| MORTGAGE |
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| on the 21 ST. day of JULY. 19 90 |
| JUAN & IRMA VECA & NOEMI VECA |
| who live(s) at 2108 N. KEELER |
| (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 Sweer and located at 2108 N. KEELER |
| inCOOKCounty in Hillinois (the "mortgaged property"), the legal description of which is as follows: |
| Lot 28 and the South ½ of Lot 29 in Block 2 in Hartley's Addition to |
| Pennock, being a Subdivision of the East 1/2 of the Southwest 1/4 of the |
| Northeast & of Section 34, Township 40 North, Range 13, East of the |
| Third Principal Meridian, in Cook County, Illinois. Commonly known |
| as: 2108 North Keeler Ave., Chicago, Illinois. |
| P.I.N. Number(s): 13-34-220-039 |
| 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 7-21 19 90 between JURN & IRMA VEC. 6 |
| as Buyer and F1257 FAMILY BULLDERS as Contractor/Seller which Contract has been or is |
| to be assigned to Oxfold. The debt owing under the Contract is \$ |
| Contract, in consecutive mc. (this installments of \$ 172.49 each, commencing 80 days from the date of completion of |
| the improvements described in the Contract, with the full debt, if not paid earlier, due |
| 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 maint an 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 to the extent of the unpaid debt |
| secured by this mortgage. |
| 3. TAXES AND ASSESSMENTS. The Property Owner war pay, on time, all taxes, assessments, and sewer, water or other charges on the mortgaged property. |
| 4. OTHER MORTGAGES: The Property Owner will pay, or time, all installments of principal and interest on any other mortgage on the mortgaged property, and will not violate any other term of any other mortgage. |
| 5. RECEIPTS; FAILURE TO MAKE CERTAIN PAYMENTS: Upon Oxford'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 is, the amount of such payment will be added to the debt secured by |
| this mortgage and will be a debt of the Property Owner, payable on Oxford's demand, with interest equal to the lesser of a rate of 16% per year or the maximum rate permitted by law. |
| 6. NO ALTERATION OF MORTGAGED PROPENTY: The Property Owner will pulleter, demolish or remove any part of the mortgaged property. |
| without Oxford's permission. The Property Owner will keep the mortgaged pruperty in good repair and condition. 7. IMMEDIATE PAYMENT UPON DEFAULT: If any installment due under the Confract 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 violater, Calord may demand the immediate payment of the entire debt due under the Contract and this mortgage. Upon payment in full after any such servand, a refund of the uncarned portion of the FINANCE |
| CHARGE and any insurance charges may be due as described in the Confrient. |
| 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 of plutige of the beneficial interest in or power of direction |
| over any land trust holding litle to the mortgaged property. Upon payment in full after any such de hand, a refund of the uncarned portion 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 con mixed under this mortgage or the Contract. |
| Oxford, in addition to its other remedies, may enter the mortgaged property for the purposes of its procession. 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, judgment or tax lien to attach to the |
| mortgaged property. 13. STATEMENTS BY PROPERTY OWNER: The Property Owner is the sole owner of the mortgaged property. Show diffee necessary for the |
| Property Owner to sign any additional papers to make this mortgage fully effective, the Property Owner will sign such papers. |
| 14. FUTURE OWNERS: This mortgage shall be binding upon the Property Owner, his, her or their heirs and personal rupresentatives, 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 interest 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 hecomes 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 behalf of Oxford for reasonable alterneys' 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 duty executed by the Property Owner.

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

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

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

mortgage:

UNOFFICIAL COPY

| a Notary Public for and in said County, do hereby certify that (his/her spouse). ### And And Anderson County of the Same person(s) whose name(s) is (are) subscribed to the foregoing instrument, appeared before me shis day reson, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses purposes therein set forth, including the release and waiver of the right of homestead. ################################### | TATE OF ILLINOIS |) | | | | |
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| inchiefy known to me to be the same person(s) whose name(s) is (sire) subscribed to the foregoing instrument, appeared before me this day erson, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntery act, for the uses purposes therein set forth, including the release and waiver of the right of homestead. In an under my hand and notarial seal this day of the right of homestead. In a Notary Public for and in said County, do hereby certify that the subscribing witness to the foregoing instrument. Sonally known to the who, being by me duly sworn, did depose, and say that he/she resides at 7LCS. N. RECLES. In a Notary Public for and in said County, do hereby certify that he/she he/she knows state that the subscribing witness to the foregoing instrument. Sonally known to the who, being by me duly sworn, did depose, and say that he/she resides at 7LCS. N. RECLES. In the subscribing witness to the foregoing instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth; that he/she, subscribing witness, vias resent and sew him/her/their free and voluntary act, for the uses and purposes therein set forth; that he/she, subscribing witness, vias resent and sew him/her/their free and voluntary act, for the uses and purposes therein set forth; that he/she, seud subscribing witness, at the time subscribed her name as witness triggers. In a Notary Public for and in said County, do hereby certify that the subscribed in the | OUNTY OF |) ss:) | | | i i w | |
| gionally known to me to be the same person(s) whose name(s) is (are) a subscribed to the foregoing instrument, appeared before me this day wranning and the same person, and acknowledged that hey ahe/hay signed and delivered the said instrument as his/her/their free and voluntary act, for the uses in purposes therein set forth, including the release and waiver of the right of homestead. The property of the same person of the same person of the right of homestead. The property of the same person of the | | | | a Notary Pu | blic for and in said Coun | 4. |
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| a Notary Public for and in said County, do hereby certify that the subscribing witness to the foregoing instrument, sonally known to ne who, being by me duly sworn, did depose and say that he/she resides at ZLCS. N. KEELER. he/she knows asin, LRN 1 TRM E NOTARY NECA to be the individual(s) described in, who executed, the is-going instrument as his/her/their free and voluntary act, for the uses and purposes therein sat forth; that he/she rame as witness to the foregoing instrument as his/her/their free and voluntary act, for the uses and purposes therein sat forth; that he/she rame as witness times. subscribing witness, as a resent and saw him/her/them execute the same, and that he/she, said subscribing witness, as the time subscribed in the rame as witness times. subscribing witness, as a resent and saw him/her/them execute the same, and that he/she, said subscribing witness, as the time subscribed in the rame as witness times. SOOTE PROJANSKY NOTARY PUBLIC, SIA E OF ILLINOIS WY COMMISSION EXPIRES 3/15/92 WY COMMISSION EXPIRES 3/15/92 WY COMMISSION EXPIRES 3/15/92 WY COMMISSION EXPIRES 3/15/92 TWO COMMISSION EXPIRES 3/15/92 | person, and acknowledg | ed that he/she/they sig | ned and delivered th | e said instrument a | s his/her/their free and v | |
| ATE OF ILLINOIS UNITY OF COOK Set SCOTT PROTANSKY a Notary Public for and in said County, do hereby certify that RULEN ROSEN the subscribing witness to the foregoing instrument, sonally known to be, who, being by me duly sworn, did depose and say that he/she reades at ZICS N REPLEY. To be the individual(s) described in, who executed, the fire earlies and saw him/her/them execute the same, and that he/she, said aubscribing witness, as it resent and saw him/her/them execute the same, and that he/she, said aubscribing witness, at the time subscribed her name as witness time. SOOTT PROJANSKY OFFICAL SEAL SOOTT PROJANSKY NOTARY PUBLIC, SAIE OF ILLINOIS NOTARY PUBLIC, SAIE OF ILLINOIS TW8888 TRAN 3971 19/12/99 12 W3725 # # # -90 -500 COOK COUNTY RECORDER | The second secon | | | | | 19 |
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