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2000-08-30 11:26:20

Cook County Recorder 47.00

MORTGAGE NOTE

\$10,500.00



AUGUST 18, 2000
Chicago, Illinois

ATE 001124 Hull

FOR VALUE RECEIVED, the undersigned, an individual with an address of 11700 So. Parnell Chicago, IL 60628., ('Maker') Mary Jones, Unconditionally promises to pay to the order of Twinko Corp at 21768 So. Peterson Sauk Village, 60411 or at such place as may be designated in writing by the holder, the principle sum of \$10,500.00, together with interest in arrears from the date hereof on the unpaid principle balance, at the rate of 7.78 percent per annum.

Principle and interest shall be amortized over 360 months, and payable in equal monthly installments of \$76.14 each, commencing on September 1, 2000, and continuing on the same day of each month thereafter until and including September 1, 2005. The remaining unpaid principle, together with any accrued interest, shall be due and payable in full on July, 2005., if not already paid.

All payments under this note shall be in lawful money of the United States.

In no event shall the interest and other charges in the nature of interest hereunder, if any, exceed the maximum amount of interest permitted by law. Any amount collected in excess of the maximum legal rate shall be applied to reduce the principle balance.

All payments under this note shall be applied first to late fees and costs, if any, second to interest then due, if any, and the balance to principle.

The maker agrees to pay to the holder all costs, expenses and reasonable attorney's fees incurred in the collection of sums due hereunder, whether through legal proceedings or otherwise, to the extent permitted by law.

This note may be prepaid at anytime, in whole or in part, without penalty or premium.

If any installment hereunder is not paid within 15 days of the date the same is due, the Maker shall pay the holder a late charge equal to 5.00 percent of the overdue payment as liquidated damages, and not as penalty.

This note is secured by a mortgage dated August 1, 2000, and executed by Mary Jones with respect to the following property: located at 15310 So. Lexington, Harvey, IL. 60423.

At the option of the holder, this entire note shall become immediately due and payable, without demand or notice, upon the occurrence of any one of the following events:

- (a) Failure of the Maker to pay any installment hereunder when due, which shall continue for 15 days;
- (b) Any misrepresentation or omission of or on behalf of Maker made to the holder in connection with this loan;
- (c) Insolvency or failure of maker or any guarantor to generally pay its debts as they become due;
- (d) Assignment for the benefit of creditors of, or a appointment of a receiver or other officer for, all or any part of Maker's or any guarantor's property;
- (e) Adjudication of bankruptcy, or filing of a petition under any bankruptcy or debtor's relief law by or against Maker or any guarantor;
- (f) Death of Maker or death of any guarantor;
- (g) Sale or transfer, whether voluntary or involuntary, of all or any interest in the property which is security for this note; or
- (h) Default under any mortgage, trust deed, security agreement or other instrument securing this

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note

The Maker expressly waives presentment, demand, notice, protest, and all other demands and notices in connection with this Note. No renewal or extension of this Note, nor release of any collateral or party liable hereunder, will release the liability of Maker.

Failure of the holder to exercise any right or option shall not constitute a waiver, nor shall it bar to the exercise of any right or option at any future time.

If any provision of this Note shall be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

This Note shall be governed by the laws of the state of Illinois.

IN WITNESS WHEREOF, this Promissory Note is executed under seal on the day and year first above written.

Executed in the Presence of:

MAKER

[Handwritten Signature]

(Signature of witness)

[Handwritten Signature]

MARY E. JONES (Seal)

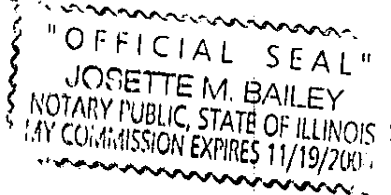
SWORN BEFORE ME THIS 18TH DAY OF AUGUST, 2000.

BY MARY E. JONES

[Handwritten Signature]

NOTARY PUBLIC

*Mail to: Mary Jones
1126 S. Pennell
Chicago, IL 60628*



LOT 6 IN BLOCK 72 IN HARVEY, A SUBDIVISION OF SECTION 8 AND 17,
TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.

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PTN: 29-17-115-033

15310 So. Leighton, Harvey IL

Property of Cook County Clerk's Office

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