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DEPT. OF RECORDS AND CLERK OF COURT  
1455 N. STATE ST. CHICAGO, ILL. 60610  
7419 N. P. CHICAGO, ILL. 60647  
COOK COUNTY RECORDER

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MORTGAGE DATE

6-12-90  
MO DAY YEAR

REAL ESTATE MORTGAGE AND ASSIGNMENT OF REAL ESTATE MORTGAGE  
(ILLINOIS INDIRECT-NOT FOR PURCHASE MONEY)

THIS INDENTURE MADE ON THE DATE NOTED ABOVE, BY AND BETWEEN THE PARTIES LISTED BELOW,

MORTGAGOR(S) NAME(S)		MORTGAGEE NAME(S)	
Sherry L. Flanagan		Century Home Improvements, Inc.	
ADDRESS 16058 Cicero Ave.		ADDRESS Sixty Orland Sq, DR.	
CITY Oak Forest		CITY Orland Park	
COUNTY Cook	STATE Illinois	COUNTY Cook	STATE Illinois

WITNESSETH

That whereas, the Mortgagor(s) are justly indebted to the Mortgagee upon the Retail Installment Contract of even date with this sum of **NINETH THOUSAND-EIGHT HUNDRED-EIGHTY TWO AND 60/100** dollars (\$ **9,882.60**) payable in the order of **84** installments of \$ **117.65** beginning **45** days after completion date as indicated on the completion certificate and continuing on the same day of each successive month hereafter until paid in full and all of said indebtedness is made payable at such place as the holders of the Retail Installment Contract may from time to time, in writing appoint, in the absence of such appointment, then at the office of Calumet National Bank, 6801 Hohman Avenue, Hammond, Indiana 46320.

Now therefore the Mortgagor(s) in consideration of the concurrent extension of credit, and in order to secure the prompt payment of said Retail Installment Contract, and to better insure the punctual and faithful performance of all and singular the covenants and agreements therein to be performed by the Mortgagor(s), do(es) hereby **MORTGAGE** and **WARRANT** unto the Mortgagee, its successors and assigns, all and singular the real estate situate, lying and being in the County of **Cook** State of Illinois, hereby releasing and waiving all rights and benefits under and by virtue of the Homestead Exemption Law of the State of Illinois and all right to retain possession of said premises after any default in payment or breach of any of the covenants or agreements herein contained, said real estate known and described as follows, to-wit:

PROPERTY DESCRIPTION

(except the east 17 feet of lot 12)  
Lot Twelve (12) in Block Eight (8) in w. P. Kaiser and Company's Arbor Park Subdivision of the East half of the Northeast quarter in section 21, Township 36 North, Range 13, East of the Third Principal Meridian (except the part lying Northwest of railroad) in Cook County, Illinois (and except the East 17 feet as to Lot 12)

Index # 28-21-211-024

Commonly known as 16058 Cicero Ave, Oak Forest, IL 60452

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together with all and singular the tenements, hereditaments, chattels, and appurtenances thereunto being or in any wise appertaining, and the rents, issues, and profits thereof, and all buildings and improvements thereon or that may hereafter be placed thereon, also all the fixtures of every kind and nature necessary or proper for the use and maintenance of said real estate and premises that are now or may hereafter be placed thereon, and also the right, title, interest and estate of the Mortgagor(s) in and to said premises, hereby releasing and waiving all rights under and by virtue of any and all valuation and appraisal laws of the State of Illinois, and all right to retain possession of said premises after any default in payment of the indebtedness hereby secured, or in any part thereof, or breach of any of the covenants or agreements herein contained.

MOREOVER, the Mortgagor(s) expressly covenant(s) and agree(s) with the Mortgagee as follows, to-wit:

To keep the mortgaged property, including the buildings and improvements thereon, fully insured at all times against all hazards with an insurance company authorized to do business in the State of Illinois, acceptable to the Mortgagee, which policy shall contain a loss-payable clause in favor of the Mortgagee as its interest may appear, and if the Mortgagor(s) fail to do so, they hereby authorize Mortgagee to insure or renew insurance on said property in a sum not exceeding the amount of indebtedness of the Mortgagor(s) for a period not exceeding the term of such indebtedness and to charge Mortgagor(s) with the premium thereon, or to add such premium to the indebtedness of the Mortgagor(s), and provided, however, that it shall not be obligatory upon the Mortgagee to advance funds for this purpose.

