Doc#: 0624833129 Fee: \$54.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds

Date: 09/05/2006 01:15 PM Pg: 1 of 4

Mortgage Deed

BRUCE DAVIS

This Mortgage is given by OWNER OF RECORD, hereinafter called Lender,

of 14214 S. DOBSON, DOLTON, IL. 60419 to EDDIE B. FAIRLEY hereinafter called Borrower, which term includes any holder of this

Mortgage to secure the payment of the PRINCIPAL SUM of \$29,000.00 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 reade by Lender to Borrower and for the purpose expressed above, the Borrower does here by 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:

SEE TITLE REPORT FOR LEGAL DESCRIPTION

Attach Properly 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 cobe established by the holder of a senior mortgage.
- 3. In the event that Borrower fails to carry out the covenants and agreements set orth 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.

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

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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. Borrover 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 ict commit waste or permit others to commit actual, permissive or constructive waste on the property.
- 10. Borrower further coverages 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.

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Executed under	er seal this 26 st .	JUNE. 2006 (ye	ear).
State of	LINOIS 🚣	dali B. fair	le-
County of C	OOK	C	
subscribed to the same in hi on the instrum executed the i	is of satisfactory evidenthe within instrument s/her/their authorized tent the person(s), or	appeared , personally kn dence) to be the person(s) we thand acknowledged to me the discapacity(ies), and that by the the entity upon behalf of with Simy hand and official seal.	vhose name(s) is/are hat he/she/they executed his/her/their signature(s) hich the person(s) acted,
Signature:			
Affiant	Known	Unknown	
ID Produced		·	
MAIL TO:	(Seal) 2253E Chicuso	1 24. 60617	PREPARED BY Andre Green 2253E. 55% CHURCH IL GOGIT

CHILLY IL GOLD

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State of Illinois, I, KELLY 4VIANI &

a Notary Public in and for said County and State, do hereby certify that Eddie B. Fairley a Sinck men, personally known to me to be is subscribed to the foregoing instrument, appeared before me this day

Oct Colling Clert's Office

the same person(s) whose name(s) Is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that Is signed and delivered the said instrument as In Is free and voluntary act, for the purposes and therein set forth.

Given under my hand and official seal, this

en under my nand and official seal, this

My commission expires: 4.30.0

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day of fuguest, 204.

Notary Public

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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1409 ST5088764 HSC STREET ADDRESS: 14214 DOBSON AVE

CITY: DOLTON COUNTY: COOK

TAX NUMBER: 29-02-304-024-0000

LEGAL DESCRIPTION:

LOT 12 IN BLOCK 1 IN CALUMET PARK THIRD ADDITION, BEING A SUBDIVISION OF PART OF THE SOUTHWES 1/4 OF SECTION 2, TOWNSHIP 36 NORTH, RANGE 14 EAST OF THE THIRD ACC IN COOK

OF COUNTY CLOTHES OFFICE

OFFICE PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 7, 1925 AS DOCUMENT 8999101, IN COOK COUNTY, ILLINOIS

LEGALD

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08/24/06