



Doc#: 0435018038
Eugene "Gene" Moore Fee: \$28.00
Cook County Recorder of Deeds
Date: 12/15/2004 10:02 AM Pg: 1 of 3

BOX 251

TOFF 2007 [Signature]

MORTGAGE

This Mortgage is given by DWAYNE HARRIS, UNWEDD, hereinafter called Borrower, of 7431 S ST. LAWRENCE

to RHONDA JOHNSON,, hereinafter called Lender, which term includes any holder of his Mortgage, to secure the payment of the PRINCIPAL SUM of \$ 21,500.00 together with interest thereon computed on the outstanding balance, all as provided in a Note having the same date as this Mortgage, and also to secure the performance of all the terms, covenants, agreements, conditions and extensions of the Note and this Mortgage.

In consideration of the loan made by Lender to Borrower and for the purpose expressed above, the Borrower does hereby grant and convey to Lender, with MORTGAGE COVENANTS, the land with the buildings situated thereon and all the improvements and fixtures now and hereafter a part thereof, being more particularly described in Exhibit A attached hereto and made a part hereof and having a street address of:

449 W. 61ST STREET

Attach Property Description

Borrower further covenants and agrees that:

1. No superior mortgage or the note secured by it will be modified without the consent of Lender hereunder.
2. Borrower will make with each periodic payment due under the Note secured by this Mortgage a payment sufficient to provide a fund from which the real estate taxes, betterment assessments and other municipal charges which can become a lien against the mortgaged premises can be paid by Lender when due. This provision shall be effective only in the event that a fund for the same purpose is not required to be established by the holder of a senior mortgage.
3. In the event that Borrower fails to carry out the covenants and agreements set forth herein, the Lender may do and pay for whatever is necessary to protect the value of and the Lender's rights in the mortgaged property and any amounts so paid shall be added to the Principal Sum due the Lender hereunder.
4. As additional security hereunder, Borrower hereby assigns to Lender, Borrower's rents of the mortgaged property, and upon default the same may be collected without the necessity of making entry upon the mortgaged premises.

UNOFFICIAL COPY

5. In the event that any condition of this Mortgage or any senior mortgage shall be in default for fifteen (15) days, the entire debt shall become immediately due and payable at the option of the Lender. Lender shall be entitled to collect all costs and expenses, including reasonable attorney's fees incurred.

6. In the event that the Borrower transfers ownership (either legal or equitable) or any security interest in the mortgaged property, whether voluntarily or involuntarily, the Lender may at its option declare the entire debt due and payable.

7. This Mortgage is also security for all other direct and contingent liabilities of the Borrower to Lender which are due or become due and whether now existing or hereafter contracted.

8. Borrower shall maintain adequate insurance on the property in amounts and form of coverage acceptable to Lender and the Lender shall be a named insured as its interest may appear.

9. Borrower shall not commit waste or permit others to commit actual, permissive or constructive waste on the property.

10. Borrower further covenants and warrants to Lender that Borrower is indefeasibly seized of said land in fee simple; that the Borrower has lawful authority to mortgage said land and that said land is free and clear of all encumbrances except as may be expressly contained herein.

This Mortgage is upon the STATUTORY CONDITION and the other conditions set forth herein, for breach of which Lender shall have the STATUTORY POWER OF SALE to the extent existing under State law.

Executed under seal this 9th day of Dec, 2004 (year).

Dwayne A. Harris 12/9/04
Borrower

Borrower

STATE OF IL
COUNTY OF Cook }

On 12/9/04 before me, The undersigned, personally appeared DWAYNE A. HARRIS UNMARRIED, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) (is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by (his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature

Stacy J. Catron

STACY J. CATRON
NOTARY PUBLIC STATE OF ILLINOIS

Affiant Known Unknown
ID Produced _____

(Seal)

UNOFFICIAL COPY
LEGAL DESCRIPTION RIDER

FILE NUMBER: 20227

LOT 24 AND THE EAST 6 FEET OF LOT 25 IN THE SUBDIVISION OF BLOCK 5 IN CLOUGH AND BARNEY'S SUBDIVISION OF LOTS 34 AND 35 IN SCHOOL TRUSTEES SUBDIVISION OF SECTION 16, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 20-16-317-003-0000

PROPERTY: 449 W. 61ST STREET, CHICAGO, Cook County, IL, 60621

Property of Cook County Clerk's Office