If Mortgagee elects to waive such insurance, Mortgagor(s) agree to be fully responsible for damage or loss resulting from any cause whatsoever. Mortgagor(s) agree that any sums advanced or expended by Mortgagee for the protection or preservation of the property shall be repaid upon demand and if not so paid shall be secured hereby. Mortgagor(s) further agree: to pay all taxes, assessments, bills for repairs and any other expenses incident to the ownership of the mortgaged property when due in order that no lien superior to that of this mortgage and no lien existing may be created against the property during the term of this mortgage, and to pay, when due, all installments of interest and principal on account of any indebtedness which may be secured by a lien superior to the lien of this mortgage and existing on the date hereof, provided that if Mortgagor(s) fail to make any of the foregoing payments, the Mortgagee, at its discretion, may pay the same on behalf of the Mortgagor(s) and may charge Mortgagor(s) with the amount so paid, adding the same to the indebtedness of the Mortgagor(s), which is secured hereby, and provided, however, that it shall not be obligatory upon the Mortgagee to advance funds for any of the purposes aforesaid, or to acquire into the validity of such taxes, assessments or special assessments or into the necessity of such repairs, to exercise due diligence in the operation, management and occupation of the mortgaged property and improvements thereon, and not to commit or allow waste on the mortgaged premises, and to keep the mortgaged property in its present condition and repair, normal and ordinary depreciation excepted.

If default be made in the terms or conditions of the debt or debts hereby secured or of any of the terms of this mortgage, or in the payment of any installments when due, or if the Mortgagor(s) shall become bankrupt or insolvent, or make an assignment for the benefit of creditors, or have a receiver appointed, or should the mortgaged property or any part thereof be attached, levied upon or seized, or if any of the representations, warranties or statements of Mortgagor(s) herein contained be incorrect or if the Mortgagor(s) shall abandon the mortgaged property, or sell or attempt to sell all or any part of the same, then the whole amount hereby secured shall, at the Mortgagee's option, become immediately due and payable, without notice or demand, and shall be collectible in a suit at law or by foreclosure of this mortgage in any case, regardless of such enforcement. Mortgagee shall be entitled to the immediate possession of the mortgaged property with the rents, issues, income and profits therefrom, with or without foreclosure or other proceedings. Mortgagor(s) shall pay all costs, including reasonable attorney's fees, expenses of receivership and any additional expenses which may be incurred or paid by Mortgagee in connection with any suit or proceeding to which it may be a party by reason of the execution or existence of this mortgage and in the event of foreclosure of this mortgage, Mortgagor(s) will pay to Mortgagee, in addition to taxable costs, a reasonable fee for the search made and preparation for such foreclosure, together with all other and further expenses of foreclosure and sale, including expenses, fees and payments made to prevent or remove the imposition of liens or claims against the property and expenses of upkeep and repair made in order to place the same in a condition to be sold.

No failure on the part of the Mortgagee to exercise any of its hereunder for defaults or breaches of covenant shall be construed in prejudice its rights in the event of any other or subsequent defaults or breaches of covenant, and no delay on the part of the Mortgagee in exercising any of such rights shall be construed to preclude it from the exercise thereof at any time during the continuance of any such default or breach of covenant, and Mortgagee may enforce any one or more remedies hereunder successively or concurrently at its option.

All rights and obligations hereunder shall extend to and be binding upon the several heirs, successors, executors, administrators and assigns of the parties hereto.

STATE OF Illinois } 88.  
COUNTY OF Cook }  
Before me, the undersigned, a Notary Public in and for said County and State, on this 12th day of June 19 90

personally appeared Sherry L. Planagan  
and acknowledged the execution of the above and foregoing mortgage

Witness my Signature and Notarial Seal  
Notary Public: DANIEL TOKARSKI  
My Commission Expires 6-7-94

IN WITNESS WHEREOF, said Mortgagor(s) hereunto set hand and seal the day and year first above written

Sherry L. Planagan (Seal)  
Mortgagor  
Sherry L. Planagan (Seal)  
Mortgagor  
Sherry L. Planagan (Seal)  
Mortgagor

ASSIGNMENT OF MORTGAGE

FOR VALUABLE CONSIDERATION, Mortgagee hereby sells, assigns and transfers the within MORTGAGE to Calumet National Bank, 5231 Hohman Avenue, Hammond, Indiana 46320

IN WITNESS WHEREOF, I have hereunto set my hand this 20th day of June 19 90

ATTEST: Century Home Improvements, Inc.  
By: Leslie Tokarski Secretary  
By: Dan Tokarski President

STATE OF Indiana } 88.  
COUNTY OF Cass }  
Before me, a Notary Public, in and for said County and State, this 20th day of June 19 90

personally appeared the above named Leslie Tokarski as Secretary  
and Dan Tokarski as President of Century Home Improvements

to me well known, and acknowledged the above and foregoing assignment

WITNESS my hand and notarial seal this 20th day of June 19 90

Mary Ann Pasella  
Notary Public  
My Commission Expires 6/29/93

CALUMET NATIONAL BANK  
P. O. BOX 89  
HAMMOND, IN 46325  
INSTALMENT LOAN DEPT.

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