UNOFFICALS COPY

	Nydia Santiago
On the 2nd day of September sent transfer.	19.89 Miguel Santiago & Nydia Morales
who live(s) at 6049 S. Richmond Chicago. Illi (the "Property Owner") MORTGAGES and WARRANTS to Oxford Cre Crossways Park Drive, Woodbury, New York 11797, all of the land, bull Property Owner and located at 6049 S. Richmond Chi	adia Oana 190, dan 199, sub san maindan balana at businana la na 200
	"mortgaged property"), the legal description of which is as follows:
24 in Block 6 in Cobe and McKinnon's	
division of the East 1/2 of the Southwe	est 4 of Section 13, Township 38
th. Range 13 East of the Third Princi	pal Meridian, in Cook County,
inois. Commonly known as: 6049 S. Ric	chmond, Chicagerr-Ellerocheus and area \$12 6
	T48888 " TRAN 2495 10/27/89 11:55:00
P.I.N. Number(s): 19-13-313-016 (47) (20)	#6704 # @:::0*+-89512894 COOK COUNTY RECORDER
the transport of the contract of scenario persons for the	COOK COMENTALISM
The Property Owner MORTGAGES and WARRANTS the mortgaged pro- Installment Contract (the "Contract") dated September 2.11.16	eperty to Oxford to provide security for a debt owing under a Refull 89 \
to be sesioned to Oxford The debt owing under the Contract Is \$ 8.	UUU • UU (referred to in the Contract as the "Amount
Financed") and is payable ogrither with a FINANCE CHARGE (as deli-	ined in the Contract) calculated at the interest rate specified in the
Contract, in consecutive month, ir stallments of \$ 170.43 the improvements described in the Contract, with the full debt, if not paid	earlier, due 84 months after the due date of the that payment
-riue under said Contract. The Contract also provides for late charges; nov	wever, in no event shall the total appreciate incontections becuted by
this mortgage exceed an amount equal to wice the debt owing under t	the Contract. A specific measure exercist on the specific measure of the specific measurements of the s
The Property Owner also agrees to the following terms: 1. PROPERTY SUBJECT TO MORTGAGE: Thus reperty Owner subject 1. PROPERTY SUBJECT TO MORTGAGE: Thus	
Contract. 2. INSURANCE: The Property Owner will maintain i issurance against fir Oxford, will pay the premiums for the insurance and will transfer to Oxford.	e and other hazards on the mortgaged property for the benefit of ord all proceeds of such insurance to the extent of the unpaid debt
secured by this mortgage. 3 TAXES AND ASSESSMENTS: The Property Owner will pay, on time.	, all taxes, assessments, and sewer, water or other charges on the
mortgaged property. 4. OTHER MORTGAGES: The Property Owner will pay, o. 1 mu, all in:	stallments of principal and interest on any other mortgage on the
mortgaged property, and will not violate any other term of any other me 5 RECEIPTS; FAILURE TO MAKE GERTAIN PAYMENTS. Upon Cylor, a	originge. a struct 30%
receipts for payments required by paragraphs 2, 3 and 4 above. If the Prop	or rty Owner fails to make any payment required by paragraphs 2, 3 or
 4 above, Oxford may make the payment. If Oxford makes any each payme this mertgage and will be a debt of the Property Owner, payable on Oxfor 	ints, the amount of such payment will be added to the dobt secured by If a Tomand, with interest equal to the lessor of a rate of 16% per year
or the maximum rate permitted by law. 6. NO ALTERATION OF MORTGAGED PROPERTY. The Property Owners	
without Oxford's permission. The Property Owner will keep the mortgate	ged crripe ty in good repair and condition.
7. IMMEDIATE PAYMENT UPON DEFAULT: If any Installment due under the "default" as defined in the Contract occurs, or if any term of this mortgage debt due under the Contract and this mortgage. Upon payment in full after CHARGE and any insurance charges may be due as described in the C	is violated .0; forcimay demand the Immediate payment of the entire riany such de mand, a refund of the unearned portion of the FINANCE
B. DEBT DUE ON SALE: Oxford may, at its option, also demand immemortage upon any sale or transfer of the mortgaged property or upon any over any land trust holding title to the mortgaged property. Upon payment	ediate payment of the intire debt due under the Contract and this assignment or please of the boneficial interest in or power of direction
FINANCE CHARGE and any insurance charges may be due as describe 9. RIGHT OF ACCESS: After a default, or if Oxford reasonably believes to	ed in the Contract. المنافضية المنا
Oxford, in addition to its other remedies, may enter the mortgaged pro-	perty for the purposes of inecaction.
10. DEMAND IN PERSON OR BY MAIL. Demand for phyment may be a 11. SALE AS SINGLE PROPERTY, RECEIVER UPON FORECLOSURE: in appointed, and the mortgaged property may be sold as one piece of pr	n case of foreclosure, a receiver of the mortgaged property may be
appointed, and the minigraphy property Owner will not allow any mechan mortgaged property.	iles', materialmen's, workmen's, judgir ent crtax light to attaon to the
13. STATEMENTS BY PROPERTY OWNER: The Property Owner is the sc Property Owner to sign any additional papers to make this mortgage tu	ole owner of the mortgaged property. Socially, it he necessary for the fly offective, the Property Owner will sign such papers.
14 FUTURE OWNERS: This mortgage shall be binding upon the Property persons who subsequently acquire any interest in the mortgaged proper	
 TRANSFER OF MORTGAGE; Oxford may transfer its interest in this me will have all the rights Oxford would have it Oxford were still the holder. 	ortgage. Any subsequent holder of Oxford a interest in this mortgage, including the right to transfer.
16. WAIVER OF HOMESTEAD: The Property Owner releases and waive 17. GOVERNING LAW: This instrument shall be governed by the law of	is all right of homostoad exemption in the mortgaged property.
18. FORECLOSURE: If the debt secured by this mortgage becomes di	ue, whether by acceleration or otherwise. Oxford has the right to
foreclose its lien, and in any such foreclosure suit there shall be allowed which may be incurred on behall of Oxford for reasonable attorneys' for the shall be allowed.	lees and other costs. The proceeds of any foreclosure sale of the
mortgaged property shall be distributed and applied in the following a foreclesure proceedings; second, all other items which under this mortgage.	
the Contract, with interest thereon as herein provided; third, all princip overplus to the Property Owner,	
19. LEGAL DESCRIPTION AUTHORIZATION: The Property Owner he	reby 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.	milian Collection :
In Prosence Ot:	(PROPERTY OWNER) MIGUEL SHATTAGO
HOWARD (Enk) (SUBSCRIBING WITNESS)	AKA (FROPERTY OWNER) NY DIA MORACES
This instrument was prepared by, and when recorded should be mailed to	(PROPERTY OWNER) AND LASS (L.S.) (PROPERTY OWNER) AND LASS (L.S.) (PROPERTY OWNER) AND LASS (L.S.)
mailed to: OXFORD CREDIT CORP. 300 CROSSWAYS PARK ORIVE, WOODBURY, NEW YORK 11797	7.4

