his form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

MORTGAGE

THIS INDENTURE, Made this

11th

day of April, 1989 . between

LONNIE E PRINCE, AND JOANNE WILLIAMS PRINCE, , HIS WIFE

89159266

, Mortgagor, and

MARGARETTEN & COMPANY, INC.

a corporation organized and existing under the laws of the State of New Jersey do business in the state of Illinois, Mortgagee.

and authorized to

WITNESSETH: That whereas the Mortgagor is justly indebted to the Mortgagee, as is evidenced by a certain Promissory Note bearing even date herewith, in the principal sum of

Eighty- Th' e: Thousand, One Hundred Forty- Three 83,143.00) payable with interest at the rate of

and 00/100

AND One malf Per Centum Ten per centum (

%) per annum on the unpaid balance until paid, and made payable to the order 1/2 10 AND of the Mortgagee at its office

in Iselin, New Jursay 08830

or at such other place as the holder may designate in writing, and delivered; the said principal and interest being payable in monthly installments of

Seven Hundred Sixty 26/100

Dollars (\$) on the first day of 760.75 June 1, 1989 the first day of each and every month thereafter and the note is fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payat le on the first day of May. 2019

NOW, THEREFORE, the said Mortgagor, for the efter securing of the payment of the said principal sum of money and interest and the performance of the covenants and agree ments herein contained, does by these presents MORTGAGE and WARRANT unto the Mortgagee, its successors or assigns, the following described Real Estate situate, lying, and being in the and the State of Illinois, to wit: county of COOK

PARCEL 1: LOT 5 IN BLOCK 35 IN LIBERTY SQUARE UNIT NUMBER 3, BEING A SUBDIVISION OF PART OF THE SCUTHWEST 1/4 OF SECTION 29 AND THE SOUTHEAST 1/4 OF SECTION 30, TOWNSHIP 41 NORTH RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY: ILLINOIS. PARCEL 2: EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS OVER OUT LOT 1 INLIBERTY SOUARE NUMBER 3 AFORESAID, ALL IN COOK COUNTY, ILLINOIS. PIN # 07-29-310-042-0000

7632 WEYMOUTH

HANOVER PARK, ILLINOIS 60103

ASSUMPTION RIDER ATTACHED HERETO AND MADE A PART HEREOF

"REFERENCES HEREIN TO A MONTHLY MORTGAGE INSURANCE PREMIUM ARE AMENDED OR DELETED BY THE ATTACHED RIDER TO THIS MORTGAGE"

TOGETHER with all and singular the tenements, hereditaments and appurtenances thereunto belonging, and the rents, issues, and profits thereof; and all apparatus and fixtures of every kind for the purpose of supplying or distributing heat, light. water, or power, and all plumbing and other fixtures in, or that may be placed in, any building now or hereafter standing on said land, and also all the estate, right, title, and interest of the said Mortgagor in and to said premises.

TO HAVE AND TO HOLD the above-described premises, with the appurtenances and fixtures, unto the said Mortgagee, its successors and assigns, forever, for the purposes and 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 said Mortgagor does hereby expressly release and waive.

heirs, executors, administrators, successors, and assigns of the parties hereto. Wherever used, the singular number shall include the plural, the plural the singular, and the masculine gender shall include the feminine. THE COVENANTS HEREIN CONTAINED shall bind, and the benefits and advantages shall inure, to the respective

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instrument, appeared before	gniogarof ent of badr	public, in and for the county and State : LLIAMS PRINCE, , AILS WIFE same person whose name(s) is (are) subscialed god that (he, she, they) signed, seale	INCE, AND JOANNE WI	CONNIE E 68
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्राकेशका प्रोक्तिक स्थापना विकास के प्राप्त है। अबकु प्रार्कित के किया है। उसमें का तालू क्षेत्र का प्राप्त के का अबकु के किया है। इसमें अपने के अपने विकास के असमित	of the first of the arms to be a		Ô	
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PALATINE, IL 60067 887 WILMETTE ROAD, SUITE F MARGARETTEN & COMPANY, INC.

under subsection (a) of the preceding paragraph.

