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24/4/001 49 001 Page 1 of 3

2001-05-24 10:43:23

Cook County Recorder 25.50

Prepared and Mail to:

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



Property of

**MORTGAGE**

This Mortgage ("**Security Instrument**") is given on May 8, 2001. The mortgagor(s) is/are **Warren Davis** ("**Borrower**"). This Security Instrument 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 **Forty-four thousand dollars (\$44,000.00)**. 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 **June 1, 2010**. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions 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 Lender the following described property located in Cook County, Illinois:

**SEE ATTACHED LEGAL DESCRIPTION**

which has the address of:

42 W. 110<sup>th</sup> St.  
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:

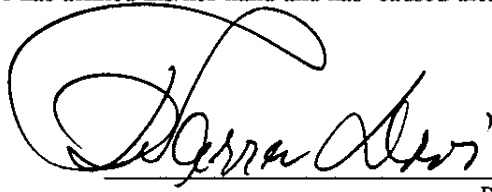
**1. PAYMENT OF PRINCIPAL AND INTEREST; PREPAYMENT AND LATE CHARGES.**

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 affixed his/her hand and has caused these presents to be executed this.

Witnesses:  
  
\_\_\_\_\_

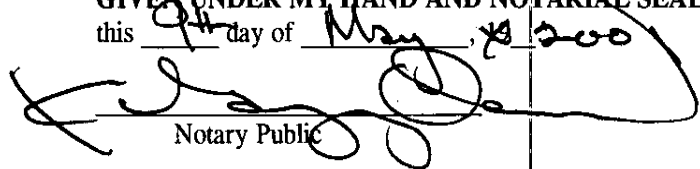
  
\_\_\_\_\_ (Seal)  
Borrower

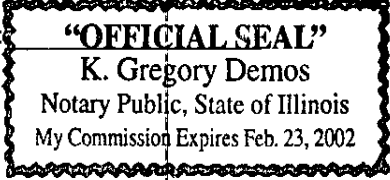
\_\_\_\_\_  
\_\_\_\_\_ (Seal)  
Borrower

STATE OF ILLINOIS )  
                                  )SS  
COUNTY OF COOK )

I, the undersigned, Notary Public in and for said County, in the State aforesaid, do hereby certify that Warren Davis, personally known to me and known 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 signed and delivered the said instrument as own 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 NOTARIAL SEAL  
this 9th day of May, 2000

  
Notary Public

My Commission Expires:   
"OFFICIAL SEAL"  
K. Gregory Demos  
Notary Public, State of Illinois  
My Commission Expires Feb. 23, 2002

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Legal Description:

LOT 86 AND THE EAST HALF (1/2) OF LOT 85 IN THE SUBDIVISION OF LOT 56 AND THE NORTH HALF (1/2) OF LOT 57 IN SCHOOL TRUSTEE'S SUBDIVISION OF SECTION 16, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PI 25-16-422-020

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