(To be used for loans over \$25,000; loans \$25,000 or less and first lien; or other non-consumer act transactions)

Cook County Recorder of Deeds Date: 08/17/2006 12:43 PM Pg: 1 of 3

Doc#: 0622939033 Fee: \$50.50

Eugene "Gene" Moore RHSP Fee:\$10.00

DOCUMENT NO.

Domingo Perez and Elisa Perez ("Mortgagor" whether one or more) Mortgages to Clerk U.S. District Court, Eastern District of Wisconsin ("Mortgagee" whether one or more) to secure payment of One Hundred Fifty Thousand Dollars (\$150,000.00)

evidenced by a note or notes hearing an even date executed by Domingo Perez and Elisa Perez

Mortgagee, and any extensions, renewals and modifications of the note(s) and refinancing of any

such indebtedness on any terms whatsoever (including increases in interest) and the payment of all other sums, with interest, advanced to protect the security of this Mortgage, the following property, together with the rents, profits, fixtures, and other appurtenant interests (all called "Property"), in Chicago, Cook County, State of Illinois:

5654 S Spaulding

This is not homestead properly. This is not a purchase money mortgage

Mortgagor warrants title to the Property; except restrictions and easements and easements of record, if any except none.

Mortgagor promises to pay when due all taxes and assessments levied on Property or upon Mortgagor's interest in it and to deliver to Mortgagee on

Mortgagor shall keer ne improvements on the Property insured against any loss or damaged occasioned by fire, extended coverage perils and such demand receipts showing pay ner i. other hazards as Mortgagee may require, through insurers approved by Mortgagee in such amounts Mortgagee shall require, but Mortgagee shall not require coverage in an amount more than the bally acc of the debt without co-insurance, and Mortgagec shall pay the premium when due. The policies shall contain the standard mortgage cause in favor of Mortgr.ger and, unless Mortgagee otherwise agrees in writing, the original of all policies covering the property shall be deposited with Mortgagee. Mortgagor shall recaptly give notice of loss to insurance companies and Mortgagee. Unless Mortgagor and Mortgagee otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, provided the Mortgagee deems the restoration or repair

Mortgagor covenants not to commit waste nor suffer waste to be committed on the Property, to keep the Property in good condition and repair, to economically feasible. keep the Property free from liens superior to the lien of th s Mo tgage, and to comply with all laws, ordinances and regulations affecting the Property. Mortgagor shall pay when due all indebtedness which may be or become secured at any time by a mortgage or other lien on the Property superior to this Mortgage and any failure to do so shall constitute a default under inis Mortgage.

Mortgagor agrees that time is of the essence with respect to proyent of principal and interest when due and in the performance of any of the covenants and promises of the Mortgagor contained herein or in the rough) secured hereby. In the event of default, Mortgagoe may, at his option and subject to the notice provisions of this Mortgage, declare the whole amount of the up and principal and accrued interest due and payable and collect it in a suit at law or by foreclosure of this Mortgage by action or advertisement or be exercise of any other remedy available at law or equity, and Mortgagee may sell the Property at public sale and give deeds of conveyance to the purchasers pursuant to the statues.

Unless otherwise provided in the note(s) secured by this Mortgage, prior to any acceleration (other than under the last paragraph of this Mortgage) Mortgagee shall mail notice to Mortgagor specifying: (a) the default; (b) the action required to cure the default; (a) a date, not less than 15 days from the date the notice is mailed to Mortgagor by which date the default must be cured; and (d) that fail are to cure the default on or before the date specified in the notice

In case of default, whether abated or not, all costs and expenses including reasons of attorney's fees and expenses of title evidence to the extent not may result in acceleration. prohibited by law shall be added to the principal, become due as incurred, and in the event of forec'osu, be included in the judgment.

Mortgagor agrees to the provisions of Section 846,101 and 846.103(2) of Wisconsin S, atutes, 2s may apply to the Property and as may be amended, permitting Mortgagee in event of foreclosure waive the right to judgment for deficiency and to hold the torreclosures sale within the time provided in such applicable Section.