if the loan is current, at the option of the Mortgagor, shall be credited on subsequent payments to be made by the Mortgagor, or refunded to ficial Mortgagor. It, however, the monthly payment made by the Mortgagor under subsection (b) of the preceding I... agraph shall not be sufficient to pay ground renis, taxes, and assessments, or insurance premiums, as the case may be, when the same shall be one due and payable, the Mortgagor shall pay to the Mortgagor any amount necessary to make up the deficiency, on or before the date when payment of such ground renis, taxes, assessments, or insurance premiums shall be due. If at any time the Mortgagor shall tender to the Mortgagor, in accordance vith the provisions of the Mortgagor shall be due. If at any time the Mortgagor shall tender to the Mortgagor, in accordance with the provisions of the Mortgagor and payments made under the provisions of subsection (b) of the preceding paragraph, the Mortgagor has not become obligated to pay to the Secretary of Housing and Urban Development, and any balence remaining in the funds accumulated under the provisions of this mortgagor resulting in a public sale of the preceding paragraph. If there shall be a default under adverting and Urban Development, and any balence remaining in the funds accumulated under sale of the provisions of the the inner of the provisions of the mortgagor resulting in a public sale of the preceding paragraph. If there shall apply, at the time of the provisions of the Mortgagor established under sale default under default; the Mortgagor established under sale default sale of the provisions of the remaining under sale default sale sale default and the provisions of the remaining under sale default sale sale default and provisions of the time of the sale and shall properly adjust any payments which shall have been made under subsection (a) of the preceding paragraph. payments actually made by the Mortgagee for ground rents, taxes, and assessments, or insurance premiums, at the case may be, such excess, if the loan is current, at the option of the Mortgagor, or refunded to If the total of the payments made by the Mortgagor under subsection (b) of the preceding paragraph, shall exceed the amount of the

Any deficiency in the amount of any such aggregate monthly payment shall, unless nade good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may collect a "late charge" not to exceed four cents (46) for each dollar (\$1) for each payment more than fifteen (15) de." it arrears, to cover the extra expense involved in handling delinquent payments.

amortization of the principal of the said Note.

netedy stant to address to the following items in the order set for the order of insurance or monthly charge (in lieu of mortgage insurance premium), as the case may be;

(II) ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums;

(III) interest on the Note secured hereby; and

(IV) emeritacion of the principal of the said Note.

All payments mentioned in the two preceding subsections of this as agraph and all payments to be made under the Note secured hereby shall be added together and the aggregate amount thereof shall be added together and the aggregate amount the contract of the Mortgagor each month in a single payment to be applied by the Mortgagor each month in a single payment to be applied by the Mortgagor each month in a single payment to be applied by the Mortgagor each month in a single payment to be applied by the Mortgagor each month in a single payment to be applied by the Mortgagor each month in a single payment to be applied by the Mortgagor each month in a single payment to be applied by the Mortgagor each month in a single payment to be applied by the Mortgagor each month in a single payment to be applied by the Mortgagor each month in a single payment to be applied by the Mortgagor each month in a single payment to be applied by the Mortgagor each month in a single payment to be applied by the Mortgagor each month in a single payment to be applied by the Mortgagor each month in a single payment to be applied by the Mortgagor each month in a single payment to be applied by the Mortgagor each month in a single payment to be applied by the Mortgagor each month in a single payment to be applied by the Mortgagor each month in the Mortga

trust to pay said ground rents, premiums, taxes and special massesments; and to the date when such ground rents, premiums, taxes and at sessi tents will become delinquent, such sums to be held by Mortgagee in

(b) A sum equal to the ground rents, if any, next due, pius or premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, thus taxes and assessments next due on the mortgaged property (all as estimated by the Mortgagee) less all sums already paid the, else divided by the number of months to elapse before one month prior

Housing Act, an amount suit, et i to accumulate in the hards of the holder one (1) month prior to its due date the holder one (1) month prior to its due date the housing mortage insurance premium; it, c.i.et to provide such holder with funds to pay such premium to the Secretary of Housing and Urban Development pursue it to the Mational Housing Act, as amended, and applicable Regulations thereunder; or and Urban Development pursue in the Mational Housing Act, as amended, and applicable Regulations thereunder; or monthly charge (in lieu of a mortgage in a mo

of Housing and Urban Develor ment, as follows;

(1) If and so long as said Note of each and this instrument are insured or are reinsured under the provisions of the Mational

the Mote secured hereby are instred, or a monthly charge (in lieu of a mortgage insurance premium) if they are held by the Secretary An amount sufficient to provide the holder hereof with funds to pay the next mortgage insurance premium if this instrument and

Thet, together with, and in a ldition to, the monthly payments of the principal and interest payable under the terms of the Note secured hereby, the Mortgagor will 1/39 '2' the Mortgagoe, on the first day of each month until the said Note is fully paid, the following sums:

That privilege is reserved to pay the debt in whole or in part on any installment due date.

