 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois, Described as follows: Commencing at a point of 10 Cains South of the Northwest Corner of Said Northeast Quarter: Ru ming Thence South 15 Chains; Thence East 12 Chains; Thence North North 16 2/3 Chains; Thence West 2 Chains; Thence South 1 2/3 Chains; Thence West 10 Chains to the Place of Beginning; in Cook County, Illinois.

COMMONLY KNOWN AS: 10523 So. St. Louis

PARCEL NO.: 24-14-214-107-0000

situated in the County of Cook, in the State of Illinois, hereby releasing and waiving rights under and by virtue of the Homestead Exemption Laws of the State of Illinois.

SUBJECT TO: A) Covenants, Conditions, and Restrictions of Record; B) Priva Public, and Utility Easements, Roads, and Highways if any; C) General Taxes for t year 19\_ and subsequent years; and D) Zoning and Building Restrictions, here releasing and waiving all rights under and by virtue of the Homestead Exemption Laws the State of Illinois.

	1st AMERICAN TITLE order #
DATED this 29 day of Nowmber, 1999  X Nil a Nayl (Seal)  XMayart M (1) or S	· /- /
(Seal)	(Seal)

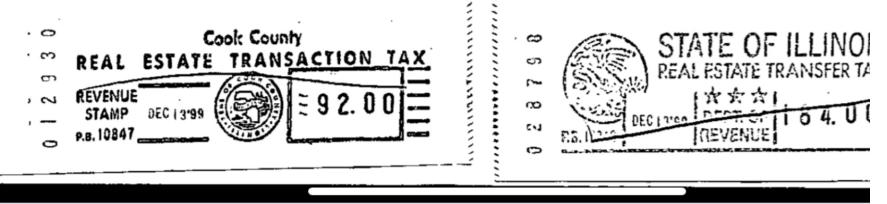
City of Chicago
Dept. of Revenue
217146



Real Estate
Transfer Stamp
: \$1,380.00

12/13/1999 09:25 Batch 06584 6

NOTE: PLEASE TYPE OF PRINT NAME BELOW ALL SIGNATURES.



OLD ATTACHED PAREDITA.

SUBJECT TO: covenants, conditions, and restrictions of record; public and utility easements suffered through Buyer; all special governmental taxes or assessments confirmed and unconfirm declaration and bylaws, if any; and general real estate taxes not yet due and payable at the time

Hereby releasing and waiving all rights under and by virtue of the Homeswad Exemption Law Illinois.

Permanent Real Estate Index Number: 24-13-407-010-0000

Address of Real Estate: 10729 South Artesian Avenue, Chicago, IL 60655

This property is not, nor ever has been a homestead property for William Keene.

Dated this 25 day of October, 2024.

\* This is NOT Homestead Propi W/ regards to Gri

2432328056 Page: 2 of 6

# JNQFFICIAL COPY

Margaret Ward

STATE OF ILLINOIS, COUNTY OF Cook ss.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, CERT Ward, personally known to me to be the same person whose name is subscribed to the for appeared before me this day in person, and acknowledged that they signed, sealed and delivere as their free and voluntary act, for the uses and purposes therein set forth, including the releasinght of homestead.

# WARRANTY DETIDO FIFICIAL

Statutory (Illinois) 10STO2692NB Ms. Kathy Robinson P.O. Box 351 Winnetka, IL 60093 NAME & ADDRESS OF TAXPAYER:

John and Margaret Ward 2721 Langley Circle Glenview, IL 6002

Doc#. 2032140259 Fee: \$98.00 Edward M. Moody Cook County Recorder of Deeds Date: 11/16/2020 04:24 PM Pg: 1 of 2

Dec ID 20201001613836 ST/CO Stamp 1-471-091-680 ST Tax \$430.00 CO Tax \$215.00

#### RECORDER'S STAMP

THE GRANTOKS, CHARLES A. POTEREK and DEBORAH L. POTEREK, of Glenview, Illinois, for and in consideration of Ten and No. 100 (\$10.00) DOLLARS and other good and valuable considerations in hand paid, CONVEY AND WARRANT to JOHN WARD and MARGARET WARD, not as Joint Tenants nor as Tenants in Common but as Tenants by the Entirety, of Glenview, Illinois, all interest in the following described Real Estate situated in the County of Cook, in the State of Illinois, to wit:

Parcel 1: Unit 403-035 in the Southgate on the Glen Condominium as delineated on a survey of the following described real estate:

Certain lots in Glenbase Subdivision Unit 1, being a Subdivision of Lots 27 and 28 in Glenview Naval Air Station Subdivision No. 2, being a Subdivision of part of Sections 15, 21, 22, 23, 26, 27, 28 and 34, Township 42 North, Range 12 East of the Trird Principal Meridian, which survey is attached as Exhibit "B" to the declaration of covenants, conditions, easements and restrictions for Southgate of the Glen Condominium recorded as document number 00717613, and as amended, together with its undivided percentage interest in the common elements, all in Cook County, Illinois.

Parcel 2: Non-exclusive easements for the benefit of Parcel 1 for ingress, eg.ess, use and enjoyment over and upon the common property as defined, described and declared in (h) declaration aforesaid.

Subject to general real estate taxes not due and payable at the time of Closing; covenants, conditions and restrictions of record; and building lines and easements, if any, provided they do not interfer, with the current use and enjoyment of the Real Estate.

Permanent Index Number(s): 04-34-116-009-1029

Property Address:

2721 Langley Circle, Glenview, IL 60026

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

DATED this Study of October

#### **SPECIFIC POWER OF ATTORNEY** Real Estate Purchase Money Mortgage

Doc#: 0710949154 Fee: \$28.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 04/19/2007 02:23 PM Pg: 1 of 3

KNOW ALL MEN BY THESE PRESENTS, That I, John A. Ward, have made, constituted, and appointed, and by these presents do make, constitute and appoint Betsy C. Lane, my true and lawful attorney, for me and in my name, place and stead, to undertake and co do all acts necessary to complete the refinance and settlement on the property located 2. 635 Glenridge, Glenview, Illinois 60025.

and being more particularly described as: See legal description attached as Exhibit A.

for a purchase price of \$3,150,000 and to borrow money from Astoria Federal Mortgage Corporation.

in connection with the purchase of and to be secured by the above described property upon such terms and conditions as my Attorney-va-Fact may deem proper.

