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Doc#: 0624154015 Fee: \$46.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 08/29/2006 11:05 AM Pg: 1 of 2

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LT-1030804

**JUNIOR MORTGAGE NOTE (SECOND MORTGAGE)**

AMOUNT: \$ 30,000.00 DATE: July, 24 2006  
COLLATERAL ADDRESS: 515 N. LeClaire Chicago, Illinois 60644  
(See Attached Legal Description)

For value received, SYREETA HOUSTON, promises to pay to the order of KAMIKKA ROBERTS, the principal sum of THIRTY THOUSAND DOLLARS AND NO/00 (\$30,000) DOLLARS with 6% interest (amortized over 30 years) on the unpaid balance with a balloon payment on or before August 1, 2036; said principal and interest to be payable in monthly installments as follows:

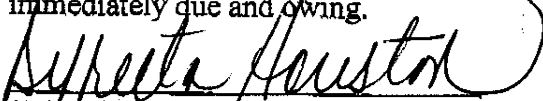
NINETY THREE DOLLARS AND 14/00 (\$179.86) is due beginning on the 1<sup>st</sup> day of SEPTEMBER 2006, and continuing on the first day of each month thereafter, with a final payment due on or before SEPTEMBER 30, 2026. All payments on account of the indebtedness evidenced by this note shall be to the unpaid principal balance.

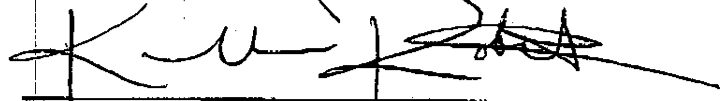
The monthly payment shall be payable at the address of KAMIKKA ROBERTS located at \_\_\_\_\_, CHICAGO IL \_\_\_\_\_, or such place as the legal holder of this note shall from time to time designate. Privilege is reserved to prepay at any time without penalty.

If there be any deficiency in the payment of any such installment of principal for a period of THIRTY (30) days after the due date thereof, the holder of this note may, at its option, and without notice, declare all the unpaid principal immediately due and payable. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of any subsequent default.

This note is secured by a junior mortgage of even date executed by the undersigned on certain property described therein and represents money actually used for the acquisition of said property on the improvements thereon.

Presentment for payment, protest, notice of protest, demand and notice of nonpayment are hereby waived. Each and all of the parties now or hereafter personally liable for the payment of any of the debt hereby evidenced agree, by executing or endorsing this note or by entering into or executing any agreement to pay any of said debt, that the legal owner or holder hereof shall have the right, without notice and at any time or times, to deal in any way with such party or any other person with respect to said debt or to grant to any such party or any other person any extensions of time for payment of any of said debt or any release of liability or any other indulgences of forbearances whatever, without releasing or in any way effecting the personal liability of any other party hereunder. If all or any of the premises secured by this note is sold, transferred or conveyed, without written consent of the note holders, the entire amount due under this note shall become immediately due and owing.

  
SYREETA HOUSTON

  
KAMIKKA ROBERTS

Mail To:  
Law Title Oak Brook  
800 Enterprise Dr.  
Ste. 205  
Oak Brook, IL 60523

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Law Title Insurance Agency Inc.-Naperville  
1300 Iroquois Drive, Suite 210, Naperville, Illinois 60563  
Title Department Phone: 630-717-1383, Title Department Fax: 630-717-7538  
Authorized Agent For: Law Title Insurance Company, Inc.

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## SCHEDULE C - PROPERTY DESCRIPTION

Commitment Number: OAK-103080H

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*The land referred to in this Commitment is described as follows:*

LOT 32 AND THE SOUTH 1/2 OF LOT 33 IN BLOCK 2 IN L.B. SIMM'S SUBDIVISION OF THE SOUTH 1/2 OF THE EAST 1/2 OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT RAILROAD), IN COOK COUNTY, ILLINOIS.

FOR INFORMATION ONLY: 16-09-218-016

515 NORTH LECLAIRE, CHICAGO IL 60644

PLEASE NOTE: THE PROPERTY ADDRESS AND ZIP CODE ARE PROVIDED FOR CONVENIENCE ONLY.