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BOOK 1031

RECORDED 08/27/94 10:21 AM
COOK COUNTY RECORDER

-91-441723

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REAL ESTATE MORTGAGE

(This space for Recorder's use only)

REAL ESTATE MORTGAGE

THIS INDENTURE WITNESSETH, THAT Max and Maria N. Ramos
of 1004 N. Francisco City of Chicago State of Illinois, Mortgagor(s)

MORTGAGE and WARRANT to H.C.P. Sales
of 3101 N. Cicero Chicago, IL 60641 Mortgagee.

to secure payment of that certain Home Improvement Retail Installment Contract of even date herewith, in the amount of \$ 3300.00 payable to the order of and delivered to the Mortgagee, in and by which the Mortgagor promises to pay the contract and interest at the rate and in installments as provided in said Contract with a final payment due on SEPT 1, 1996, the following described real estate, to wit:

LOT 16 IN BLOCK 11 IN CARTER'S RESUBDIVISION OF BLOCKS 1, 3, 4, 5, 7, 8, 9, 10, 11, 13, 14, 15 LOTS 2, 4 AND 5 IN BLOCK 17 IN CARTER'S SUBDIVISION OF BLOCKS 1, 2, 3, 4 AND 7 IN CLIFFORD'S ADDITION TO CHICAGO, IN THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 1, TOWNSHIP 39 NORTH RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN
P. I. N. 16-01-310-025

1004 N. FRANCISCO situated in the County of COOK in the State of Illinois, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws 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.

AND IT IS EXPRESSLY PROVIDED AND AGREED, That if all or any part of the property or an interest in the property is sold or transferred by Mortgagor without Mortgagee's prior written consent, Mortgagee, at Mortgagee's option, and in accordance with federal law, may require immediate payment in full of the entire amount due under the Mortgage and Home Improvement Retail Installment Contract. Mortgagee, at Mortgagee's option, may waive the right to declare the balance immediately due and may accept in writing an assumption agreement executed by the person to whom the Mortgagor is transferring or selling the interest in the property.

IT IS FURTHER EXPRESSLY PROVIDED AND AGREED, That Mortgagor(s) shall pay all taxes, assessments, insurance premiums, and prior liens that such mortgaged property may be subject to. In case Mortgagor(s) shall fail to pay such expenses, Mortgagee, at its option, may pay them and all sums of money so expended shall be repayable by Mortgagor(s) and such expenditures(s) shall be secured by this Mortgage. If default be made in the payment of the said contract, or of any part thereof, or in the case of waste or non-payment of taxes, assessments or prior mortgages on said premises, or of a breach of any of the covenants or agreements herein contained, then in such case the whole of said sum, secured by the said contract in this mortgage mentioned, shall thereupon, at the option of the said mortgagee, his or its attorneys or assigns, and as provided by law, become due and payable, and this mortgage may be foreclosed to pay the same, and it shall be lawful for the said mortgagee, his or its attorneys or assigns, to enter into and upon the premises hereby granted, or any part thereof, and to receive and collect all rents, issues and profits thereof.

UPON THE FORECLOSURE AND SALE of said premises, there shall be first paid out of the proceeds of such sale all expenses of advertisement, selling, and conveying said premises and reasonable attorney's fees, to be included in the deed and all money advanced for taxes, assessments and other liens; then there shall be paid the unpaid balance of said contract whether due and payable by the terms hereof or not.

DATED: the 10th day of August, 1994

Max Ramos
Mortgagor

Maria N. Ramos
Mortgagor

Person signing immediately below signs to subject his or her interests in the above described property, including any right to possession after foreclosure, to the terms of this mortgage and to waive his or her homestead exemption in the above described real estate. Person signing immediately below is not personally liable.

Shelly Berkowitz
Notary Public

STATE OF ILLINOIS
County of COOK ss.

I, SHELLEY BERKOWITZ in and for said County, in the State aforesaid, DO HEREBY CERTIFY, That
MAX RAMOS AND MARIA

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 (they) (he) (she) signed, sealed and delivered the said instrument as (their) (his) (her) free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead. IN WITNESS WHEREOF, I hereunto set my hand and official seal this _____ day of _____ 19 ____.



My Commission Expires _____

THIS INSTRUMENT WAS PREPARED BY

PREPARED BY:
S. BERKOWITZ
4747 W. PETERSON AVE
CHICAGO, IL 60646

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COOK COUNTY RECORDER

1329

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OHM-022877

COOK COUNTY RECORDER

01-441753

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After recording mail to STEER FINANCIAL SERVICES, INC. P.O. BOX 416796 CHICAGO, IL 60641-6796

01-441753

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REAL ESTATE MORTGAGE

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THIS IDENTIFY THE WITNESS THAT TO MORTGAGE AND WARRANT TO TO SECURE PAYMENT TO THE CERTAIN HOME IMPROVEMENT RETAIL INSTALLMENT CONTRACT OF THE MORTGAGE CONTRACT SECURED THEREBY PAYABLE TO THE ORDER OF THE MORTGAGEE AND BY WHICH THE MORTGAGEE AGREES TO DELIVER TO THE MORTGAGOR IN FULL PAYMENT OF THE CONTRACT WITH A FIRST PAYMENT OF \$100.00 AND THE BALANCE OF THE CONTRACT TO BE PAID IN MONTHLY INSTALLMENTS OF \$100.00 PER MONTH BEGINNING ON THE FIRST DAY OF THE MONTH FOLLOWING THE DATE OF THE FIRST PAYMENT AND CONTINUING UNTIL THE CONTRACT IS FULLY PAID.

ASSIGNMENT

The undersigned, for value received, does hereby grant, bargain, sell, assign, transfer and set over to STEER FINANCIAL SERVICES, INC. all right, title and interest in and to the Mortgage appearing on the reverse side hereof and the money due and to become due on the Home Improvement Retail Installment Contract secured thereby and warrants that no liens have been filed by Assignor on the property described in the Mortgage.

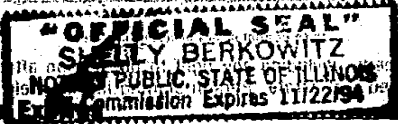
By Ellen Hodack, Officer Manager, Title Officer Manager, H.C.F. SALES, INC.

ACKNOWLEDGMENT

STATE OF ILLINOIS County of Cook On this 22nd day of August 1991, there personally appeared before me Ellen Hodack

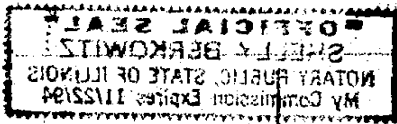
known or proven to me to be the person whose name is subscribed to the within assignment, and acknowledged that he/she executed the same as his/her free and voluntary act of the purposes therein contained and (in the event the assignment is by a corporation) that he/she is and was authorized to execute the said assignment and the seal affixed thereto.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.



Shelly Berkowitz

01-441753



PREPARED BY S. BERKOWITZ 341 W. PETERSON AVE CHICAGO, IL 60646

DOCUMENT NUMBER

FORM 0-10-1989 (1-94)