

UNOFFICIAL COPY
MORTGAGE 2025

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THIS INDENTURE WITNESSETH: That the undersigned

-----Charles Annerino and Margaret A. Annerino, his wife-----
 of the Village of Oak Lawn County of Cook State of Illinois,
 hereinafter referred to as the Mortgagor, does hereby Mortgage and Warrant to

-----George Washington Savings & Loan Association-----
 a corporation organized and existing under the laws of the State of Illinois, hereinafter
 referred to as the Mortgagor, the following real estate, situated in the County of Cook
 in the State of Illinois, to wit:

Parcel 1: LOT 17 IN BLOCK 10 IN OAK LAWN CAMPBELL'S SUBDIVISION OF THAT PART OF THE WEST $\frac{1}{4}$ OF THE NORTHWEST $\frac{1}{4}$ OF SECTION 9, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN LYING NORTH OF THE WABASH, ST. LOUIS AND PACIFIC RAILROAD EXCEPT THE EAST 8 FEET OF LOT 6 AND EXCEPT ALL OF LOTS 7, 8, 9, 10, 25, 26, 27, 28 AND 29 IN BLOCK 4 AND ALL OF BLOCK 11 IN MINNICK'S OAK LAWN SUBDIVISION OF THE NORTHWEST $\frac{1}{4}$ AND THE WEST 20 ACRES OF THE NORTHEAST $\frac{1}{4}$ OF SECTION 9, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE NORTH 699.94 FEET OF THE EAST 696 FEET THEREOF) IN COOK COUNTY, ILLINOIS. 24-09-110-002C BO
 Parcel 2: LOTS 39 AND 40 IN BLOCK 5 IN RIDGE LAWN HIGHLANDS FIRST ADDITION, BEING A SUBDIVISION OF THE WEST $\frac{1}{4}$ OF THE SOUTHEAST $\frac{1}{4}$ OF THE NORTHWEST $\frac{1}{4}$ OF THE SOUTHEAST $\frac{1}{4}$ AND THE WEST $\frac{1}{4}$ OF THE EAST $\frac{1}{4}$ OF THE SOUTHWEST $\frac{1}{4}$ OF THE SOUTHEAST $\frac{1}{4}$ OF SECTION 10, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. 24-10-410-001
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Parcel 1: 9645 S. East Shore Dr., Oak Lawn, IL. 60453
 Parcel 2: 10101 S. Kilcare, Oak Lawn, IL. 60453

TOGETHER with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures or articles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, insulation or otherwise and any other thing now or hereafter therein or thereon the furnishing of which by lessors to lessees is customary or appropriate, including screens, window shades, storm doors and windows, floor coverings, screen doors, venetian blinds, in-door beds, awnings, stoves and water heaters (all of which are declared to be a part of said real estate whether physically attached thereto or not); and also together with all easements and the rents, issues and profits of said premises which are hereby pledged, assigned, transferred and set over unto the Mortgagor.

TO HAVE AND TO HOLD all of said property unto the Mortgagor forever, for the uses herein set forth, free from all rights and benefits under the Homestead Exemption Laws of the State of Illinois, which said rights and benefits said Mortgagor does hereby release and waive.

TO SECURE the payment of a certain indebtedness from the Mortgagor to the Mortgagor evidenced by a note made by the Mortgagor in favor of the Mortgagor, bearing even date herewith in the sum of Sixty Two Thousand Five Hundred Sixty no/100's DOLLARS (\$62,500.00), which note, together with interest thereon as provided by said note, is payable in monthly installments of Sixty Four Thousand One Hundred One & 55/100's DOLLARS (\$64,101.55) on the 27th day of each month extending until the entire sum is paid.

COOK COUNTY, ILLINOIS
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To secure performance of the other agreements in said note, which are hereby incorporated herein and made a part hereof, and which provide, among other things, for an additional monthly payment of one-twelfth (1/12th) of the estimated annual taxes, assessments, insurance premiums and other charges upon the mortgaged premises. And to secure possible future advances as hereinafter provided and to secure the performance of the Mortgagor's covenants herein contained.

A. THE MORTGAGOR COVENANTS:

(1) To pay immediately when due and payable all general taxes, special taxes, special assessments, water charges, sewer service charges and other taxes and charges against said property, including those heretofore due, (the monthly payments provided by said note in anticipation of such taxes and charges to be applied thereto), and to furnish the Mortgagor, upon request, with the original or duplicate receipts therefor.

(2) To keep the improvements now or hereafter situated upon said premises insured against loss or damage by fire, lightning, windstorm and such other hazards, including liability under laws relating to intoxicating liquors and including hazards not now contemplated, as the Mortgagor may reasonably require to be insured against, under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, in such companies, through such agents or brokers, and in such form as shall be satisfactory to the Mortgagor. Such insurance policies, including additional and renewal policies shall be delivered to and kept by the Mortgagor and shall contain a clause satisfactory to the Mortgagor making them payable to the Mortgagor as its interest may appear.

(3) To promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or destroyed; to keep said premises in good condition and repair, and free from any mechanic's or other lien or claim of lien not expressly subordinated to the lien hereof; not to suffer or permit any unlawful use of or any nuisance to exist on said property nor to diminish nor impair its value by any act or omission to act; to comply with all requirements of law with respect to the mortgaged premises and the use thereof.

(4) That if the Mortgagor shall procure contracts of insurance upon his life and disability insurance for loss of time by accidental injury or sickness, or either such contract, making the Mortgagor assignee thereunder, the Mortgagor may pay the premiums for such insurance and add said payments to the principal indebtedness secured by this mortgage to be repaid in the same manner and without changing the amount of the monthly payments, unless such change is by mutual consent.