AND the said Longagor further covenants and agrees as follows:

required not shall it have the right to pay, discharge, or remove any tax, assessment, or tax ilen upon or against the premises described herein or any part thereof or the improvements situated thereon, so long as the Mortgagor shall, in good faith, contest the same or the validity thereof by appropriate legal proceedings brought in a court of competent jurisdiction, which shall operate to prevent the collection of the tax, assessment, or lien so contested and the sale or forfeiture of the said premises or any part thereof to satisfy the same. it is expressly provided, however (all other provisions of this moregage to the contrary notwithstanding), that the Morigages shall not be

In case of the refuzal or neglect of the Mortgagor to make such payments, or to satisfy any prior lien or incumbrance other than that for taxes or assessments on said premises, or to keep said premises in good repair, the Mortgagee may pay such taxes, assessments, and insurance premiums, when due, and may make such repairs to the property herein mortgaged as in its discretion it may deem necessary for the proper premiums, when due, and any monies so paid or expended shall become so much additional indebtedness, secured by this mortgage, to be paid out of proceeds of the mortgaged premises, if not otherwise paid by the Mortgagor.

To keep said premises in good repair, and not to do, or permit to be done, upon said premises, anything that may impair the value the recutity intended to be effected by virtue of this instrument; not to suffer any lien of mechanics men or material men to attach to said premises; to pay to the Mortgagee, as hereinafter provided, until said Mote is fully paid, (1) a sum sufficient to pay all taxes and assessments on said premises, or any tax or assessment that may be levied by authority of the State of Illinois, or of the county, town, village, or city in which the said land is situate, upon the Mortgagor on account of the ownership thereof; (2) a sum sufficient to keep all buildings that may at any time be on said premises, during the continuance of said indebtedness, insured for the benefit of the Mortgagee in such forms of insurance, and in such amounts, as may be required by the Mortgagee.

AND SAID MORTOAOR covenants and agrees:

AND AS ADDITIONAL SECURITY for the payment of the indebtedness aforesaid the Mortgagor does hereby assign to the Mortgagee all the rents, issues, and profits now due or which may hereafter become due for the use of the premises hereinabove described.

THAT HE WILL KEEP the improvements now existing or hereafter erected on the mortgaged property, insured as may be required from time to time by the Mortgagee against loss by fire and other hazard, casualties and contingencies in such amounts and for such periods as may be required by the Mortgagee and will pay promptly, when due, any premiums on such insurance provision for payment of which has not been made hereinbefore.

All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this Mortgagor or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

THAT if the premises, or any part thereof, be condemned under any power of eminent domain, or acquired for a public use, the damages, proceeds, and the consideration for such acquisition, to the extent of the full amount of indebtedness upon this Mortgage, and the Note secured hereby remaining unpaid, are hereby assigned by the Mortgagor to the Mortgagee and shall be paid forthwith to the Mortgagee to be applied by it on recount of the indebtedness secured hereby, whether or not.

THE MORTGAGOR FURTHER AGREES that should this Mortgage and the Note secured hereby not be eligible for insurance under the National Housing Act vithin 60 days from the date hereof (written statement of any officer of the Department of Housing and Urban Development or authorized age. of the Secretary of Housing and Urban Development dated subsequent to the 60 days' time from the date of this Mortgage, declining to nistresial Note and this Mortgage, being deemed conclusive proof of such ineligibility), the Mortgagee or the holder of the Note may, at its oping, declare all sums secured hereby immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein and in the Note secured hereby for a period of thirty (30) days after the due date thereof, or in second a breach of any other covenant or agreement herein stipulated, then the whole of said principal sum remaining unpaid together with account interest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

AND IN THE EVENT that the whole of said debas declared to be due, the Mortgagee shall have the right immediately to foreclose this Mortgage, and upon the filing of any bill for that purpose, the court in which such bill is filed may at any time thereafter, either before or after sale, and without notice to the said Mortgagor, party claiming under said Mortgagor, and without regard to the solvency or insolvency at the time of such applications for appointment of a receiver, or for an order to place Mortgagee in possession of the premises of the person or persons liable for the payment of the indebtedness secured hereby, and without regard to the value of said premises or whether the same shall then be occupied by the owner of the equity of amption, as a homestead, enter an order placing the Mortgagee in possession of the premises, or appoint a receiver for the benefit of the Mortgagee with power to collect the rents, issues, and profits of the said premises during the pendency of such foreclosure sult and, in case of sale and a deficiency, during the full statutory period of redemption, and such rents, issues, and profits when collected may be applied toward the payment of the indebtedness, cost, taxes, insurance, and other items necessary for the protection and preservation of the property.

