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LEGAL FORMS

No. 103 REC
February 1988

SECOND
MORTGAGE (ILLINOIS)
For Use With Note Form No. 1447

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Cook County Recorder 23.50



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Above Space for Recorder's use only

THIS AGREEMENT, made Dec 7 1998, between AUDREY A. PHILLIPS
19011 S. MAPLE COUNTRY CLUB HILLS, IL 60478
herein referred to as "Mortgagors," and SARAH BARBARA ANN ADAMS
1900 S. MAPLE COUNTRY CLUB HILLS, IL 60478
herein referred to as "Mortgagee," witnesseth:

THAT WHEREAS the Mortgagors are justly indebted to the Mortgagee upon the installment note of even date herewith,
in the principal sum of Thirty Four Thousand Four Hundred FIFTY DOLLARS (\$ 34,450.00),
payable to the order of and delivered to the Mortgagors, in and by which note the Mortgagors promise to pay the
said principal sum and interest at the rate and in installments as provided in said note, with a final payment of the balance due
on the 7 day of Dec 1998, and all of said principal and interest are made payable at
such place as the holders of the note may, from time to time, in writing appoint, and in absence of such appointment, then at the
office of the Mortgagee at As Agreed.

NOW, THEREFORE, the Mortgagors to secure the payment of the said principal sum of money and said interest in
accordance with the terms, provisions and limitations of this mortgage, and the performance of the covenants and agreements
herein contained, by the Mortgagors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt
whereof is hereby acknowledged, do by these presents CONVEY AND WARRANT unto the Mortgagee, and the Mortgagee's
successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying
and being in the COUNTRY CLUB HILLS COUNTY OF COOK IN STATE OF ILLINOIS, viz:

LOT 179 IN TIERRA GRANDE SUBDIVISION, BEING A SUBDIVISION OF PART OF THE
SOUTHEAST 1/4 OF SECTION 3, TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

which, with the property herein after described, is herein held in trust as the "trustee".
Permanent Real Estate Index Number(s): 31-03402-016 VOLUME 178

Address(es) of Real Estate: 19011 S. MAPLE COUNTRY CLUB HILLS, IL 60478

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents,
issues and profits thereof for so long and during all such times as Mortgagors may be entitled thereto (which are pledged
primarily and on a parity with said real estate and not secondarily) and all apparatus, equipment or articles now or hereafter therein
or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single unity or centrally
controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows,
floor coverings, indoor beds, awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate
whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the
premises by Mortgagors or their successors or assigns shall be considered as constituting part of the real estate.

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TO HAVE AND TO HOLD the premises unto the Mortgagee, and the Mortgagor's successors and assigns, forever, for the purposes, and upon the uses herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the Mortgagor do hereby expressly release and waive.

The name of a record owner is: AUDREY A. PHILLIPS

This mortgage consists of four pages. The covenants, conditions and provisions appearing on pages 3 and 4 are incorporated hereto by reference and are a part hereof and shall be binding on Mortgagors, their heirs, successors and assigns.

Witness the hand . . . and seal . . . of Mortgagors the day and year first above written.

PLEASE
PRINT OR
TYPE NAME(S)
BELOW
SIGNATURE(S)

Audrey A. Phillips (SEAL) X (SEAL)
X (SEAL) X (SEAL)
X (SEAL) X (SEAL)

State of Illinois, County of COOK

OFFICIAL SEAL
LINDA M. PERAZZOLO
NOTARY PUBLIC STATE OF ILLINOIS
My Comm. Expires Feb. 20, 2001

IMPRESS
SEAL,
HERE

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY

CERTIFY that Audrey A. Phillips is An Unmarried Person

personally known to me to be the same person whose name Audrey A. Phillips is subscribed

to the foregoing instrument, appeared before me this day in person, and acknowledged that

s/he signed, sealed and delivered the said instrument as a true and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this 13 day of July, 1998.

Commission expires 12/31/01

NOTARY PUBLIC

Mail to: Marlene A. Johnson
This instrument was prepared by 9539 S. Jeffery Chgo.

(Name and Address)

Mail this instrument to: 9539 S. Jeffery Chgo.

(Name and Address)

(City)

(State)

60217

(Zip Code)

OR RECORDER'S OFFICE BOX NO. _____

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