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SECOND MORTGAGE

Eugene "Gene" Moore Fee: \$26.50 Cook County Recorder of Deeds Date: 06/03/2004 01:21 PM Pg: 1 of 2

of June, 2004, is made between

CHRISTINA LOPEZ, a single person

(the "Mortgagor") and

CREATIVE FINANCIAL SOLUTIONS, LTD.

(the "Mortgagee") In order to secure the payment of that certain Promissory Note executed by the Mortgagor and payable to the order of the Mortgagee in the principal sum of TWENTY FIVE THOUSAND (\$25,000.00) DOLLARS and to secure the terms, covenants, promises, agreements and conditions as more fully described in the Promissory Note between the Mortgagors and the Mortgagee, bearing the same date as this Mortgage, the Mortgagors hereby mortgage and warrant to the Mortgagee, his/her heirs and assigns the following described real estate:

See Legal Description on Rear

Permanent Real Estate Index Number: 16-23-408-018

Address of real estate: 1849 S. Drake, Chicago, IL 60623

In the event of a default in payment of the Promissory Note, or any part thereof, or the interest thereon, or any part thereof, at the time and in the manner above specified for the payment thereof, or in the case or waste or non-payment of taxes or assessments on said premises, or of a breach of any of the covenants or agreements herein contained, then and in such case the whole of said principal sum and interest payable under the Secured Promissory Note shall thereupon at the option of the said Mortgagee, his/her heirs, executors, administrators, attorneys or assigns, become immediately due and payable; and this Mortgage may be immediately foreclosed to pay the same by said Mortgage, his/her heirs, executors, administrators, 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.

If any provision of this Mortgage shall be prohibited by or invalid underapplicable law, such provision shall be ineffective to the extent of such prohibition or invalidity, without invalidating or affecting the remainder of such provision or the remaining provisions of this Mortgage.

Dated this <u>a</u> day of June, 2004.

Christina Lopez

0415531095 Page: 2 of 2

Notary Public. State of Illinois My Commission Expires Dec. 14, 2004

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State of Illinois)) SS County of Cook)

I, the undersigned, a Notary Public in and for said County, in the state aforesaid, DO HEREBY CERTIFY that Christina Lopez personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed, sealed and delivered the said instrument as her free and voluntary act for the uses and purposes therein set forth...

Given under my hand and official seal, this day of June, 2004.

Notary Public

Prepared by and Mail to:

Eugene L. Bennett

55 W. Monroe St., Suite 500

Chicago, IL 60603

LEGAL DESCRIPTION

Lot 54 of Wood's Lawndale subdivision, a subdivision of that part lying North of Ogden Avenue of the East ½ of the West ½ of the West ½ together with the North 265 feet of the West ½ of the West ½ of the Southeas (1/4 of Section 23, Township 39 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.