Parameters of the loan are as follows: Amount - \$2,000.000 Rate 5.875%Term - five(5) year interest only ARM

Further, I do authorize my Attorney-in-Fact to do all acts necessary to acquire the above described property and to obtain the above described loan, including but not limited to the execution, acknowledgment, sealing, and delivery of all contracts, deeds, notes, deeds of trust, mortgages, settlement statements, Truth-in-Lending Act form, Real Estate Settlement Procedures Act forms, any affidavits including but not himsed to those relating to FNMA, FHLMC, private mortgage insurance, title insurance, or name, any forms required by the Veterans Administration, including but not limited to VA forms 1802, 1876, 1820, 1859 any forms required by the Federal Housing Administration, or the Department of Housing and Urban Development, including but not limited to FHA Form 2900, and any and all other documents or amendments thereto necessary to the purchase and encumbrance of such property as fully and largely as I might or could do if acting personally.

I hereby ratify, confirm, and declare that any act or thing lawfully done hereunder by my Attorney-in-Fact shall be binding on myself and my heirs, legal and personal representatives, and assigns, and absolve and hold harmless any and all persons, lenders, corporations, or others from acting in reliance thereon.

TICOR TITLE

UI 10343134 Faye. 2 UI 3

## **UNOFFICIAL COPY**

This power of attorney and authority shall not terminate upon my mental or physical disability, incompetence, or incapacity. Further, this power of attorney shall not terminate until written revocation of this power of attorney has been received by my above named Attorney-in-Fact.

bove named Attorney-in-ract.
Given under my hand and seal this 13th day of MARCH A.D., 2007.
John A. Ward
· · · · · · · · · · · · · · · · · · ·
STATE OF L
COUNTY CFLOO
// /
The undersigned, a notary public in and for the above county and state, certifies that
John A. Ward, known to me to be the same person whose name is subscribed as principal
to the foregoing power of attorney, appeared before me and the additional witness in person and acknowledged signing and delivering the instrument as the free and voluntary
person and acknowledged signing and derivering the material as the act of the principal, for the uses and purposes therein set forth, (and certified to the
correctness of the signature(s) of the agent(s)).
Dated: 3/13/2007 (SEAL) TIME BOWN Notary Public
OFFICIAL SEAL STEPHEN E DELANTY My commission expires 7.26-17 NOTARY PUBLIC - STATE OF ILLINOIS NY COMMISSION EXPIRES: 07-26-07
The undersigned witness certifies that <i>John A. Ward</i> , known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appeared before me and the notary public and acknowledged signing and activering the instrument as the free and voluntary act of the principal, for the uses and purposes therein set forth. I believe her to be of sound mind and memory.
Dated: 3/13/ 2007 (SEAL)Witness
THE NAME AND ADDRESS OF THE PERSON PREPARING THIS FORM SHOULD BE INSERTED IF THE AGENT WILL HAVE POWER TO CONVEY ANY INTEREST IN REAL ESTATE.
This document was prepared by: Betsy C. Lane  2956 Central Street  Evanston, Illinois 60201

INOEFICIAL COPY

**GENERAL** 

THE GRANTOR, JOHN C. WARD, Divorced and not since remarried,

of the VILLAGE OF NORTHBROOK in the STATE OF

ILLINOIS, for the consideration of TEN (\$10.00) DOLLARS

In hand paid, CONVEY and QUIT CLAIM to

MARY M. WARD,

Divorced and not since remarried,

All interest in the following described Real Estate situated in

The County of Cook in the State of illinois, to wit:

(See reverse side for legal description)



Doc# 1934422101 Fee \$88.00

RHSP FEE: \$9.00 RPRF FEE: \$1.00

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 12/10/2019 03:52 PM PG: 1 OF 3

Above Space for Recorder's Use Only

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

Permanent Index Number (PIN): 04-17-110-017-0000

Property Address: 1972 Highland Avenue, Nor	rthbrook, Illinois	50062		
	) .	DATED this day of _	Month, 2	2019
John C. Ward	(Seal)	lay M. Ward	(S	Seal)
State of Illinois, County of Cook, SS:	(Seal)	OFFICIAL SEAL IRMA MARKOFF NOTARY PUBLIC STATE OF ILLINOIS MY COMMISSION EXPIRES 12/20/21		Seal)
/	~	***************************************		

I, the undersigned, a Notary Public in and for said County, in the State aforesaid DO HEREBY CERTIFY that JOHN C. WARD, divorced and not since remarried perconally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she signed, sealed and delivered the same instrument as his/her free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Official Seal Commission expires: Brian Richard Hertel Notary Public State of Illinois Commission Expires 07/10/2023 This instrument was prepared by Jacaly North LaSalle Street 37th Floor Chicago, IL 60601 (Name and Address) Page 1 See Reverse Side v **REAL ESTATE TRANSFER TAX** 10-Dec-2019 COUNTY: 0.00 ILLINOIS: 0.00

TOTAL:

#### STATEMENT BY GRANTOR AND GRANTEE

The grantors or their agent(s) affirm that, to the best of their knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in a land trust are either natural people, Illinois corporations or foreign corporations authorized to do business or acquire and hold title to real estate in Illinois, partnerships authorized to do business or acquire and hold title to real estate in Illinois, or other entities recognized as people and authorized to do business or acquire title to real estate under the laws of the State of Illinois.

Dated: Dowh Subscribed and sworn to before me this Official Seal day of **110 MW** , 2019. Brian Richard Hertel Notary Public State of Illinois Notary Public

The Grantee or his agent(s) affirm and verify that the name of the grantee shown on the deed or assignment of beneficial interest in a land trust are either natural people, Illinois corporations or foreign corporations authorized to do business or acquire and bold title to real estate in Illinois, partnerships authorized to do business, or other entities recognized as people and authorized to do business or acquire 3/6/4/5 O///CC and hold title to real estate under the laws of the State of Illino's.

Dated:  $\frac{12[4]20(9]}{2019}$ , 2019

Subscribed and sworn to before me this

day of December, 2019.

OFFICIAL SEAL IRMA MARKOFF

NOTE:

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.

### Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Report Mortgage Fraud

\*2026908012\*

Doc# 2026908012 Fee \$93.00

RHSP FEE:\$9.00 RPRF FEE: \$1.00

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 09/25/2020 08:57 AM PG: 1 OF 17

Citywide Title Corporation

Chicago, IL 60607

850 W. Jackson Blvd., Stc. 320

The property identified as:

PIN: 14-06-401-056-1039

Address:

Street:

5934 N PAULINA ST # 5 UNIT G

Street line 2:

City: CHICAGO

State: IL

**ZIP Code: 60660** 

Lender: JPMorgan Chase Bank, N.A.

Borrower: Mary L. Ward and Jennifer C. Watson, a married couple, an inint tenants

Loan / Mortgage Amount: \$124,000.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: 3C66369E-9A8F-4E5D-ADEE-95040FB39562

Execution date: 6/5/2020

### **UNOFFICIAL C**

- 23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.
- 24. Waiver of Homestead. In accordance with Illinois law, the Borrower hereby releases and waives all rights under and by virtue of the Illinois homestead exemption laws.
- 25. Placement of Collateral Protection Insurance. Unless Borrower provides Lender with evidence of the insurance coverage required by Borrower's agreement with Lender, Lender may purchase insurance at Borrower's expense to protect Lender's interests in Borrower's collateral. This insurance may, but need not, protect Borrower's interests. The coverage that Lender purchases may not pay any claim that Borrower makes or any claim that is made against Borrower in connection with the collateral. Borrower may later cancel any insurance purchased by Lender, but only after providing Lender with evidence that Borrower has obtained insurance as required by Borrower's and Lender's agreement. If Lender purchases insurance for the collateral, Borrower will be responsible for the costs of that insurance, including interest and any other charges Lender may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the ir surance. The costs of the insurance may be added to Borrower's total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance Borrower may be able to obtain on its own.

BY SIGNING BELOW, So rower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Porrower and recorded with it.

Borrower

Jennifer C.

Sound Clort's Office \*Non Applicant Title Holder.

6-5-2020

Seal

ILLINOIS-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Wolters Kluwer Financial Services, Inc.

2020060416.1.4.4217-J20190924Y

1394223909 Form 3014 1/01



### Citywide Title Corporation 850 W. Jackson Blvd., Stc. 320

Chicago, IL 60607

QUIT CLAIM DEED ILLINOIS STATUTORY

511676

5934 N. Pauling St. #Sunt G

Chicaso IL 60660 MAIL TAX BILLS TO:

Same as about

THE CRANTOR, MARY L. WARD of 5934 N Paulina St Unit 12 Chicago, IL 60660 for and in consideration of Ten and no/100 (\$10.00) Dollars and other good and valuable consideration; in hand paid, does hereby REMISE, RELEASE and QUIT CLAIM unto MARY L. WARD AND JENNIFER C. WATSON, A MARRIED COUPLE, AS JOINT TENANTS of 5934 N Paulina St Unit 12 Chicago, IL 60660 the following described Real Estate situated in the County of COOK State of Illinois, to wit:

Doc# 2026908011 Fee \$93.00

RHSP FEE: \$9.00 RPRF FEE: \$1.00

COOK COUNTY RECORDER OF DEEDS

DATE: 09/25/2020 08:55 AM PG: 1 OF 7

<u>Lo. 5- 2020</u>. Date

EDWARD M. HOGDY

SEE ATTACHED

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 forever.

Permanent Index:

14-06-401-056-1039

Property Address:

5934 N Paulina St Unit & Chicago, IL 60660

EXEMPT UNDER THE PROVISIONS OF SECTION 4, PARAGRAPH E OF THE REAL ESTATE TRANSFER ACT.

Signed By; Buyer, Seller or Agent

Dated this 5th day of Juhe

STATE OF ILLINOIS

SS.

COUNTY OF COOK

I, the undersigned, a Notary Public, in and for said County and State of aforesaid, do hereby certify that MARY L. WARD 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 he/she/they signed, sealed and delivered the said instrument as nis/her/their free and voluntary act, and as the free and voluntary act, for the uses and purposes therein set forth, including the release waiver of the right of homestead.

Given under my hand and Notarial Seal this 5th day of June 2020.

ERIC MORQUECHO Official Seal Notary Public - State of Illinois My Commission Expires Oct 1, 2023

#### PREPARED BY:

24 COUNTY CLOPAS OFFICE The Law Office of Joseph M. Kosteck BY: JOSEPH M. KOSTECK 20527 S. LAGRANGE ROAD Frankfort, IL 60423

### STATEMENT BY GRANTOR AND GRANTEE

Dated 6-5-2020 Signature: Wary l. was

The Grantor(s) or his/her/their agent affirms that, to the best of his/her/their knowledge, the name of the Grantee(s) 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.

Subscribed and sworn to before me by the said Grantor/Agent to is 5th day of  Tuhe 2620	ERIC MORQUECHO Official Seal Notary Public - State of Illinois My Commission Expires Oct 1, 2023
Notary Public Merytheir agent affirms, and on the deed or assignment of beneficial interest in Illinois corporation or foreign corporation authorized to estate in Illinois, a partnership authorized to estate in Illinois or other entity recognized as a per and hold title to real estate under the laws of the state of	verifies that the name of the Grantee(s) shown a land trust is either a natural person, an fixed to do business or acquire and hold title to business or acquire and hold title to real erson and authorized to do business or acquire
Dated	Grantce or Agent  ERIC MORQUECHO Official Seal Notary Public - State of Illinois My Commission Expires Oct 1, 2023
Note: Any person who knowingly submits a false shall be guilty of a Class C misdemeanor for the fi subsequent offenses.  (Attached to deed or ABI to be recorded in under the provisions of Section 4 of the Illinois Re	County, Illinois, if exempt

5216

Form 668 (Y)(c) (Rev. February 2004)

Department of the Treasury - Internal Revenue Service

### Notice of Federal Tax Lien

SMALL BUSINESS/SELF EMPLOYED AREA #4

Lien Unit Phone: (800) 829-3903

Serial Number

For Optional Use by Recording Office

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and

additional penalties, interest, and costs that may accrue. Name of Taxpayer JOHN & MARY WARD

