

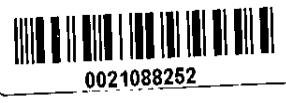
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2002-10-03 14:43:30
Cook County Recorder 26.00

MORTGAGE
By Individual to Corporation Form 1498
Perfection Legal Forms, Rockford, IL 61101

THIS INDENTURE WITNESSETH,
That the Mortgagor GEORGE J. DOWNS
and SUSAN M. DOWNS, Husband and
Wife
of the Town of Arlington Heights
County of Cook
and State of Illinois
MORTGAGES AND WARRANTS to
Bank of Brodhead
P O Box 108
Brodhead WI 53520-0108



THE ABOVE SPACE FOR RECORDER'S USE ONLY

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a corporation duly organized and doing business under and by virtue of the laws of the State of Wisconsin
having its principal office in the City of Brodhead County of Green
and State of Wisconsin
to secure the payment of a certain indebtedness evidenced by Borrower's Note - For and in consideration of
the sum of Twenty-Eight Thousand Five Hundred Dollars (\$28,500.00) dated September 24, 2002

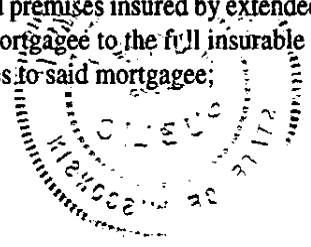
THE FOLLOWING DESCRIBED REAL ESTATE, to-wit: Lot Eighteen (18) in Block Sixteen (16) in
Arlington Heights Gardens Home sites in the Northeast Quarter of Section Nine (9),
Township forty-one (41) North, Range eleven (11), East of the Third Principal Meridian,
in Cook County, Illinois.

P.I.N. Number: 08-09-226-013-0000

1351 S. Highland
Arlington Heights, IL

situated in the Town of Arlington Heights County of Cook and
State of Illinois hereby releasing and waiving all rights under and by virtue of the homestead
exception laws of the State of Illinois and all right to retain possession after a breach in any of the
covenants herein.

The Mortgagor covenant and agree as follows: (1) to pay said indebtedness, and the interest thereon, as herein
and in said notes and coupons provided, or according to any agreement extending time of payment; (2) to pay prior to the first
day of July in each year, all taxes and assessments against said premises, and on demand, to exhibit receipts thereof; (3) within
sixty days after destruction or damage to rebuild or restore all buildings or improvements on said premises that may have been
destroyed or damaged; (4) that waste to said premises shall not be committed or suffered; (5) to keep all buildings at any time
on said premises insured by extended coverage insurance and insured against loss by fire, in companies to be approved by the
said mortgagee to the full insurable value thereof, with the usual mortgage clauses attached, in favor of, and deliver all such
policies to said mortgagee;



BOX 333-CTI

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and (6) not to suffer any mechanics or other lien to attach to said premises. In the event of failure so to insure, or pay taxes or assessments, the mortgagee, or the holder of said indebtedness, may procure such insurance, or pay such taxes or assessments, or discharge or purchase any tax lien or tile effecting said premises, and all money so paid, the mortgagor S agree S to repay immediately without demand, and the same, with interest thereon from the date of payment at seven per cent per annum, shall be so much additional indebtedness secured hereby.

In the Event of a breach of any of the aforesaid covenants or agreements, the whole of said indebtedness, including principal and all earned interest, shall, at the option of the legal holder thereof, without notice, become immediately due and payable, with interest thereon from time of such breach, at the highest rate of interest allowed by law shall be recoverable by foreclosure thereof, or by suit at law, or both, the same as if all of said indebtedness had then matured by express terms.

It is agreed by the mortgagor that all expenses and disbursements, paid or incurred in behalf of complainant in connection with the foreclosure hereof — including _____ Dollars, solicitor's fees, outlays for documentary evidence, stenographer's charges, cost of procuring or completing abstract showing the whole title to said premises embracing foreclosure decree — shall be paid by the mortgagor S; and the like expenses and disbursements, occasioned by any suit or proceeding wherein the mortgagee, as such, may be a party, shall also be paid by the mortgagor S. All such expenses and disbursements shall be an additional lien upon said premises, shall be taxed as costs and included in any decree that may be rendered in such foreclosure proceeding; which proceeding, whether decree of sale shall have been entered or not, shall not be dismissed, nor a release hereof given, until all such expenses and disbursements, and the costs of suit, including solicitor's fees, have been paid. The mortgagor S waive S all right to the possession of, and income from, said premises, pending such foreclosure proceedings, and until the period of redemption from any sale thereunder expires, and agree S that upon the filing of any bill to foreclose this Mortgage Deed, a Receiver shall and may at once be appointed to take possession or charge of said premises, and collect such income, and the same, less receivership expenditures, including repairs, insurance premiums, taxes, assessments and his commissions, to pay to the person entitled to a deed under the certificate of sale, or in reduction of the redemption money, if said premises be redeemed.

And it is Further Mutually Understood and Agreed, By and between the said parties hereto, that the covenants and agreements herein contained or entered into hereby, shall apply to, and, as far as the law allows, be binding upon and be for the benefit of the heirs, executors, administrators and assigns of the said parties respectively.

In Witness Whereof, the said Mortgagor hereunto set their hand and seal at Brodhead, Wisconsin this 24th day of September A.D. 2002

X George J. Downs (SEAL)
GEORGE J. DOWNS
X Susan M. Downs (SEAL)
SUSAN M. DOWNS

(SEAL)

STATE OF Wisconsin }
Green County. } ss

I, Kathleen A. Smith in and for the said County, in the State aforesaid, DO HEREBY CERTIFY that George J. and Susan M. Downs

personally known to me to be the same person ^S whose name _____ subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their 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 24th day of September A.D. 2002

PREPARED BY AND RETURN TO:
BANK OF BRODHEAD
P O BOX 108
BRODHEAD WI 53520-0108

Kathleen A. Smith
KATHLEEN A. SMITH, BANK OF BRODHEAD

My Commission expires 05/30/04



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