Whenever the said Mortgagee shall be placed in possession of the above-discribed premises under an order of a court in which an action is pending to foreclose this Mortgage or a subsequent mortgage, the said Mortgagee, in its discretion, may: keep the said premises in good repair; pay such current or back taxes and assessments as may be due on the rair premises; pay for and maintain such insurance in such amounts as shall have been required by the Mortgagee; lease the said premises to the Mortgage or others upon such terms and conditions, either within or beyond any period of redemption, as are approved by the court; collect and receive the rents, issues, and profits for the use of the premises hereinabove described; and employ other persons and expend itself such a nounts as are reasonably necessary to carry out the provisions of this paragraph.

AND IN CASE OF FORECLOSURE of this Mortgage by said Mortgagee in any court of law or equity, a reasonable sum shall be allowed for the solicitor's fees, and stenographers' fees of the complainant in such proceeding, and also for all outlays for documentary evidence and the cost of a complete abstract of title for the purpose of such foreclosure; and in case of any other suit, or legal proceeding, wherein the Mortgagee shall be made a party thereto by reason of this Mortgage, its costs and expenses and the reasonable fees and charges of the attorneys or solicitors of the Mortgagee, so made parties, for services in such suit or proceedings, shall be a further lien and charge upon the said premises under this Mortgage, and all such expenses shall become so much additional indebtedness secured hereby and be allowed in any decree foreclosing this Mortgage.

AND THERE SHALL BE INCLUDED in any decree foreclosing this Mortgage and be paid out of the process of any sale made in pursuance of any such decree: (1) All the costs of such suit or suits, advertising, sale, and conveyance, including a conveys, solicitors, and stenographers fees, outlays for documentary evidence and cost of said abstract and examination of title; (2) all the monies advanced by the Mortgagee, if any, for the purpose authorized in the Mortgage with interest on such advances at the rate set forth in the cole secured hereby, from the time such advances are made; (3) all the accrued interest remaining unpaid on the indebtedness hereby secureo, (4) all the said principal money remaining unpaid. The overplus of the proceeds of sale, if any, shall then be paid to the Mortgagor.

If Mortgagor shall pay said Note at the time and in the manner aforesaid and shall abide by, comply with, and duly perform all the covenants and agreements herein, then this conveyance shall be null and void and Mortgagee will, within (30) days after written demand therefor by Mortgagor, execute a release or satisfaction of this Mortgage, and Mortgagor hereby waives the benefits of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mortgagee.

IT IS EXPRESSLY AGREED that no extension of the time for payment of the debt hereby secured given by the Mortgagee to any successor in interest of the Mortgagor shall operate to release, in any manner, the original liability of the Mortgagor.

STATE: TLLINOIS

UNOFFICIAL CALL 131: 686811 : M6010-2528

"FHA MORTGAGE RIDER"

This rider to the Mortgage between LONNIE E. PRINCE & JOANNE WILLIAMS PRINCE, HIS and Margaretten & Company, Inc. dated APRIL 11 , 1989 is deemed to amend and supplement the Mortgage of same date as follows:

That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, the Mortgagor will pay to the Mortgagee, on the first day of each month until the said note is fully paid, the following sums:

- (a) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (all as estimated by the fortgagee) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and special assessments, and
- (b) All payments rentioned in the two preceding subsections of this paragraph and all payments to be made under the note secured hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgagor each month in a single payment to be applied by the Mortgagee to the lollowing items in the order set forth:
 - ground rents, if (ny, taxes, special assessments, fire and other hazard insurance premiums.
 - II. interest on the note served hereby, and
 - III. amortization of the principal of the said note.

Any deficiency in the amount of such aggregate monthly payment shall, unless made good by the mortgagor prior to the due date of the next such payment, constitute an event of difficult under this mortgage. The Mortgagee may collect a "late charge" not ro exceed four cents (4¢) for each dollar (\$1) for each payment more than fifteen (15) days in arrears, to cover the extra expense involved in handling delinquent payments.