Unless a Mortgagor is obligated on the note or notes secured by this Mortgage, the Mortgagor shall not be liable for any breach of covenants

Upon default or during the pendency of any action to foreclose this Mortgage, Mortgagor consents to the appointment of a receiver of the Property. contained in this Mortgage. including homestead interest, to collect the rents, issues and profits of the Property, during the pendency of such action, and such rents, issues, and profits when so collected shall be held and applied as the court shall direct.

Mortgagee may waive any default without waiving any other subsequent or prior default by Mortgagor.

In the event of any default by Mortgagor of any kind under this Mortgage or any note(s) secured by this Mortgage, Nortgagec may cure the default and all sums paid by Mortgagee for such purpose shall immediately be repaid by Mortgagor with interest at the rate then in effect ander the note secured by

Mortgagor shall not transfer, sell or convey any legal or equitable interest in the Property (by deed, land contract, option, one-term lease or in any this Mortgage and shall constitute a lien upon the Property. other way) without the prior written consent of Mortgagee, unless either the indebtedness secured by this Mortgage is first paid in full or the interest conveyed is a mortgage or other security interest in the Property, subordinate to the lien of this Mortgage. The entire indebtedness under the note(s) secured by this Mortgage shall become due and payable in full at the option of Mortgagee without notice upon any transfer, sale or conveyance made in violation of this

Mortgagor hereby transfers and assigns absolutely no Mortgagee, as additional security, all rents, issues and profits which become or remain due paragraph (under any form of agreement for use or occupancy of the Property or any portion thereof), or which were previously collected and remain subject to Mortgagor's control, following any default under this Mortgage of the note(s) secured hereby and delivery of notice of exercise of this assignment by Mortgagee to the tenant or other aser(s) of the Property. This assignment shall be enforceable with or without appointment of a receiver regardless of Mortgagee's lack of possession of the Property

// day of Acquis (
- 8/1/06 (seal) 8-11-06 (seal) SUBSCRIBED AND TWO ANTQ

day of A Notary Public



0622939033 Page: 2 of 3

UNOFFICIAL COPY

MORTGAGE NOTE

| Elisa Perez Elisa Perez Elisa Perez Elisa Perez Elisa Perez OFFICIAL SEAL" | 1501000.00 | August | , 2006 |
|--|--|--|--------------------------------|
| with interest thereon until maturity at the rate of per cent. annum, payable and with interest after maturity or default at the rate of per cent. Per annum. The maker shall have the payinge of prepaying \$ or any multiple thereof on any interest paying date If default shall be made in the payment of principal or interest when the same becomes due, or in the event of any failure to comply with any of the terms, covenants or conditions of the mortgage collateral hereto, the entire unpaid principal, together with interest, shall at the option of the holder hereof, become at once due and payable without any notice whatever (notice being waived), such option to be exercised at any time after default. Domingo Perez Elisa Perez Elisa Perez Elisa Perez ### Wisconsin Avenue, at 1517 E. Wisconsin Avenue, at | | | |
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| Domingo Perez Elisa Perez Elisa Perez Elisa Perez Elisa Perez | This note is secured by a mortgage on real est | ate bearing even late herew | rith. |
| Elisa Perez Elisa Perez Elisa Perez Elisa Perez | This hote is seemed by a mortgage on your | 7,0 | |
| Ellisa felez | D. J. a. Damag | D. a 12-2 | , , |
| SUBSCRIBED AND SWORN TO this day of day of day of the d | | | S |
| Notary Public GARY W. ADAIR FINE OF COMMISSION EXPIRES 03/05/07 LLINOIS COMMISSION EXPIRES 03/05/07 | | | &/17/6 &-11-06 |

UNOFFICIAL COPY



of premises commonly known as 5654 S. SPAULDING, CHICAGO, 11, 60629

LOT 22 AND THE NORTH 1/2 OF LOT 23 IN BLOCK 4 IN MEYER'S SUBDIVISION OF THE FAST 3/4 OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 14, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Exemplander provided (1): Real Distance Transfer in de-

Deta

98226081

Chicago (City, Biale and Zip)

RECORDER'S OFFICE BOX NO

SPHO SUBB QUE ME TAX BILLS TO

DOMINGO PEREZ AND ELISA PEREZ

5654 S. SPAULUIN (Addies) CHICACO, II. 60629

(City, State and Zip)