## **UNOFFICIAL COPY**

0319045117

H48274 When recorded, please Return to:

Eugene "Gene" Moore Fee: \$26.00 Cook County Recorder of Deeds Date: 07/09/2003 11:26 AM Pg: 1 of 2

Elka Geller Nelson 20 N. Clark, 550, Chicago Illinois 60602

KAND CLAUDETTE CARABAUD

FIRST MORTGAGE

THIS INDENTURE, made this day of Cook. State of Illinois, by Alvero Guerrero, being of legal age and a resident of 5305 W. Grace, Chicago, Illinois 60641, hereinafter referred to as MORTGAGOR, in favor of Su-Yun Kolar with an office address at 8915 S. Nashville, Oak Lawn, Illinois 60453, hereinafter referred to as MORTGAGEE.

WITNESSETH, That:

WHEREAS, the MORTGAGC'R is justly indebted to the MORTGAGEE under a Promissory Note, attached hereto as Annex "A" and made a part of this instrument, in the principal sum of FOURTY THOUSAND SFVEN HUNDRED AND NINETY FIVE and 77/100 DOLLARS (\$40, 795.77) with interest thereon at the stipulated rate of THREE PERCENT (3%) PER ANNUM, payable under the terms and conditions set forth in said Annex "A"hereof;

NOW, THEREFORE, the MORTGAGOR, to secure the payment of the said principal sum of money in accordance with the terms, provisions and imitations of the said Promissory Note, Annex "A" hereof, and the performance of the covenants and agreements herein contained, by the MORTGAGOR to be performed, and also in consideration of CNE and NO/100 DOLLAR(\$1.00) in hand paid, the receipt whereof is hereby acknowledged, do these presents CONVEY and WARRANT unto the MORTGAGEE, its successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, sinuated, lying and being in the County of Cook, State of Illinois, to wit:

LOT 24 IN BLOCK 1 IN REYELS AND LOEFFLER'S ADDITION TO CHICAGO, A SUBDIVISION OF LOT 1 IN THE SUPERIOR COURT PETITION OF THE SOUTHEAST 1/4 OF SECTION 22, TOWNSHIP 29 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent tax Index No. 1622-407013

Lambaga TITLE CO. 5549 W. Lawrence Ave. Chicago, Illinois 605.3

Address of real estate: 1617 S. Komenski Ave., Chicago, IL 60623

which, with the property hereinafter described, is referred to herein as the "premises;"

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TOGETHER with all the improvements, tenements, easements, fixtures, and appurtenances thereunto belonging, and all rents, issues and profits thereof for so long and during all such times as MORTGAGOR may be entitled thereto (which are pledged primarily and on a party 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, lights, power, refrigeration (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor covering, indoor beds, awnings, stills and water heaters. All of the foregoing are declared to be a part of said real estate whether physically attached thereto nor not and it is agreed that all similar apparatus, equipment or articles hereinafter placed in the premises by the MORTGAGOR or his successor, or assigns shall be considered constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the MORTGAGEE, in successors and assigns, forever, for the purposes, and upon the uses and trusts herein set forth, free from all rights and benefits under and by virtue of the homestead exemption laws of the State of Illinois, which certain rights and benefits the MORTGAGOR does hereby expressly release and waive.

This FIRST MORTGAGE consists of two pages and an Annex "A". The covenants, conditions and provisions contained on Annex "A" are incorporated herein by reference insofar as they are pertinent and applicable herein and are part hereof and shall be binding on the MORTGAGOR, his heirs, successors and assigns.

WITNESS the hands and seal of the MORTGAGOR on the date and place first above written.

Alvero Guerrero [Seal] Seal (acolotto) Cachollo.

The State of Illinois, County of Cook ss. I, the undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Alvero Guerrero is personally known to me to be the same person(s) whose name(s) is (are) subscribe to the foregoing instrument, appeared before me this day in person, and the knowledge that he/she (they) signed, sealed and delivered the said instrument as his/her (their) free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of Homestead.

(Impress Sealed Here) (My Commission Expires

> Gregory S. Parkhardt Notary Public, State of Illinois My Concilision Expires April 17, 2003

Given under my hand and official seal 22

Notary Public