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Doc#: 0720554059 Fee: \$30.50
Eugene "Gene" Moore
Cook County Recorder of Deeds
Date: 07/24/2007 02:35 PM Pg: 1 of 4

Property of Cook County Clerk's Office

Promissory Note
TITLE OF DOCUMENT

THIS INSTRUMENT WAS PREPARED BY:

Alma R Meza
6324 W. 92 nd Street
Oaklawn, IL 60453

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Final Checklist for Due on Demand Promissory Note

Borrower: ALMA R. MEZA

Lender: VERONICA SOTO

October 14, 2005

Make It Legal

_____ The Promissory Note must be signed and dated by ALMA R. MEZA.

_____ ALMA R. MEZA's city and state should also be included on the Note.

Copies

Give a signed copy of the document to:

_____ VERONICA SOTO

_____ ALMA R. MEZA

Other Information

- * No witnesses or notarization is required.
- * The Promissory Note should be reviewed periodically to ensure that no defaults have occurred. If ALMA R. MEZA fails to make a payment on any given due date, VERONICA SOTO should notify ALMA R. MEZA promptly and inform ALMA R. MEZA of relevant penalty provisions which may be imposed because of the default.

Reasons to Update

- * To correct an error or change a term in the original Promissory Note.
- * To prepare a Promissory Note for a different transaction.

DONE AT CUSTOMER'S REQUEST

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DUE ON DEMAND PROMISSORY NOTE

\$7,000.00

Date: September 19, 2005

For value received, the undersigned ALMA R. MEZA (the "Borrower"), at 5413 W. 79TH STREET, BURBANK, Illinois 60459, promises to pay to the order of VERONICA SOTO, (the "Lender"), at 2850 S. HAMLIN, CHICAGO, Illinois 60623, (or at such other place as the Lender may designate in writing) the sum of \$7,000.00 with interest from September 19, 2005, on the unpaid principal at the rate of 20.00% per annum. - 10 % per annum.

The unpaid principal and accrued interest shall be payable in full on any future date on which the Lender demands repayment (the "Due Date"). 2/19/2006 - 2/19/2007

All payments on this Note shall be applied first in payment of accrued interest and any remainder in payment of principal.

The Borrower reserves the right to prepay this Note (in whole or in part) prior to the Due Date with no prepayment penalty.

If any payment obligation under this Note is not paid when due, the Borrower promises to pay all costs of collection, including reasonable attorney fees, whether or not a lawsuit is commenced as part of the collection process.

If any of the following events of default occur, this Note and any other obligations of the Borrower to the Lender, shall become due immediately, without demand or notice:

- 1) the failure of the Borrower to pay the principal and any accrued interest in full on or before the Due Date;
- 2) the death of the Borrower or Lender;
- 3) the filing of bankruptcy proceedings involving the Borrower as a debtor;
- 4) the application for the appointment of a receiver for the Borrower;
- 5) the making of a general assignment for the benefit of the Borrower's creditors;
- 6) the insolvency of the Borrower;
- 7) a misrepresentation by the Borrower to the Lender for the purpose of obtaining or

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extending credit.

If any one or more of the provisions of this Note are determined to be unenforceable, in whole or in part, for any reason, the remaining provisions shall remain fully operative.

All payments of principal and interest on this Note shall be paid in the legal currency of the United States. The Borrower waives presentment for payment, protest, and notice of protest and nonpayment of this Note.

No renewal or extension of this Note, delay in enforcing any right of the Lender under this Note, or assignment by Lender of this Note shall affect the liability or the obligations of the Borrower. All rights of the Lender under this Note are cumulative and may be exercised concurrently or consecutively at the Lender's option.

This Note shall be construed in accordance with the laws of the State of Illinois.

Signed this 19 day of September 2006 at 5413 W. 79th Street
BURBANK IL 60419.

Borrower:
ALMA R. MEZA

By: _____
ALMA R. MEZA

