THIS SPACE FOR RECORDER'S USE ONLY

89473645

MORTGAGE

On the [illegible] day of [illegible] 19[illegible]

who live(s) at 547 E. 89th St. Chicago, Ill.

(the "Property Owner") MORTGAGES and WARRANTS to Oxford Credit Corp. ("Oxford"), whose principal place of business is at 300 Crossways Park Drive, Woodbury, New York 11797, all of the land, buildings, and other improvements now or in the future owned by the Property Owner and located at [illegible]

in [illegible] County in Illinois (the "mortgaged property"), the legal description of which is as follows:

Lot 20, West ½ of Lot 21, In Block 35 in S.E. Cross's Subdivision of Blocks 27 to 42 both inclusive in Dauphin Park Second Addition, being a Subdivision of the West half of the Northeast Quarter of Section 3, Township 37 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois. Commonly known as: 547 E. 89th St. Chicago, Ill.

P.I.N. Number(s): 25-03-217-019

The Property Owner MORTGAGES and WARRANTS the mortgaged property to Oxford to provide security for a debt owing under a Retail Installment Contract (the "Contract") dated [illegible] 19 88 between [illegible] as Buyer and [illegible] as Contractor Seller which Contract has been or is to be assigned to Oxford. The debt owing under the Contract is $ [illegible] (referred to in the Contract as the "Amount Financed") and is payable, together with a FINANCE CHARGE (as defined in the Contract) computed at the interest rate specified in the Contract, in consecutive monthly installments of $ [illegible] each, commencing 60 days from the date of completion of the improvements described in the Contract, with the full debt, if not paid earlier, due [illegible] months after the due date of the first payment due under said Contract. The Contract also provides for late charges [illegible] in no event shall the total aggregate indebtedness secured by this mortgage exceed an amount equal to twice 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 insurance against fire and other hazards on the mortgaged property for the benefit of Oxford, will pay the premiums for the insurance and will transfer to Oxford all proceeds of such insurance [illegible] secured by this mortgage.
3. TAXES AND ASSESSMENTS. The Property Owner will pay on time all taxes, assessments and [illegible] mortgaged property.
4. OTHER MORTGAGE. The Property Owner will pay on time all installments of principal and interest [illegible] mortgaged property and will not violate any other term of such other mortgage.
5. RECEIPT [illegible] FAILURE TO MAKE CERTAIN PAYMENTS. [illegible] Oxford [illegible] request the Property Owner [illegible] this mortgage [illegible] of the maximum rate permitted by law.
6. NO ALTERATION [illegible] without Oxford's consent [illegible]
7. [illegible] default [illegible] debt due under [illegible] CHARGE [illegible]
8. DEBT DUE ON SALE. Oxford may at its option declare immediate payment of the entire debt [illegible] mortgage upon [illegible] FINANCE CHARGE [illegible]
9. RIGHT OF ACCESS. [illegible] Oxford [illegible]
10. DEMAND IN PERSON OR BY MAIL. Demand for payment may be made in person or by mail.
11. SALE AS SINGLE PROPERTY [illegible] FORECLOSURE. [illegible]
12. LIENS [illegible] mortgaged property.
13. STATEMENTS BY PROPERTY OWNER. The Property Owner is the sole owner of the mortgaged property [illegible] Property Owner [illegible] mortgage fully effective [illegible]
14. FUTURE OWNERS. [illegible] Property Owner [illegible] person [illegible] interest in the mortgaged property.
15. TRANSFER OF MORTGAGE. Oxford may transfer its interest in the mortgage. Any such [illegible] will have all the rights of Oxford as 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 [illegible]
17. GOVERNING LAW. This instrument shall be governed by the law of Illinois.
18. FORECLOSURE. [illegible] the debt secured by this mortgage becomes due, whether by acceleration or otherwise [illegible] foreclosure [illegible] which may be incurred on behalf 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 [illegible] foreclosure proceedings [illegible] this mortgage [illegible] the Contract, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the Contract [illegible] 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.

I (We) acknowledge that I (we) have received a copy of this mortgage.

This mortgage has been duly executed by the Property Owner.

In Presence Of: [signature]

(SUBSCRIBING WITNESS) [signature]

X [signature] (L.S.) (PROPERTY OWNER) JACK JENKINS

X [signature] (L.S.) (PROPERTY OWNER) [illegible]

(L.S.) (PROPERTY OWNER)

MAIL TO

This instrument was prepared by, and when recorded should be mailed to:

OXFORD CREDIT CORP.
300 CROSSWAYS PARK DRIVE
WOODBURY, NEW YORK 11797

STATE OF ILLINOIS) ss
COUNTY OF ______)

I, ______ a Notary Public for and in said County, do hereby certify that ______ and ______ (his/her spouse), personally known to me to be the same person(s) whose name(s) is (are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free 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 notarial seal this ______ day of ______ 19 ______

My commission expires ______ 19 ______

______ (NOTARY PUBLIC)

STATE OF ILLINOIS) ss
COUNTY OF Cook)

I, ______ a Notary Public for and in said County, do hereby certify that ______ the subscribing witness to the foregoing instrument, personally known to me, who, being by me duly sworn, did depose and say that he/she resides at 9425 S ______ Oak Lawn, Il. that he/she knows said ______ to be the individual(s) described in, and who executed the foregoing instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth; that he/she, said subscribing witness, was present and saw him/her/them execute the same, and that he/she, said subscribing witness, at the time subscribed his/her name as witness thereto.

Given under my hand and notarial seal this 27 day of September 19 89

My commission expires ______ 19 ______

______ (NOTARY PUBLIC)

"OFFICIAL SEAL"
DENNIS W. HILL
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPIRES 6/17/90

OCC 16-3 ILL

1/88

DEPT-01 RECORDING $12.00
T#8886 TRAN 0413 10/05/89 15:13:00
#2860 # G *-89-473645
COOK COUNTY RECORDER

89473645

MORTGAGE

Jack + Evmakenas

— TO —

OXFORD CREDIT CORP.

The land affected by the instrument lies in

the ______

of ______

COUNTY OF Cook
STATE OF ILLINOIS

SECTION ______

BLOCK ______

LOT ______

Oxford Credit Corp
5th Crossings ______
Wickenberg ______

11719 5