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MORTGAGE

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Cook County Recorder

47.50

This mortgage is made by JOESPHINE ROBINSON 4905 W. HIRSCH CHICAGO, IL 60651 ("Mortgagor"). To ARTHUR WELLS individual with an address of 4740 W. WASHINGTON CHICAGO, IL 60651 ("Mortgagee").

Mortgagor is indebted to Mortgagee in the principal sum of \$5,830.00 with interest at a rate of 8.0 percent per year; payable as provided in a certain promissory note dated 1-1-00. The terms and conditions of such promissory note are incorporated herein by reference.

Therefore, to secure the payment of the above indebtedness, Mortgagor hereby mortgages and conveys to Mortgages all the following real estate:

Subject to: First mortgage to EQUICREDIT Mortgage. successors and/or assigns, in the amount of \$5,830.00.

Subject to all valid easements, rights of way, covenants, conditions, reservations and restrictions of second, if any.

To have and to hold the same, together with all the buildings, improvements and appurtenances belonging thereto, 'fany, to the Mortgagee and Mortgagee's heirs, successors and assigns forever.

Mortgagor covenants with Mortgagee that:

Osephine Robinson

1. Mortgagor will promptly pay the above indebtodness when due;

2. Mortgagor will promptly pay and discharge all real estate taxes, assessments and charges assessed upon the property when due, and in default thereof, Mortgagee may pay the same and such amounts will also be secured by this Mortgage.

State of Illinois, County of Cook as. I, the undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Cook person whose name(s) personally known to me to be the same person whose name(s) personally known to me to be the same person whose name(s) personally known to me to be the same person whose name(s) personally known to me to be the same person whose name(s) personally known to me to be the same person whose name(s) personally known to me to be the same person whose name(s) personally day in person, and acknowledged that the signed person public, same of more day in person, and acknowledged that the signed person whose name(s) personally known to me to be the same person whose name(s) the public, same of me to be the same person whose name(s) personally known to me to be the same person whose name(s) the public, same of me to be the same person whose name(s) the public same of the personal personal

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FOR VALUE RECEIVED, the undersigned, JOESPHINE ROBINSON an individual with an address of 4905 W. HIRSCH Chicago, IL 60651 ('Maker"), unconditionally promises to pay the order of ARTHUR WELLS 4740 W. WASHINGTON CHICAGO, IL 60651 or at such other place as may be designated in writing by the holder, the principle sum of \$5,830.00 together with interest in the arrears from the date hereof on the unpaid principal balance, at the rate of 8.00 percent per annum.

Principal and interest shall be payable in 84 equal monthly installments of \$91,00 each, commencing on January 1, 2000 continuing on the same day of each month thereafter until and including December 1, 2007. The remaining unpaid principal, together with any accrued interest, shall be due and payable in full on December 1, 2007 not already paid.

All payment under this Note shall be in lawful money of the United States.

In no event shall the interest and other charges in the nature if interest hereunder, if pary 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 principal 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 principal.

The Maker agrees to pay to the rolder all costs, expenses ad 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 any time, in whole or in part, without penalty or premium.

If any installments hereunder is not paid within 15 days of the date the same is due. The Maker shall pay to the holder a late charge equal to 5.00%

x Josephine Polisson

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LOT 19 IN BLOCK 2 IN MILLS AND SONS SUBDIVISION OF THE NORTH 1/2 OF THE NORTH 1/2 OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN 16-04-219-019 CMIN 4905 W. Hirsch Chicap IN. 4065/

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