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" MORIGAGE Willie Washington & Emma Wash	unation
on the 29th day of Sept 1087, Willie + Emma Washington	()637)
who live(s) at 1347 to Many hales Clas II	
(the "Property Owner"). MORTGAGES and WARRANTS to Oxford Resources Corp. ("Oxford"), whose principal place of business is at 175 Crossways Park West, Woodbury, New York 11797, all of the full buildings, and other improvements now or in the future owned by the Property Owner and located at 15 10 MG, 115 MG.	
inCookCounty, titinols (the "mortginged property"), the legal description of which is as follows:	
Lot 41 (except the S. 6 feet, 6 inches thereof) & Lot 42 (except the N. 12 feet thereof) in Block 1 in Congers and Davis' Subdivision of the 4 of the West 4 of the West 4 of the Northeast 4 of Section 5, Township 39, North, Range 13, East of the Third Principal Meridian, 16-05-218-005	.on
The Property Owner MC RTGAGES and WARRANTS the mortgaged property to Oxford to provide security for a debt owing under a Retail Installment Contract (In Contract) dated 1987, between William Films as Contractor/Seller which Contract has been or is to be assigned to Oxford. The Tob lobt owing under the Contract is \$ 450.00 (referred to in the Contract as the "Amount	
Financed") and is payable, togramer with a FINANCE CHARGE (as defined in the Contract) calculated at the interest rate specified in the Contract, in consecutive months, it antiments of \$	
due under said Contract. The Contract also provides for late charges; however, in no event shall the total aggregate indebtedness secured by this mortgage exceed an amount equal to living the debt owing under the Contract.	
The Property Owner also agrees to the following terms: 1. PROPERTY SUBJECT TO MORTGAGE: The Property Owner subjects the mortgaged property to payment of the debt due under the Contract.	
2. INSURANCE: The Property Owner will maintain instructe against fire and other hazards on the mortgaged property for the benefit of Oxford, will pay the premiums for the insurance and criff transfer to Oxford all proceeds of such insurance to the extent of the unpaid debt secured by this mortgage. 193-50 10 10 10 10 10 10 10 10 10 10 10 10 10	12 30 0
4. OTHER MORTGAGES: The Property Owner will pay, on time, fall installments of principal and interest on any other mortgage on the mortgaged property, and will not violate any other term of any etc., mortgage.	25,
5. RECEIPTS; FAILURE TO MAKE CERTAIN PAYMENTS: Upon Oxlord's written request, the Property Owner shall furnish to Oxford duplicate receipts for payments required by paragraphs 2, 3 and 4 above. If the Property Owner fails to make any payment required by paragraphs 2, 3 or 4 above. Oxford may make the payment. If Oxford makes any such payment of such payment will be added to the debt secured by this mortgage and will be a debt of the Property Owner, payable on Oxfore's perhand, with interest equal to the lesser of a rate of 16% per year or the maximum rate permitted by law.	625350
6. NO ALTERATION OF MORTGAGED PROPERTY: The Property Owner will not alter, demolish or remove any part of the mortgaged property without Oxford's permission. The Property Owner will keep the mortgaged property; in good repair and condition. 7. IMMEDIATE PAYMENT UPON DEFAULT: If any installment due under the Contract is not paid within 30 days after its due date or if any other "default" as defined in the Contract occurs, or if any term of this mortgage is violated, Ox' or 1 may demand the immediate payment of the entire	
debt due under the Contract and this mortgage. Upon payment in full after any such de maild a refund of the unearned portion of the FINANCE CHARGE and any insurance charges may be due as described in the Contract. 8. DEBT DUE ON SALE: Oxford may, at its option, also demand immediate payment of the entire debt due under the Contract and this mortage upon any sale or transfer of the mortgaged property or upon any assignment or pledge of the Ceneficial interest in or power of direction	
over any land trust holding title to the mortgaged property. Upon payment in full after any such demind a refund of the unearned portlon of the FINANCE CHARGE and any insurance charges may be due as described in the Contract. 9. RIGHT OF ACCESS: After a default, or if Oxford reasonably believes a default has been committed in dor this mortgage or the Contract, Oxford, in addition to its other remodies, may enter the mortgaged property for the purposes of inspection.	
10. DEMAND IN PERSON OR BY MAIL: Demand for payment may be made in person or by mail. 11. SALE AS SINGLE PROPERTY; RECEIVER UPON FORECLOSURE: In case of foreclosure, a receiver of the mortgaged property may be appointed, and the mortgaged property may be sold as one piece of property. Oxford may be appointed as such receiver.	
12. LIENS ON PROPERTY: The Property Owner will not allow any mechanics', materialmen's, workmen's, judgmen' or a X lien to attach to the mortgaged property. 13. STATEMENTS BY PROPERTY OWNER: The Property Owner is the sole owner of the mortgaged property. Should, file necessary for the Property Owner to sign any additional papers to make this mortgage fully effective, the Property Owner will sign such pupers.	
14. FUTURE OWNERS: This mortgage shall be binding upon the Proporty Owner, his, her or their heirs and personal representatives, and all persons who subsequently acquire any interest in the mortgaged property. 15. TRANSFER OF MORTGAGE: Oxford may transfer its interest in this mortgage. Any subsequent holder of Oxford's interes. In this mortgage will have all the rights Oxford would have if Oxford were still the holder, including the right to transfer.	
16. WAIVER OF HOMESTEAD: The Property Owner releases and waives all right of homestead exemption in the mortgaged property. 17. GOVERNING LAW: This instrument shall be governed by the law of Illinois.	
18. FORECLOSURE: If the debt secured by this mortgage becomes due, whether by acceleration or otherwise, Oxford has the right to foreclose its lien, and in any such foreclosure suit there shall be allowed as additional indebtedness in the decree for sale all expenditures which may be incurred on behall of Oxford for reasonable attorneys' fees and other costs. The proceeds of any foreclosure sale of the mortgaged property shall be distributed and applied in the following order of priority: First, on account of all expenses incident to the foreclosure proceedings; second, all other items which under this mortgage constitute secured indebtedness additional to that evidenced by the Contract, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the Contract; and fourth, any overplus to the Property Owner.	
19. LEGAL DESCRIPTION AUTHORIZATION: The Property Owner hereby authorizes Oxford to determine the legal description of the mortgaged property and enter it on this mortgage.	
This mortgage has been duly executed by the Property Owner.	ng ton
In Presence Of The Property owner (L.S.)	<u> </u>
(SUSSIFIED GYEOG CEVINO WITHERS) GYEOG CEVINO (L.S.)	හිත
(L.S.)	- · -
This instrument was prepared by, and when recorded should be mailed to:	

