UNOFFICIAL COPY

Mortgage Prepared By:

Charles Locker Attorney at Law 5901 N. Cicero Ave,# 101 Chicago, IL 60646



Doc#: 0622717051 Fee: \$26.50 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 08/15/2006 10:58 AM Pg: 1 of 2

Mail Deed to:

Charles Locker Attorney at Law 5901 N. Cicero Ave,# 101 Chicago, IL 60646

MORTGAGE

This Mortgage dated <u>argust 4</u>, 2006 is made and executed between Pamela Grandsart whose address is 3639 N. Oriole Ave, Chicago IL 60634 (referred to as "Grantor") and Charles Locker, Attorney at Law, whose address is 5901 N. Cicero Ave., Suite 101, Chicago Il 60646 (referred to as "lender").

That whereas the Grantor is justly indebted to the Lender upon the "Credit Agreement" of even date herewith, where the secured sum is not to exceed TWENTY FIVE THOUSAND DOLLARS (\$25,000), in and by which "Credit Agreement" the Grantor promises to pay the said principal sum and interest at the rate provided for in the Credit Agreement, with a final payment of the balance due according to the terms of said credit agreement on or before the 1st day of January, 2009, and all of said principal and interest to be made payable at such place as the beneficiary of the Credit Agreement may, from time to time, in writing appoint, and in absence of such appointment, then at the office of the Lender at 5901 N. Cicero Ave, Suite 101, Chicago IL 60646.

NOW, THEREFORE, the Grantor 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 grantor to be performed, and also in consideration of the sum of TEN DOLLARS in hand paid, the receipt whereof is hereby acknowledged, do by these presents CONVEY AND WARRANT unto the Lender, and the Lender's successors and assigns, the following described Real Estate and their estate, right, title and interest therein, situate, lying and being in the City of Chicago, County of Cook in State of Illinois, to wit:

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LOT 28 IN BLOCK 5 OF SAWIAK AND THE COMPANY'S FIRST ADDITION TO ADDISON HEIGHTS, A SUBDIVISION OF PART OF LOT 2 IN THE ASSESSORS'S DIVISION OF THE EAST HALF OF FRACTIONAL SECTION 24, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

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

Commonly Known as: 3639 N. ORIOLE AVE., CHICAGO IL 60634. Permanent Real Estate Index Number: 12-24-225-003-0000

TOGETHER, with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights; and all other rights, royalties, and profits relating to the real property, including without limitation and minerals, oil, gas, geothermal and similar All of the foregoing are declared to be a part of said matters. 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 Grantors or their successors or assigns shall be considered as constituting part of the real estate.

 ${\bf TO}$ ${\bf HAVE}$ ${\bf AND}$ ${\bf TO}$ ${\bf HOLD}$ the promises unto the Lender and the Lender'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 Il inois, which said rights and benefits the Grantor does hereby Clert's Offic expressly reflease and waive.

GRANDSART

State of Illinois

SS

County of Cook

On this day before me, the undersigned, PAMELA GRANDSART, personally appeared to me known to be the individual described in and who executed the Mortgage, and acknowledged that they signed the Mortgage as their free and voluntary act and deed, for the uses and purposes therein set forth including the release and waiver of the right of homestead.

Given under my hand and office seal this 444 august, 2006

"OFFICIAL SEAL" Lauren B. Kunach Notary Public, State of Illinoi 4y Commission Exp. 06/11/200' Auwen Durrel