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Prepared and Mail to

2001-05-24 10:42:42 Cook County Recorder

25.50

J. Hlava PO Box 64422 Chicago, IL 60664-0422



**MORTGAGE** 

This Mortgage ("Security Instrument") is given on May 8, 2001. The mortgagor(s) is/are Warren Davis ("Borrower"). This Security Instrumen is given to JKGJ Partners whose address is c/o Jeff Hlava 221 N. LaSalle St., Chicago, IL 60601("Lender") Borrower owes Lender the principal sum of Thirty-eight thousand nine hundred dollars (\$38,900.00). This debt is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"), which provides for non-hly payments, with the full debt, if not paid earlier, due and payable on June 1, 2010. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, exersions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lend; the following described property located in Cook County, Illinois:

#### SEE ATTACHED LEGAL DESCRIPTION

which has the address of:

11944 S. Eggleston Chicago, IL 60628 ("Property Address")

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands. subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

#### PAYMENT OF PRINCIPAL AND INTEREST; PREPAYMENT AND LATE CHARGES. 1.

Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

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.  |
|---|--|
| IN WITNESS WHEREOF, the Borrower has executed this.   | affixed his/her hand and has caused these presents to be   |
| Witnesses:  | Schole Strong (Seal) Borrower  |
| O <sub>O</sub> O <sub>O</sub>   | (Seal)   |
| 9-Ox  | Borrower   |
| STATE OF ILLINOIS ) )SS COUNTY OF COOK )  |  |
| I, We makeren and Notary Public in and for said   | County, in the State aforesaid, do hereby certify that _, personally known to me and known to be the same g i strument appeared before me this day in person and |
| acknowledged that he signed and delivered the said is uses and purposes therein set forth including the release | nst unent as own free and voluntary act for the  |
| GIVEN UNDER MY HAND AND NOTARIAL SEAL this day of   | "OFFICIAL JEAL"  |
| My Commission Expires:  | K. Gregory Den os Notary Public, State of Illinois My Commission Expires Feb. 23, 2002   |
| TIJ COMMINDOOM BAPITOO.   |  |

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# UNOFFICIAL COPY 442961 Page 3 of 3

01001763 FILE:

> LOT 18 AND THE NORTH 1 FOOT OF LOT 19 IN BLOCK 6 IN WEST PULLMAN, A SUBDIVISION IN THE WEST 1/2 OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 26, TOWNSHIP 37 NORTH, RANGE 14,

PIN 25

POOR COUNTY CLORES OFFICE

01001763

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