Doc#: 1606310051 Fee: \$25.00

Karen A. Yarbrough

Cook County Recorder of Deeds Date: 03/03/2016 03:25 PM Pg: 1 of 1

Residence

635 GLENRIDGE DR

GLENVIEW, IL 60025-4416

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the dee given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2011	XXX-XX-8324	03/09/2015	04/08/2025	1712.55
1040	12/31/2012	XXX-XX-8324	11/16/2015		75924.77
1040	12/31/2013	XXX-XX-8324	12/01/2015	01/06/2026	15961.22
Place of Filing	Record Cook C	er of Deeds county o, IL 60602		Total	\$ 93598.54

CHICAGO, IL This notice was prepared and signed at 25th day of February

Title ACS SBSE Signature 24-00-0008 for G.J. CARTER-LOUIS (800) 829-3903

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)

Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Doc#: 1516646278 Fee: \$68.00 RHSP Fee: \$9.00 RPRF Fee: \$1.00 Karen A.Yarbrough Cook County Recorder of Deeds Date: 06/15/2015 01:45 PM Pg: 1 of 16

Report Mortgage Flaud 800-532-8785

The property identified as:

PIN: 04-35-404-013-0000

Address:

Street:

1464 Baffin Road

Street line 2:

City: Glenview

Lender: The Federal Savings Bank

Borrower: Mary M. Ward

Loan / Mortgage Amount: \$862,500.00

IIL COUNTY CONTACTOR Adries This property is located within the program area and the transaction is exempt from the require nent; of 765 ILCS 77/70 et seq. because the loan is a reverse mortgage.

Certificate number: 975A4BF5-8472-427B-99C4-7A221234914E

Execution date: 5/29/2015

shall an	with this Security Instrument, the covenant nend and supplement the covenants and agree part of this Security Instrument. [Check app	ements o	f this Security Inst	e incorporated into and trument as if the rider(s)
	Condominium Rider		Planned Unit De	evelopment Rider
	Other [Specify]			
nomine and tranto Lend approva MERS necessarians the right limitation. By SIC Security Management of the security of the secur	minee Capacity of MERS. MERS Serves are for Lender and its successors and assigns asferred herein. All payments or deposits wer, all advances under the Loan Documents als, or other determinations required or permishall at all times comply with the instructionary to comply with here or custom, MERS (for may be directed by Lender to exercise any at to foreclose and self are Property, and take on, a release, discharge or recurreyance of a solution of the second o	and holds ith respect shall be in itted of M ns of Len or the ben or all of e any acti this Mort  es to the Borrowe  EAL)	e legal title to the intent to the Secured Omade by Lender, a Mortgagee herein sider and its success refit of Lender and those interests, incon required of Lengage.  Terms and covenater and recorded with	nterests granted, assigned obligations shall be made and all consents, shall be made by Lender. ors and assigns. If its successors and cluding without limitation ader, including without



Illinois Anti-Predatory Lending Database Program

Certificate of Exemption

[516646279

Doc#: 1516646279 Fee: \$66.00 RHSP Fee: \$9.00 RPRF Fee: \$1.00

Karen A. Yarbrough

Cook County Recorder of Deeds
Date: 06/15/2015 01:48 PM Pg: 1 of 15

Report Mortgage F and 800-532-8785

The property identified as:

PN: 04-35-404-013-0000

Address:

Street: 1464 Baffin Road

Street line 2: City: Glenview

State: IL

**ZIP Code: 60025** 

Lender: Secretary of Housing and Urban Development

Borrower: Mary M. Ward

Loan / Mortgage Amount: \$862,500.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the loan is a reverse mortgage.

Certificate number: 538FB61B-2B09-4BB5-A83D-B98E0B7C6CA6

Execution date: 5/29/2015

1516646279 Page: 11 of 15

### **UNOFFICIAL COPY**

homestead exemption laws of this State.

26. Obligatory Loan Advances. Lender's responsibility to make loan advances under the terms of the Loan Agreement shall be obligatory.

27. Placement of Collateral Protection Insurance. Unless Borrower provides Lender with evidence of the insurance coverage required by Borrower's agreement with Lender, Lender may purchase insurance at Borrower's expense to protect Lender's interests in Borrower's collateral. This insurance may, but need not, protect Borrower's interests. The coverage that Lender purchases may not pay any claim that Borrower makes or any claim that is made against Borrower in connection with the collateral. Borrower may later cancel any insurance purchased by Lender, but only after providing Lender with evidence that Borrower has outained insurance as required by Borrower's and Lender's agreement. If Lender purchases insurance for the collateral, Borrower will be responsible for the costs of that insurance, including interest and any other charges Lender may impose in connection with the placement of the insurance, until the effective agree of the cancellation or expiration of the insurance. The costs of the insurance may be added to Borrower's collateral outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance Borrower may be able to obtain on its own.

28. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es).]

Condominium Rider Planned Unit Development Rider

Other [Specify]

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

May M WARD, by JAMES P WARD as attorney in fact

Date



1516646279 Page: 12 of 15

## **UNOFFICIAL COPY**

[Space Below This Line For Acknowledgment]
State of ILLINOIS ) County of Cook ) ss.
I Certify that
Times P Ward personally known to me to be the same
person whose name is (prine) subscribed to the foregoing instrument, appeared before me this day in
person, and acknowledged the the (she or they) signed and delivered the instrument as his (her or their)
free and voluntary act, for the uses and purposes therein set forth.
dated 05.29.2015
OFFICIAL SEAL MICHAEL A PETERSON Notary Public - State of Illinois (signature of officer)  Michael A. Peterson
My Commission Expires Apr 8, 2016 (printed name of officer)
(seal) recorder's box #



Page 11 of 13

HECM Second Mortgage-2014

## U.S. District Court for the Northern District Of Illinois Appearance Form for Pro Se Litigants

Information entered on this form is required for any person filing a case in this court as a pro se party (that is, without an attorney). Please PRINT legibly. Pogofsky v Chicago Police Case Title: Case Number: New An appearance is hereby filed by the undersigned as a pro se litigant: Lyle Pogofsky Name: Street Address: 1680 Colombia Circle Unit 4 Bartlett, IL 60103 City/State/Zip: Phone Number: 312-919-4499 3-27-2025 Signature Executed on (date) REQUEST TO RECEIVE NOTICE THROUGH E-MAIL If you check the box below and provide an e-mail address in the space provided, you will receive notice via e-mail. By checking the box and providing an e-mail address, under Federal Rule of Civil Procedure 5(b)2(E) you are waiving your right to receive a paper copy of documents filed electronically in this case. You should not provide an e-mail address if you do not check it frequently. X I request to be sent notices from the court via e-mail. I understand that by making this request, I am waiving the right to receive a paper copy of any electronically filed document in this case. I understand that if my e-mail address changes I must promptly notify the Court in writing. Pogofsky@icloud.com E-Mail Address (Please PRINT legibly.)