OCC 16-3 ILL

Pink Copies - Title Holder(s))

percentally known to me to be the same personal whose name that share the same personal delations whilst deep in person, and decinivation of the third of the same personal percentage and purposes therein set forth, including the release and waver of the right of homestend. (Note in under my hand and noticed least this and the same personal percentage and purposes therein set forth, including the release and waver of the right of homestend. (Note in under my hand and noticed least this advised to the release and purposes therein set forth, including the release and south output of the release and south output of the release and south output of the release and purposes therein set forth, including the release and south output of the release and south outpu	personally known to me to be the same person(a) whose name(s) is for its substitute of the foreigning instrument, appeared delative methods in person, and acknowledged that he /alse/they signed and delivered the solid instrument as half-wither free and voluntary set, for the uses and purposes therein set forth, including the release and waker of the right of homestend. 2	pa tuse ally.	, a Notary Public for and in said County, do hereby certify that
In parson, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntury act, for the uses and purposes therein said forth, including the relocacy and water of the right of homestead. 2	In person, and seknowledged that he/she/they signed and delivered the said instrument as his/her/their five and voluntury act, for the uses and purposes therein set forth, including the releges and volunter of the right of homestand. Given under my hand and notarial soal this	bns - Middel Santiago & dydia Horates	(his/her spouse),
and purposes therein set forth, including the release and watver of the right of homested. 2	and purposes therein set forth, including the release and waiver of the right of homestood. The production of the pro		
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COUNT OF SET REACH POZZE IN E 1975 28 and 1975 29 and 29	COUNT GO CHART FOR THE STATE AND THE STATE A	STATE OF ILLINOIS POSCOS TO TRIBERIA LITTLE , DITOR	indis. Commonly known as: 6049 S. Rich
### A PORTRY PUBLIC for and in said County, do hereby cartify that ### ### ### ### ### #### #### ####	### A Notary Public for and in said County, do heraby certify that ##################################		
### ### ### ##########################	### ### ##############################	COUNTY OF	a Notary Public for and in said County, do hereby certify that
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mat ne/she knows audMiguelSantiago_ andNydia_Morales_ (Nydia_Santiagos) he individually described in and who excluded, it of recogning instruments as lighter/filter and voluntary set, for the uses and purposes therein so forth, that he/she, said subscribing winness, will aprecent and saw him/he//hem execute the same, and that he/she, said subscribing winness, at the time subscribed his/her name as witness, the recombination of the same and that he/she, said subscribing winness, at the time subscribed his/her name as witness, the recombination of the same and that he/she, said subscribing winness, at the time subscribed his/her name as witness, the recombination of the same and that he/she, said subscribing winness, at the time subscribed his/her name as witness, the recombination of the same and that he/she, said subscribing winness, at the time subscribed his/her name as witness, the recombination of the same and that he/she, said subscribing winness, at the time subscribed his/her name and that he/she, said subscribing winness, at the time subscribed his/her name and that he/she, said subscribing winness, at the time subscribed his/her name and that he/she, said subscribing winness, at the time subscribed his/her name and that he/she, said subscribing winness, at the time subscribed his/her name and that he/she, said subscribed his/her name and the said subscribed his/her name and that he/she, said subscribed his/her name and that he/she name an	that he/she knows but a Miguel L Santitago, and INVdia Morales. (NVdia Santitago) resorted in rain who executed, the foregoing instrument as six-her/life free and voluntary act, for the uses and purposes intered in that he/she, said subscribing witness, with a present and saw him/her/them execute the same, and hat he/she, said subscribing witness, at the time subscribing himself, and say the same and the same, and hat he/she, said subscribing witness, at the time subscribing himself, and the same and the sa	personally known to the, who, being by me duly sworn, did depo	se and say that he/she resides at 4868 W. Demnster Skokie
Support of the Control of the Contro	Sold subscribing witness, with proceeding and again him/her/them execute the same, and that tiersine, said subscribing witness, at the time subscribing hit/her name as witness updated by the same of	and Nyd	ia_Morales(Nydia_Santiago)he individualis) described in.
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