Doc#: 0707433053 Fee: \$50.00 Eugene "Gene" Moore RHSP Fee: \$10.00

Cook County Recorder of Deeds
Date: 03/15/2007 07:55 AM Pg: 1 of 3

02/28/2007 10:37 FAX 7739940042

DUFIRST PRIORITY MTG

JUNIOR MORTGAGE

The Buyer, is Deon Owens an individual, ("Mortgagor"), and the Seller is, Travis England, an individual ("Mortgagee"). Buyer is indebted to Seller in the principal sum of six thousand two hundred and fifty and 00/100 dollars (\$6,250.00), with interest at the rate of six percent (6.0%) per annum, payable as provided in a certain Promissory Note dated _______, 2007. The terms and conditions of such Promissory Note are incorporated herein by reference.

Therefore, to secure the payment of the above indebtedness, Buyer hereby mortgages and conveys to Mortgagee all the following real estate:

SEE ATTACHED LEGAL DESCRIPTION

P.I.N. 20-20-119-716-0000 Commonly known as: 6645 S. Bishop Chicago, Illinois 60636

Subject to: First Mortgage

Subject to all valid easements, rights of way, covenants, conditions, reservations and restrictions of record, if any.

To have and to hold the same, together with all the buildings, improvements and appurtenances belonging thereto, if any, to the Mortgagee and Mortgage, s heirs, successors and assigns forever.

Buyer covenants with Seller that:

- 1. Buyer will promptly pay the above indebtedness wher due;
- 2. Buyer will promptly pay and discharge all real estate www. assessments and charges assessed upon the property when due, and in default thereof, Seller may pay the sum, and such amounts will also be secured by this Seller:
- 3. Buyer will keep the buildings and improvements on the property, i any, insured against loss by fire and other casualty in the name of Seller in such an amount and with such company pe shall be acceptable to Seller, and in default thereof, Seller may effect such insurance and such amounts will a so be secured by this Seller;
- 4. Buyer will neither make nor permit any waste upon the property and will maint in the property and any improvements in good repair;
- 5. Buyer will not remove or demolish any building or improvement on the property withou the consent of Seller:
- 6. If Buyer shall sell, convey or transfer, voluntarily or involuntarily, all or any interest in the above property, Seller may, at her option, declare the entire indebtedness secured hereby to be immediately due and payable;
- 7. Buyer hereby assigns to Seller all rents and profits of the property, if any, as additional security for the above indebtedness:
 - 8. Seller shall be entitled to the appointment of a receiver in any action to foreclose this Seller; and
- 9. Buyer will warrant and defend the title to the property against the lawful claims and demands of all persons.

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32

0707433053 Page: 2 of 3

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02/28/2007 10:37 FAX 7739940042

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If any payment required under such Promissory Note is not paid when due, or if default shall be made by Buyer in the performance of any agreement, term or condition of this Seller or such Promissory Note, Seller may, at her option, declare the entire indebtedness secured hereby to be immediately due and payable and may enforce payment of such indebtedness by foreclosure of this Seller or otherwise, in the manner provided by law. Buyer shall pay all costs and expenses, including reasonable attorney's fees, incurred by Seller by reason of Buyer's default.

Provided, however, that if Buyer shall pay the above indebtedness and faithfully perform all agreements, terms an I conditions of this Junior Mortgage and Promissory Note then this Junior Mortgage shall be null and void.

The me hits and remedies of Seller herein are cumulative, not exclusive, and are in addition to all other rights and renegies available to Seller at law or equity. Failure of Seller to exercise any right or remedy at any time shall not be waiver of the right to exercise any right or remedy on any future occasion.

If any provision of this Junior Mortgage shall be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

This Junior Mortgage is right upon the statutory condition, for any breach of which Seller will have the statutory power of sale, if existing under applicable law.

IN WITNESS WHEREOF, this Jurier Mortgage is executed under seal on the 15th day of August, 2005. The County

STATE OF ILLINOIS

Deon Owens

COUNTY OF COOK

On the day of TEBULA 2007 before me, a Notary Public in and for the above state and county, Deon Owens personally appeared, known to me or proved to be the person named begin and who executed the foregoing instrument, and being first duly sworn, such person acknowledged that he executed said instrument

for the purposes therein contained as his free and voluntary act and deed.

NOTARY PUBLIC

OFFICIAL SEAL" CHRIS A. BURKLOW NOTARY PUBLIC STATE OF ILLINOIS ly Commission Expires 02/22/200

0707433053 Page: 3 of 3

STREET ADDRESS: 6645 SOUTH DISHOF STREET IAL COPY

CITY: CHICAGO

COUNTY: COOK

TAX NUMBER: 20-20-119-016-0000

SEGAL DESCRIPTION:

LOT 18 IN BLOCK 1 IN E.S. KIRKLAND'S SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 20, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clark's Office

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