Rev. 06/23/2016

[If you need additional space for ANY section, please attach an additional sheet and reference that section.]

#### UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

) )
)
) ) )
) Case No.
)
) )
)

#### **COMPLAINT FOR VIOLATION OF CONSTITUTIONAL RIGHTS**

This form complaint is designed to help you, as a pro se plaintiff, state your case in a clear manner. Please read the directions and the numbered paragraphs carefully. Some paragraphs may not apply to you. You may cross out paragraphs that do not apply to you. All references to "plaintiff" and "defendant" are stated in the singular but will apply to more than one plaintiff or defendant if that is the nature of the case.

- 1. This is a claim for violation of plaintiff's civil rights as protected by the Constitution and laws of the United States under 42 U.S.C. §§ 1983, 1985, and 1986.
- 2. The court has jurisdiction under 28 U.S.C. §§ 1343 and 1367.
- 3. Plaintiff's full name is Lyle Bradley Pogofsky

If there are additional plaintiffs, fill in the above information as to the first-named plaintiff and complete the information for each additional plaintiff on an extra sheet.

Sheriff;								
or								
t.								
fficial								
ederal								
⊉ p.m.								
(month,day, year) plaintiff was present in the municipality (or unincorporated area) of Chicago								
, in the County of Cook,								
,								
when defendant violated plaintiff's civil rights as follows ( <i>Place X in each box that applies</i> ):								
ad cause; s by								
k until								
e/feces								
a								

De	efendant officer or official acted pursuant to a custom or policy of defendant
mı	unicipality, county or township, which custom or policy is the following: (Leave blank
if	no custom or policy is alleged):
_	
	aintiff was charged with one or more crimes, specifically:
	riminal damage to property
	nininal damade to broberty
	infinial damage to property
	initial damage to property
	initial damage to property
-	lace an X in the box that applies. If none applies, you may describe the criminal oceedings under "Other") The criminal proceedings
-	lace an $X$ in the box that applies. If none applies, you may describe the criminal
pr	lace an X in the box that applies. If none applies, you may describe the criminal oceedings under "Other") The criminal proceedings
pro	lace an X in the box that applies. If none applies, you may describe the criminal occeedings under "Other") The criminal proceedings are still pending.
	lace an X in the box that applies. If none applies, you may describe the criminal occeedings under "Other") The criminal proceedings are still pending.  were terminated in favor of plaintiff in a manner indicating plaintiff was innocent.

[If you need additional space for ANY section, please attach an additional sheet and reference that section.]

<sup>1</sup>Examples of termination in favor of the plaintiff in a manner indicating plaintiff was innocent may include a judgment of not guilty, reversal of a conviction on direct appeal, expungement of the conviction, a voluntary dismissal (SOL) by the prosecutor, or a *nolle prosequi* order.

10. Plaintiff further alleges as follows: (Describe what happened that you believe supports your claims. To the extent possible, be specific as to your own actions and the actions of each defendant.)

	Video and evidence including the swatting, assault, and wrong ful arrest can be seen at www.pogofskytrust
	There is video of the entire incident posted on my site www.pogofskytrust.com
	This includes Officer Perez stalking me and trying to arrest me with a fake mental health body writ
	As well as the original swatting incident where over a dozen tactical officer swarmed my condo with
	Guns pointed at me and made me craw, down the hall while they jumped on top of me and. Arrested me
	This was while I was bleeding, I was never read my rights and they wouldn't tell me why I was arrested
	They handed me a cook county eviction order as I was being handcuffed.
	I was refused medical attention and had to take myself to the er the next day with a ripped stitches and
	An infection from being put in a cell with urine and feces all night with a 12 stich wound ripped open and
	Bleeding. When I was released the next day officers Irvinder Perez and Victor Rivera were waiting for me
	At my door telling me I needed to turn over my firearm's immediately. A fake name was put on the arrest
	Sheet. I showed up and charges were dropped and still no justification.
11.	Defendant acted knowingly, intentionally, willfully and maliciously.
12.	As a result of defendant's conduct, plaintiff was injured as follows:
	12 stitches which were ripped open and became infected, a permanent scar
	Damage done to my spine as I was recovering from surgery and now need a replacement surgery.
	Posted a picture of me online from the wrongful arrest to embarrass and defame me.
	Sent internal affairs to steal my foid card from my wallet and confiscate all my legally owned firearms
13.	Plaintiff asks that the case be tried by a jury.   ☐ Yes ☐ No

14. Plaintiff also claims violation of rights that may be protected by the laws of Illinois, such as false arrest, assault, battery, false imprisonment, malicious prosecution, conspiracy, and/or any other claim that may be supported by the allegations of this complaint.

#### WHEREFORE, plaintiff asks for the following relief:

- A. Damages to compensate for all bodily harm, emotional harm, pain and suffering, loss of income, loss of enjoyment of life, property damage and any other injuries inflicted by defendant;
- B. 

  (Place X in box if you are seeking punitive damages.) Punitive damages against the individual defendant; and
- C. Such injunctive, declaratory, or other relief as may be appropriate, including attorney's fees and reasonable expenses as authorized by 42 U.S.C. § 1988.

	Plaintiff's signature:	BS 10		
	Plaintiff's name (print clearly or type):	yle Bradley Pogofsky		
	Plaintiff's mailing address: 1680 colombia	a circle unit 4 Bartlett, Illir	nois	
	City_Bartlett	State _illinois	ZIP	60103
	Plaintiff's telephone number: ( 312 ) 9194	4499		
	Plaintiff's email address (if you prefer to be	be contacted by email):	Pogofsk	y@icloud.com
15.	Plaintiff has previously filed a case in this	district. □ Yes ☑ No		
	If yes, please list the cases below.			

Any additional plaintiffs must sign the complaint and provide the same information as the first plaintiff. An additional signature page may be added.

