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MORTGAGE



Eugene "Gene" Moore Fee: \$26.50
Cook County Recorder of Deeds
Date: 05/19/2003 12:17 PM Pg: 1 of 2

THIS AGREEMENT made this 13th day of May, 2003, between CRAIG CEPHUS, 3837 S. Giles, Chicago, Illinois 60653, herein referred to as "Mortgagors", and CAPITAL TAX CORPORATION., an Illinois Corporation, 100 N. LaSalle, Suite 1111, Chicago, Illinois 60602, herein referred to as "Mortgagee", witnesseth:

THAT WHEREAS the Mortgagors are justly indebted to the Mortgagee upon the installment note of even date herewith, in the principal sum of One Hundred and Seventeen Thousand and Five Hundred and 00/100 Dollars (\$117,500.00), payable to the order of and delivered to the Mortgagee, in and by which note the Mortgagors promise to pay the said principal sum and interest at the rate and in installments as provided in said note, with a final payment of the balance due on the 13th day of June, 2003, and all said principal and interest are made payable at such place as the holders of the note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of the Mortgagee at 100 N. LaSalle, Suite 1111, Chicago, Illinois 60602

NOW, THEREFORE, the Mortgagors to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this mortgage, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents CONVEY AND WARRANT unto the Mortgagee, and the Mortgagee's successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being in the City of Chicago, County of Cook, State of Illinois, to wit:

LOT 50 IN LANCASTER ESTATE SUBDIVISION OF BLOCK 1 (EXCEPT THAT PART OF THE NORTH 298.3 FEET LYING EAST OF THE EAST LINE OF CALUMET AVENUE) IN SPRINGER AND LANCASTER'S SUBDIVISION OF THE EAST ¼ OF THE SOUTH ½ OF THE SOUTHEAST ¼ OF THE SOUTHWEST ¼ OF SECTION 34, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 17-34-326-017-0000
COMMON STREET ADDRESS: 3837 S. Giles, Chicago, Illinois 60653

which, with the property herein after described, is referred to herein as the "premise,"

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagors may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily) and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window

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shades, storm doors, and windows, floor coverings, inador beds, awnings, stoves and water heaters. All the foregoing are declared to be a part of said real estate whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by Mortgagors or their successors or assigns shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the Mortgagee, and the Mortgagee's successors and assigns, forever, for the purposes, and upon the uses herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the Mortgagors do hereby expressly release and waive.

BY: Craig Cephus
Craig Cephus

STATE OF ILLINOIS)
) ss
COUNTY OF COOK)

I, the undersigned authority a Notary Public in and for the residing in said County, in the state aforesaid, DO HEREBY CERTIFY THAT Craig Cephus personally known to me to be the same person(s) whose name(s) 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, and the free and voluntary act for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this _____ day of _____, 2003.

Notary Public _____
Notarial Seal

NOTARY PUBLIC
STATE OF ILLINOIS

This Instrument was prepared by and
MAIL TO:

Balin & Smith, P.C.
100 N. LaSalle, Suite 1111
Chicago, Illinois 60602