OXFORD RESOURCES CORP. 175 CROSSWAYS PARK WEST WOODBURY, N.Y. 11797

UNOFFICIAL COPY

COUNTY OF I,	Age to the same	
A Notary Public for and in said County, do hereby certify that highly the spensonally known to me to be the same personic) whose name(s) is (are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that har/she/they signed and delivered the said instrument as his/nor/their free and voluntary set, for the uses and purposes therein set forth, including the relates and walver of the right of homested. Given under my hand and notarial seal this day of 19 (NOTARY PUBLIC) STATE OF ILLINOIS COUNT OF BOSE COUNT OF B		W
personally known to me to be the same person(e) whose name(a) is lare) subscribed to the foregoing inctrument, appeared before me this say in person, and acknowledged that he/sho/they sighed and delivered the sald instrument as his/hor/their free and voluntary act, for the uses and purposes therein set forth, including the release and walver of the right of homested. Given under my hand and notarial seel this	COUNTY OF	The second of th
personally known to mis to be the same personate; whose name(s) is fare; subscribed to the foregoing instrument, appeared before methis day in person, and acknowledged that he/anchine; personal purposes therein set forth, including the release and walver of the right of homested. My commission expires STATE OF ILLINOIS STATE OF ILLINOIS COUNTY OF SAME A Notity Public for and in and County, do hereby certify that it is the subscribing witness to the foregoing instrument, and instrument, and instrument and i	In the state of th	a Notary Public for and in said County, do hereby certify that
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