Chicago Police internal affairs 2024-0005986 (retaliated)

- -CHICAGO POLICE (multiple) 3/22/2024 original RD JH197237 Event 2408204530
- -COOK COUNTY STATES ATTORNEY (multiple)
- -ILLINOIS ATTORNEY GENERAL (2024-00193253)
- -F.B.I. Chicago Field Office (Several)
- -I.R.S., Criminal Division 10/21/2024 Downers Grove
- -COPA (Detective Thomas Sweeney, Anthony Famiglietti,)
- -INTERNAL AFFAIRS (7/11/24) (Detective Thomas Sweeney/Tony Famiglietti,)

2024-0005986 (COPA Assigned complaint to internal affairs to Irvinder Perez, Hector Marino, & Victor Rivera who retaliated for the complaint with the swat incident, illegal search, assault, wrongful arrest, stalking, kidnapping, revoking my FOID card, theft,and more) Hector Marino owns a home in Park Ridge with his wife and Sweeney's sister.

- -COPA, Office of Police Accountability 2024-0008659
- \*Sgt. Victor Rivera (13011) Mt. Greenwood resident, (Involved with real estate & mortgage fraud)
  1248 W 61st Street Chicago
- \*Officer Irvinder Kaur Perez (7453)

Called and text me. Showed up at my door with a fake body writ after calling me the night before by mistake, asking for my mom. She was with Victor Rivera when they were stalking me the day after I was released, waited for me at my door. Than came up to my condo to get guns after I went to the FBI.

(Involved with the real estate, title, & mortgage fraud)

- \*Det Brian Collins(16773)set up the swat and covered his face) Drove by my building to apologize and ask how my leg was, told me to make sure I show up for court.
- \*Sgt Hector Marino, Internal affairs complaint assigned to him, Victor Rivera, & Irvinder Perez. wife lives in park ridge, owns property with Sweeney.
- \*Sgt. Antonio Ramirez Jr. (2136) This guy was at the swatting and also called my name in court for the wrongful arrest after they arrested/ charged me.
- \*Sgt. Christoper Regan, (Runs real estate co.)(Was at swatting & showed up with fake body writ.) Was on the phone with my uncle and me.
- \*Sgt. James Regan, (Fat Guy) (desk Sgt) (related to Other Regan) (Was at swatting, wouldn't take my complaint weeks earlier, and came by my cell when I was supposed to be released gave me a dirty look and left me there until the shift change and didn't tell the new sgt.
- \*Det.Thomas Brian Sweeney(20087) Showed up at my door with 2 other cops about Fergie Jenkins wife kathie, threatened me, told me to turn over bank statements, TEXTS, emails and other private financials on the spot and that I shouldn't



\*Det.Thomas Brian Sweeney(20087) Showed up at my door with 2 other cops about Fergie Jenkins wife kathie, threatened me, told me to turn over bank statements, TEXTS, emails and other private financials on the spot and that I shouldn't leave town. Wouldn't provide a report or any details. I recognized one of the cops from a picture at my brothers wedding a few months earlier, I believe the photo was of him, chicago cut owner, and Mike Clevinger. And Fergie Jenkins was at Chicago Cut for a free dinner a few days before. My brothers friends with the owner and arranged for fergie to have a free dinner, Tony Famiglietti, and those other cops hangs out there. Than emailed me he can't share the police report. Immediately Filed a complaint with COPA

And alerted cubs general counsel, COPA assigned it to internal affairs.

- \*Off Tony Famiglietti (friends with brother, buddies with Sweeney and others)
- -OFFICE OF INSPECTOR GENERAL, CHICAGO 12/17/2024 (Jane Kaufman)
- -OFFICE OF INSPECTOR GENERAL, ILLINOIS 3/4/2025 (25-00545)
- -SEC/JP MORGAN(Ben Pogofsky)
- -Illinois Securities Exchange (Ben Pogofsky) (Agent Michael Aubin)
- -ARDC (Attorney reg/disciplinary) (Saul Caisman, Kurt Muller, plus 8 others)
- -FTC, Fed trade Comm. (Erich Muellner)
- -IDFPR, (Erich Muellner)
- -CFPB, Consumer Financial Protection Bureau 241220-17547767
- -Illinois Association of Realtors (Erich Muellner)
- -Cook County Sheriff Office of Professional Review (2/18/25)
- Lake County Chatas Attarnay (2/2/2E)
- \*Det.Thomas Brian Sweeney(20087) Showed up at my door with 2 other cops about Fergie Jenkins wife kathie, threatened me, told me to turn over bank statements, TEXTS, emails and other private financials on the spot and that I shouldn't leave town. Wouldn't provide a report or any details. I recognized one of the cops from a picture at my brothers wedding a few months earlier, I believe the photo was of him, chicago cut owner, and Mike Clevinger. And Fergie Jenkins was at Chicago Cut for a free dinner a few days before. My brothers friends with the owner and arranged for fergie to have a free dinner, Tony Famiglietti, and those other cops hangs out there. Than emailed me he can't share the police report. Immediately Filed a complaint with COPA

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- -Illinois Securities Exchange (Ben Pogofsky) (Agent Michael Aubin)
- -ARDC (Attorney reg/disciplinary) (Saul Caisman, Kurt Muller, plus 8 others)

### Sgt. David Gibson

Let tactical team to arrest me. Drive by my building the following day asking how my leg was. Saying "Sorry" they sent us a video, and saying your condos in a trust we didn't know. I told him this is messed up, he said make sure u show up for the court, you have a lawyer right? Stole my foid card and legally owned firearms. They also stole a receipt for a firearm I traded in. Perez told me she needed that receipt days later to close the investigation. Along with Rivera & Perez

### SGT Regan

I went into the station to file a police report months ago about my mezzuzah being ripped off my door. He would not file take the police report, he told me to just write it down on a piece of paper it's the same thing. He was in the videos at my condo after I was arrested. He also walked up to my cell while I was laying on the floor and was supposed to be released. The cell was all the way at the end and had a camera, all the other cells closer to the front were empty. The officer that took my photos was wearing a shirt from Mcgrath down the street. (An employee shirt)



	GENERAL INFORMATION							
name (last, first, m. Pogofsky, L B		AGE: 48	BIRTH DATE: 10/17/76		T20 10 1 10 9	WORK/OTHER#:	٠.	ome address: 212 N Lasalle #704
стту: Chicago	STATE:	ZIP CODE 6061		st. Pá	ATE IDENTIFICATION/DRIVER	LICENSE #:	٦	STATE OF ISSUANCE:

#### **COMPLAINT INFORMATION**

12/11/24

TIME OF INCIDENT:

LOCATION OF INCIDENT:

l 19:30am

1212 N lasalle drive Chicago, IL 60610

PROVIDE NAMES, BADGE NUMBERS, SQUAD NUMBER OR LICENSE PLATE, and/or PHYSICAL DESCRIPTION OF THE OFFICER AGAINST WHOM YOU WISH TO FILE THE COMPLAINT:

Names and badge numbers were not provided even after asking. I have video footage of 4 sheriffs(plus 3 in the background), the lead being a hispanic male with braces, along with 2 female officers, and 4 others. I have video surveillance of all of them in my home searching it while they surrounded me on my couch, one with a baseball bat and the others clinching there fists and shining flash lights in my eyes.

