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2001-12-21 12:20:34
Cook County Recorder 25.50

ILLINOIS MORTGAGE &
ASSIGNMENT OF MORTGAGE

THIS INDENTURE WITNESSETH, THAT
JOSE E. CONCEPCION



0011220891

of 6038 W. 28TH ST.

city of CICERO, State of Illinois
Mortgagor(s), MORTGAGE AND WARRANT
TO BARCLAY BUILDERS, INC. of
5225 OLD ORCHARD RD STE 40 SKOKIE, IL
60077

Mortgagee, to secure payment of that certain
Home Improvement Retail Installment Contract

Of even date herewith, in the amount of \$ 7,027.00 payable to the order of and delivered to the Mortgagee,
in and by which the Mortgagor promises to pay the contract and interest at the rate and in installments as provided in said
contract with a final payment of the balance due on the following described real estate, to wit:

3pgs

THE WEST 10 FEET OF LOT 22 AND ALL OF LOT 23 IN FREDRICKSEN'S SUBDIVISION OF BLOCK 3 IN
IN CLYDE THIRD DIVISION OF THE EAST 1/2 OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 31
29, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL, MERIDIAN, IN COOK COUNTY,
ILLINOIS.

PIN#: 16-29-314-031
COMMONLY KNOWN AS: 6038 W. 28TH ST., CICERO, ILLINOIS

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, and all right to retain possession of said
premises after any default in payment or breach of any of the covenants or agreements herein contained.

AND IT IS EXPRESSLY PROVIDED AND AGREED, That if all or any part of the property or an interest in the property is
sold or transferred by Mortgagor without Mortgagee's prior written consent, Mortgagee, at Mortgagee's option, may require
immediate payment in full of the entire amount due under the Mortgage and Home Improvement Retail Installment Contract.
Mortgagee, at Mortgagee's option, may waive the right to declare the balance immediately due and may accept in writing an
assumption agreement executed by the person to whom the Mortgagor is transferring or selling the interest in the property. If
Mortgagee does allow Mortgagor's successor in interest to assume the obligation, Mortgagor will be released from further
obligation under this Mortgage and the Home Improvement Retail Installment Contract. The following types of transfers will
not give Mortgagee the right to require immediate payment in full:

- (a) the creation of liens or other claims against the property which are inferior to this Mortgage;
- (b) a transfer of rights in household appliances to a person who provides the Mortgagor with the money to by these in order to protect that person against possible losses;
- (c) a transfer of the land to surviving co-owners, following the death of a co-owner, when the transfer is automatic according to law;
- (d) leasing the property for three years or less; so long as the lease does not include an option to buy;
- (e) a transfer of Mortgagee's resulting from death of the Mortgagor's;
- (f) a transfer where Mortgagor's spouse or children become owners of the property;
- (g) a transfer to Mortgagor's spouse resulting from a divorce decree, separation agreement, or property settlement agreement;
- (h) a transfer into an inter vivos trust in which the Mortgagor is and remains a beneficiary, so long as there is no transfer of rights of occupancy in the property.

Initials: J.E.

IT IS FURTHER EXPRESSLY PROVIDED AND AGREED, That if default be made in the payment of the said contract, or of any part thereof, or in the case of waste or non-payment of taxes or assessments on said premises, or of a breach of any of the covenants of agreements herein contained, then in such case the whole of said sum, less unearned charges, secured by the said contract in this mortgage mentioned, shall thereupon, at the option of the said mortgagee, his or its attorneys or assigns, and as provided by law, become due and payable, and this mortgage may be foreclosed to pay the same, and it shall be lawful for the said mortgagee, his or its attorneys or assigns, to enter into and upon the premises hereby granted, or any part thereof, and to receive and collect all rents, issues and profits thereof.

UPON THE FORECLOSURE AND SALE of said premises, there shall be first paid out of the proceeds of such sale all expenses of advertisement, selling and conveying said premises, and reasonable attorney's fees, to be included in the decree, and all moneys advanced for taxes, assessments and other liens; then there shall be paid the unpaid balance of said contract whether due and payable by the terms thereof or not.

DATE: Dec. 7th 2001

Jose E. Concepcion (Seal) _____ (Seal)
JOSE E. CONCEPCION -Borrower -Borrower

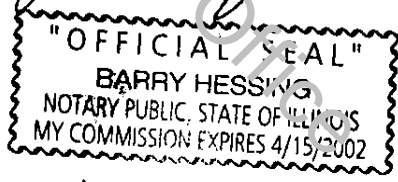
(Seal) _____ (Seal)
-Borrower -Borrower

STATE OF ILLINOIS
County of COOK } SS

I, THE UNDERSIGNED, in and for said County, in the State aforesaid, DO HEREBY CERTIFY that

personally known to me to be the same person(s) whose name(s) Jose E. Concepcion subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that He signed, sealed and delivered the said instrument as His free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead. IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Barry Hessing
Notary Public



Prepared by:
BARCLAY BUILDERS, INC.

5225 OLD ORCHARD RD STE 40 SKOKIE, IL 60077

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ASSIGNMENT

The undersigned, for value received, does hereby grant, bargain, sell, assign, transfer and set over to HARBOR FINANCIAL GROUP LTD. all right, title and interest in and to the foregoing Mortgage and the money due and to become due on the Home Improvement Retail Installment contract secured thereby and warrants that no liens have been filed by Assignor on the property described in the Mortgage.

BARCLAY BUILDERS, INC.

(Seal)
-Seller

By _____

Philip Stone

PS

Title

STATE OF _____

County of _____

IL.

Cook

}SS

On this _____

7th

day of _____

Dec

2001

, there personally appeared before me

Philip Stone

, known or proven to me to be the person whose name is subscribed to the within assignment, and acknowledged that he/she executed the same, as his/her free and voluntary act of the purpose therein contained and (in the event the assignment is by a corporation) that he/she is IRS and was authorized to execute the said assignment and the seal affixed thereto, if any, is the sale of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.



Barry Hessing
Notary Public

After recording mail to:

HARBOR FINANCIAL GROUP, LTD
1070 SIBLEY BLVD
CALUMET, IL 60409



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Property of Cook County Clerk's Office