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SECOND MORTGAGE

THIS INDENTURE, made this 10th day of November, 1990, in the City of Chicago, County of Cook, State of Illinois, by RAFAEL A. ORTIZ and DIANA ORTIZ, both of legal age and residents at 2706 W. Melrose, Chicago, Ill. 60618, hereinafter referred to as MORTGAGORS, in favor of NANCY RALPH, likewise of legal age, and resident of 1709 CHAMPTON, CHICAGO, ILL. 60656 hereinafter referred to as MORTGEE;

WITNESSETH, That:

WHEREAS, the MORTGAGORS are justly indebted to the MORTGEE under a Promissory Note, attached hereto as Annex "A" and made part of this instrument, in the Principal Sum of TWELVE THOUSAND and 00/100 (\$12,000.00) DOLLARS without interest.

NOW, THEREFORE, the MORTGAGORS, to secure the payment of the said principal sum of money in accordance with the terms, provisions and limitations of the said Promissory Note, Annex "A" hereof, and the performance of the covenants and agreements herein contained, by the MORTGAGORS to be performed, and also in consideration of ONE and 00/100 (\$1.00) DOLLAR in hand paid, the receipt whereof is hereby acknowledged, do by these presents CONVEY and WARRANT unto the MORTGEE, his successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situated, lying and being in the County of Cook, State of Illinois, to wit:

Lot 6 in Belmont and Elston Avenue Addition to Chicago, Subdivision in the South half (1/2) of Section 24, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Tax No. 13-24-405-019

Address of Property: 2712 W. Melrose, Chicago, Ill. 60618

which, with the property hereinafter described, is referred to herein as the "premises;"

TOGETHER with all the improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as MORTGAGORS may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily) and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single units or centrally controlled) and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor covering, indoor beds, awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate whether physically attached thereto nor not, and

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it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by the MORTGAGORS or their successors or assigns shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the MORTGAGEE, his successors and assigns, forever, for the purposes, and upon the uses and trusts herein set forth, free from all rights and benefit under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the MORTGAGORS do hereby expressly release and waive.

This SECOND MORTGAGE consists of two pages and an Annex "A". The covenants, conditions and provisions contained on Annex "A" are incorporated herein by reference insofar as they are pertinent and applicable herein and are a part hereof and shall be binding on the MORTGAGORS, their heirs, successors and assigns. The word "TRUSTEE" in Annex "A" hereof shall refer to the "MORTGAGEE" and the word "TRUST DEED" shall refer to the "SECOND MORTGAGE."

WITNESS the hands and seals of the MORTGAGORS on the date and place first above written.

Ronald Ortiz *Diana Ortiz*

(Seal) (Seal)

STATE OF ILLINOIS
COUNTY OF COOK)
) S. S.

BEFORE ME, a Notary Public in and for the County, in the State aforesaid, personally appeared Ronald A. Ortiz and Diana Ortiz, personally known to me to be the same persons whose names subscribed to the foregoing instrument and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary acts, for the uses and purposes therein set forth.

GIVEN MY HAND AND NOTARIAL SEAL this 10th day of November, 1990

This instrument was prepared by:
Roque S. Reyes, Jr., Attorney at Law
4738 North Harlem Avenue, Suite 6
Harwood Heights, Illinois 60656

Roque S. Reyes, Jr.
Roque S. Reyes, Jr., Notary Public
My commission expires 01/29/92

MAIL TO:
ROQUE S. REYES, JR.
4738 N. HARLEM AV. #6
HARWOOD HEIGHTS, IL 60656

" OFFICIAL SEAL "
ROQUE S. REYES, JR.
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPIRES 1/29/92

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