### WITNESS INFORMATION

(Provide contact information for any witnesses you wish to be contacted during the investigation.)									
NAME:	ADDRESS:	CITY:	STATE:	ZIP:	HOME PHONE #:				
bradley pogofsky	1212 lasalle	chicago	il	60610	3129194499				
NAME:	ADDRESS:	CITY:	STATE:	ZIP:	HOMEPHONE #:				
NAME:	ADDRESS:	QTY:	STATE:	ZIP:	HOME PHONE #:				
NAME:	ADDRESS:	CITY:	STATE:	ZIP:	HOME PHONE #:				
NAME:	ADDRESS:	CITY:	STATE:	ZIP:	HOME PHONE #:				

#### **NARRATIVE**

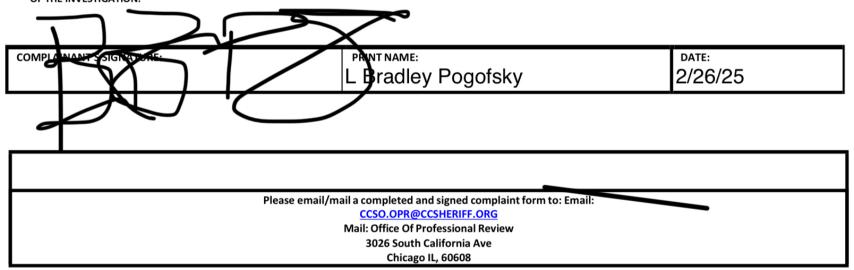
 $(Provide\ a\ full\ detailed\ account\ of\ your\ complaint\ and\ the\ nature\ of\ the\ incident)$ 

(Provide a full detailed according to the control of the control o

☐ CONTINUE ON ADDITIONAL PAGE

On 12/11/24 ay 9AM. I had five Cook County sheriffs banging on my door along with building manager Ronald Gadinni. I opened t door to ask what was going on. They said this is an eviction. We're taking you into custody. They came in, searched the apartment handcuffed me and took me in a squad car to the daly center via underground entrance. I was not allowed to take my wallet, a jacket, meds, or any other necessities I was wearing sweatpants and a sweatshirt. I was told I'm not being arrested i would be right back. I was processed put in a holding cell and apparently the attorneys who filed the body writ were contacted, and a zoom was arrang in the jail. On the Zoom call was the building attorney Wendy Durban, rob so-and-so, my mother Linda Pogofsky from her condo in Florida, and a judge, Eve Riley. I was told I was there because a body attachment was filed, and that I had not relinquished all of legally owned firearms. I had done this several months earlier to the satisfaction of the police department and had a receipt. Duri the zoom call, my mother did not speak much and had a blank stare on her face, when she was asked to speak, a man appeared on the screen and whispered something to her, it was her boyfriend, Saul Caisman, who is an attorney and apparently lives with her now. I was told that the eviction case is a separate matter and will not be discussed, apparently that I'm not involved in, and I was required to send the court notice that I had relinquished my firearms within 48 hours and that I should carry around the chancery court ord until I appear on January 6 at 9:30 AM. When my prints were ran and came up clear I was released about five hours later and had walk home. From the Daley center in sweatpants and no coat to get home. When I was arrested, I was told to contact a man who was in the lobby waiting for me named Erich. Only Given a phone number/first name and told to contact him to get my items after I g out. I did call Eric as I was walking home in the freezing cold to let him know that I was on my way back to retrieve some clothing and prescriptions and get in my car and go somewhere until I could consult an attorney . Upon arriving home, I was told that I was trespassing and then I could not get my car or I get anything from my apartment including medication or essentials. Basically that I needed to walk away with no money no coat and nowhere to go in freezing cold weather, . The police were called and the offic escorted me to the garage so I was able to get my car and leave. Still only having a drivers license, no money, no clothes, and no medication. The medication I needed for blood pressure ,spinal cord/neck injury and surgery, which needs to be corrected and causes constant pain. I was able to have a family member bring me cash so that I could put some gas in my car and drove to a friend's to sleep for the night.,Muellner did not give me any documents about an e and he appears to be a realtor who for my brother ben pogofsky. His only other listing was his. I have been calling and texting this man for over a week and he will not allow me to get neccessities from my condo. He was inside my condo and sent me picture from my bedroom, disconnected my security feed, and accessed my computer and hard drive. I have contacted the CPD, CC Sheriff, and everyone else to get back into my unit. Still unable to get back into my home of 20 years, I was not allowed to mention the evixction on zoom

PLEASE BE AWARE THAT IF YOU ALLEGE INJURIES AS A RESULT OF THIS INCIDENT, DUE TO FEDERAL PRIVACY LAWS ON THE RELEASE OF MEDICAL RECORDS, YOU MUST PROVIDE COPIES OF YOUR RELEVANT MEDICAL RECORDS REGARDING ANY EXAMINATION OR TREATMENT TO THE SHERIFF'S OFFICE INVESTIGATING UNIT TO BE MADE PART OF THE INVESTIGATION.



(FCN-31)(APR 21)

From: Bradley Pogofsky @gmail.com>

**Date:** June 20, 2024 at 11:27:14 AM CDT **To:** Mike Aubin < Maubin@ilsos.gov >

**Subject: Financial Crimes CPD** 

Download full resolution images Available until Jul 20, 2024

#### Hi Mike

I had 2 guys show up at my door pretending to be financial crime detectives with the CPD. They were asking me for personal financial documents to be emailed to them. I emailed them to the person and asked for a copy of the report related, they were asking about Fergie Jenkins, they did not respond. I wasnt shown badges only given a card. They stood to the side of the door but my building has cameras. I did send them a few emails because i thought it was legit.

