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Project Number:01-090

Doc#: 0405747304
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 02/26/2004 04:04 PM Pg: 1 of 4

MORTGAGE

SINGLE-FAMILY REHABILITATION PROGRAM

THIS INDENTURE, made OCTOBER 7TH, 2003 between **REGIONAL REDEVELOPMENT**, an Illinois **CORPORATION**, herein referred to as "Mortgagee", and **Charles & Esther Jones, 12620 Justine, Calumet Park, IL 60643** herein referred to as "Mortgagors", witnesseth:

THAT WHEREAS the Mortgagors are justly indebted to the Mortgagee upon a Mortgage Note of even date herewith, and on extensions and renewals in the initial principal sum of TWENTY FIVE THOUSAND NINE HUNDRED TEN DOLLARS (\$25,910.00), and for advances, if any, not to exceed Five Thousand Dollars (\$5,000.00), payable to the order of and delivered to the Mortgagee, in and by which Mortgage Note the Mortgagors promise to pay the said principal sum under the terms and conditions specified therein; with a payment of **One Hundred percent (100%)** of the principal and advances, if any, on the sale or transfer of the property or if the property that is the subject of this Mortgage is no longer the Mortgagors' principal place of residence and all of said principal are made payable at such place as the holders of the Mortgage Note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of the Mortgagee at **15652 South Homan Avenue, Markham, IL 60426-3925**.

NOW, THEREFORE, the Mortgagors to secure to the Mortgagee the repayment of the indebtedness by the Mortgage Note, with interest thereon, the payment of all other sums with interest thereon, in accordance with the terms, provisions and limitations of this Mortgage, and the performance of the covenants and agreements herein contained by the

**RETURN TO: Regional Redevelopment Corporation
15652 South Homan Avenue
Markham, IL 60426-3925**

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 **MORTGAGE, CONVEY AND WARRANT** unto the Mortgagee, and the and the Mortgagor's successors and assigns, the following described Real Estate and all of its estate, right, title and interest therein, situate, lying and being in the **Village of Calumet Park, COUNTY OF COOK AND STATE OF ILLINOIS**, to wit:

Legal Description:
Common Address:
Permanent Index Number:
(hereinafter the "property")

**SEE ATTACHED EXHIBIT A
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TOGETHER with all improvements, tenements, easements and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times now or hereafter erected or acquired as Mortgagors may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily) and all apparatus or equipment now or hereafter therein used to supply heat, gas, air conditioning, water, light, power, refrigeration and ventilation, 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.

The record owner is **Charles & Esther Jones, 12620 Justine, Calumet Park, IL 60643** and the Mortgagors covenant that the Mortgagors are lawfully seized of the estate hereby conveyed and has the right to Mortgage, Convey and Warrant the property, and that the property is unencumbered, except for encumbrances of record. The Mortgagors covenant that the Mortgagors warrant and will defend the title to the property against all claims and demands, subject to encumbrances of record.

This Mortgage consists of ten (10) pages. The covenants, conditions and provisions appearing on pages four through ten (4-10) are incorporated herein by reference and are a part hereof and shall be binding on Mortgagors, and the Mortgagors' heirs, successors and assigns.

The Mortgagors hereby waive, to the extent authorized by law, any and all right of homestead and other exemption rights which would otherwise apply to the debt set out herein.

The terms of the Mortgage Note and the Single-Family Rehabilitation Program Owners Participation Agreement are incorporated herein as if fully set out herein.

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Charles & Esther Jones
12620 S. Justine St.
Calumet Park, IL 60827

EXHIBIT A

LOT 36 IN BLOCK 5 IN NATIONAL REALTY ASSOCIATION CALUMET
HIGHLANDS, A SUBDIVISION OF THE WEST ½ OF THE SOUTH ½ OF THE
SOUTHWEST ¼ OF SECTION 29, TOWNSHIP 37 NORTH, RANGE 14 EAST OF
THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office