If the total of the payments made by the Mortgagor under subsection (a) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagee for ground rents, taxes, and assessments, or insurance premiums, as the case . may be, such excess, if the loan is current, at the option of the mortgagor, shall be credited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor. If, however, the monthly payments made by the mortgagor inder subsection $\hat{\tau}$ (a) of the preceding paragraph shall not be sufficient to pay ground rents, taxes, and assessments, or insurance premiums, as the case may be, when the same shall become due and payable, then the Mortgagor shall pay to the mortgagee any a ount necessary to make up the deficiency, on or before the date when payment of such ground rents, taxes, assessments, or insurance premiums shall be due. If all my time the Mortgagor shall tender to the Mortgagee, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor, any balance remaining in the funds accumulated under the provisions of subsection (a) of the preceding paragraph. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the mortgagee acquired the property otherwise after default, the Mortgagee shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under subsection (a) of the preceding paragraph as a credit against the amount of principal then remaining unpaid under said Note.

Paragraph 5 of pg. 3 is added as follows: "This option may not be exercised by the Mortgagee when the ineligibility for insurance under the National Housing Act is due to the Mortgagee's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development".

Mortgagor

Mortgagor

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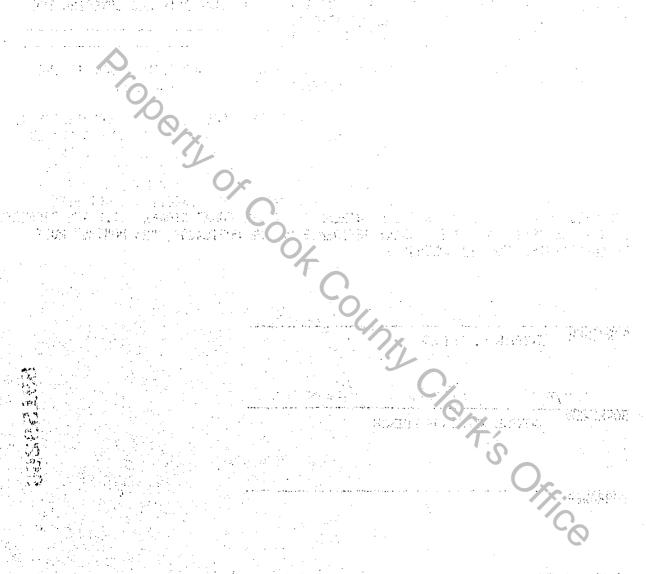
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FHA# 131:5686811 LOAN# M6010-2528

THIS ASSUMPTION RIDER IS MADE THIS 11TH DAY IS INCORPORATED INTO AND SHALL BE DEEMED TO AMEND THE SAME DATE. GIVEN BY THE UNDERSIGNED (THE "BO	OF APRIL , 19 89 AND AND SUPPLEMENT THE MORTGAGE OF BROWER'S NOTE
TO MARGARETTEN & COMPANY, INC. (THE "LENDER") OF PROPERTY DESCRIBED IN THE MORTGAGE LOCATED AT: 7632 WEYMOUTH CT., HANOVER PARK, IL 60103	THE SAME DATE AND COVERING THE
ADDITIONAL COVENANTS. IN ADDITION TO THE COVENAN MORTGAGE, 50 ROWER AND LENDER FURTHER COVENANT AN	TS AND AGREEMENTS MADE IN THE D AGREE AS FOLLOWS:
THE MORTGAGEE SHALL, WITH THE PRIOR APPROVAL OF TOR HIS DESIGNEE, OF CLARE ALL SUMS SECURED BY THIS AND PAYABLE IF ALL UP A PART OF THE PROPERTY IS S (OTHER THAN BY DEVISE, DESCENT OR OPERATION OF LA CONTRACT OF SALE EXECUTED NOT LATER THAN 12 MON MORTGAGE IS EXECUTED, TO A PURCHASE APPROVED IN ACCORDANCE WITH THE REQUIREMENTS OF T	MORTGAGE TO BE IMMEDIATELY DUE OLD OR OTHERWISE TRANSFERRED W) BY THE MORTGAGOR, PURSUANT TO THS AFTER THE DATE ON WHICH THE R WHOSE CREDIT HAS NOT BEEN HE COMMISSIONER. (IF THE PROPERTY
IS NOT THE PRINCIPAL OR SECONDARY RESIDENCE OF THE SUBSTITUTED FOR "12 MONTHS".	E MORTGAGOR, "24 MONTHS" MUST
BORROWER COUNTRE PRINCE	₽ * ~
HUNNIE E. PRINCE	
BORROWER JOANNE WILLIAMS PRINCE	9159266 Office
BORROWER	
BORROWER	- DEPT-01 \$16.25 - TABLES TRAN 7602 04/12/59/09/50/00/ - 41908 & C #- SP - 1759266 - COOK COUNTY RECORDER

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