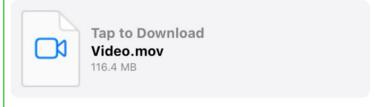
My brother has a new partner John Ward, who is involved with Chicago Cut and has a bunch of dirty cops that hang out there for free dinners. (He was in the restaurant biz and went broke and is a big drinker/drug guy)

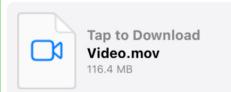
I dropped Fergie as a client about a year and a half ago because he wasn't paying me & his new wife was doing some unethical stuff.

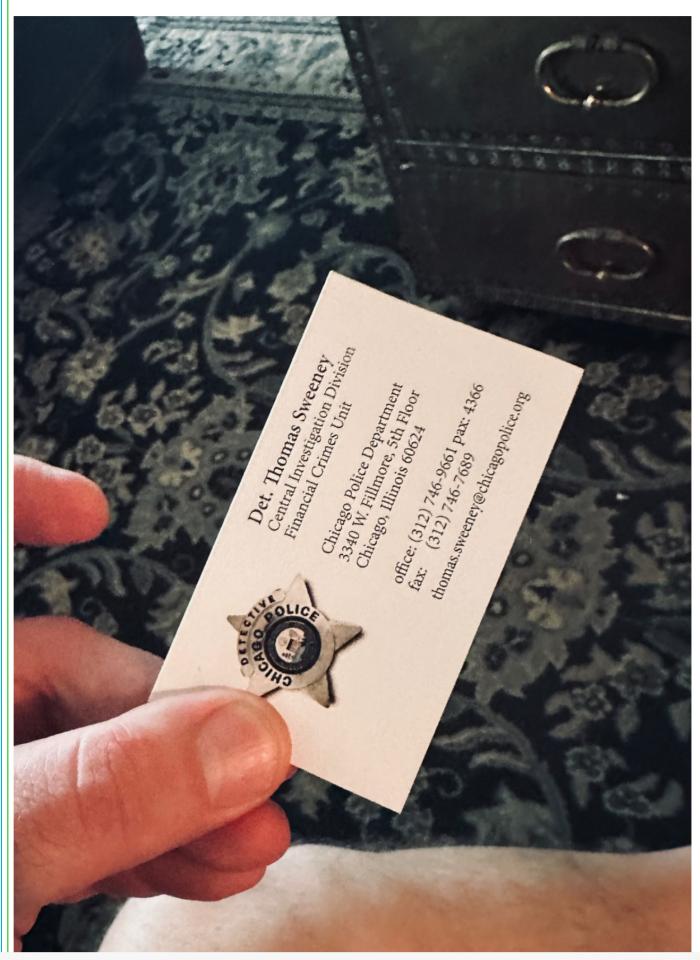
But my girlfriend just happened to send me a picture of Fergie the night before at Chicago cut. Which I thought was ironic.

They were asking for contracts, financials, PayPal accounts, emails from the Cubs president and legal council. It was weird. I offered to come into the station, they insisted i send it now.

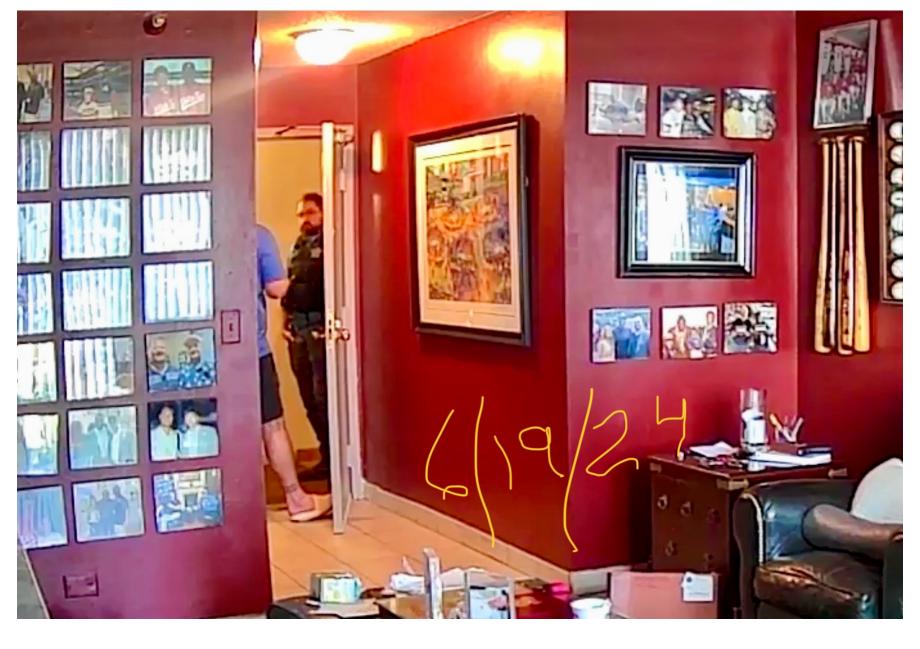
I don't think they were police officers. My girlfriend's father and brother are both Chicago police officers. And my grandfather was also.











Date: June 21, 2024 at 7:18:31PM CDT

**To:** Ben Pogofsky < <u>Ben.Pogofsky@jpmorgan.com</u>> **Cc:** Bradley Pogofsky < <u>Ben.Pogofsky@gmail.com</u>>

**Subject: Fwd: Financial Crimes CPD** 

Don't worry. I still made my <u>1pm</u> call with the investigative reporter who's apparently doing an article on you, Mike Clevenger, and Olivia Finestead. The piece is About abuse of women and children. And bully tactics.

The cease and assist letter you sent to this poor girl to scare her was all i needed to hear to offer my help.

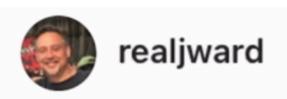
I was happy to go on the record and help.

**Bradley Pogofsky** 

C: 240

E: breapes the @gmail.com







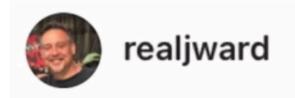








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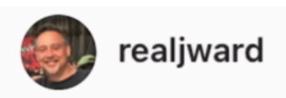






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Mall 7 comments