

# UNOFFICIAL COPY

9 1 3 0 0 1 1 1

91300111

MTG-I

## JUNIOR MORTGAGE

THIS JUNIOR MORTGAGE, is given on JUNE 8, 1991. The Mortgagor is ROBERT M. CARROLL AND SHIRLEY JEAN CARROLL, HUSBAND AND WIFE, (Mortgagor) and CITY OF BERWYN which is organized and existing under the laws of STATE OF ILLINOIS and whose address is 6700 26TH STREET, BERWYN, ILLINOIS 60402 (Mortgagee).

DEPT. OF RECORDING  
 TH#2222 TRAN 2618 06/20/91 13:45:00  
 #4137 # B \*--91-300111  
 COOK COUNTY RECORDER

### WITNESSETH:

Whereas, Mortgagor is justly indebted to the Mortgagee upon a Note dated JUNE 8, 1991 (said Note, all renewals and extensions thereof, and any additional notes hereinafter collectively referred to as "Note"), in the principal sum of FIFTY-TWO-THOUSAND-FIVE-HUNDRED-AND-NO/100 (\$52,500.00), payable to the order of and delivered to the Mortgagee, in and by which Note Mortgagor promises to pay the said principal sum from the date hereof with interest at the rate set forth in the Note, and all of said principal and interest are made payable at the office of the BERWYN DEVELOPMENT CORPORATION in BERWYN, Illinois;

NOW, THEREFORE, the Mortgagor, to secure the payment of said principal sum of money and said interest on said note, and all indebtedness of Mortgagor to the Mortgagee, whether now existing or hereafter incurred in accordance with the terms, provisions and limitations of said Note and this Mortgage, and the performance of the covenants and agreements herein contained, by the Mortgagor to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, does by these presents, grant, remise, release, alien, warrant and convey unto the Mortgagee, and the Mortgagee's successors and assigns, the following described Real Estate and all of its estate, right, title and interest therein, situated, in the CITY OF BERWYN AND VILLAGE OF WESTCHESTER, County of COOK, in the State of Illinois, to-wit:

91300111

PARCEL 1:  
 LOT 5 IN BLOCK 4 IN GROH AND CHRISTIAN'S SUBDIVISION OF THE NORTH 1/2 OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 30, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:  
 LOT 283 AND THE SOUTHWESTERLY 1/2 OF VACATED ALLEY LYING NORTHEAST AND ADJACENT TO LOT 283 AND THE WEST 1/2 OF VACATED ALLEY LYING EAST OF AND ADJACENT TO LOT 283 IN GEORGE F. NIXON AND COMPANY'S TERMINAL ADDITION TO WESTCHESTER IN THE NORTH 1/2 OF SECTION 21, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 16-30-204-005 (PARCEL 1)      CKA: 6537 W. CERMAK RD., BERWYN, IL 60402  
 15-21-110-009 (PARCEL 2)      1303 PORTSMOUTH, WESTCHESTER, IL 60153

1829

THE LIEN OF THIS MORTGAGE IS SUBJECT AND SUBORDINATE TO THE LIEN OF A MORTGAGE OF EVEN DATE SECURING A NOTE IN THE AMOUNT OF \$ 105,000.00, RECORDED AS DOCUMENT NO. 91300109

91300111  
 3083

91300111

01300111

UNITED MORTGAGE

1-20-11  
2011/1/20  
2011/1/20

THIS JUNIOR MORTGAGE was given by ROBERT M. GARNETT and his wife, DEBRA ANN GARNETT, to the MORTGAGEE as set forth in the face hereof. This mortgage was given to secure the payment of the principal and interest on the first mortgage recorded in Cook County, Illinois, on or about the 15th day of June, 2008.

WITNESSETH: I, the undersigned, being a duly qualified and sworn public notary public for Cook County, Illinois, do hereby certify that the above and foregoing is a true and correct copy of the original mortgage as presented to me for recording on the 15th day of June, 2011.

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of said County at Chicago, Illinois, on the 15th day of June, 2011.

113011

PARCEL 1: LOT 2 IN BLOCK 12 AND CHRYSLER'S SUBDIVISION OF THE NORTH 1/2 OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 20, TOWNSHIP 29 NORTH, RANGE 13, EAST OF THE THIRD MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: LOT 238 AND THE SUBDIVISION OF THE NORTHEAST ALLEY LYING NORTHEAST AND ADJACENT TO LOT 238 AND THE WEST END OF CALLEDO ALLEY LYING EAST OF AND ADJACENT TO LOT 238 IN BLOCK 12 AND CHRYSLER'S SUBDIVISION OF THE NORTH 1/2 OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 20, TOWNSHIP 29 NORTH, RANGE 13, EAST OF THE THIRD MERIDIAN, IN COOK COUNTY, ILLINOIS.

FILED: 11-06-2011 11:30 AM AT CHRYSLER'S SUBDIVISION, IN COOK COUNTY, ILLINOIS.

DATE RECEIVING A MORTGAGE IN THE AMOUNT OF \$ 102,000.00, RECORDED AS DOCUMENT NO. 11300111 THE LIEV OF THIS MORTGAGE IS SUBJECT AND SUBORDINATE TO THE LIEV OF A MORTGAGE OF EVEN

COOK COUNTY

# UNOFFICIAL COPY

9 1 3 0 0 1 1 1

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

Together with all improvements, tenements, easements, fixtures, coal, mineral rights and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagor 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. All of the foregoing are declared to be a part of said real estate, whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by the Mortgagor or its successors or assigns shall be considered as constituting part of the real estate.

To have and to hold the premises unto the Mortgagee, and the Mortgagee's successors and assigns, forever, for the purposes, and upon the 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 Mortgagor does hereby expressly release and waive.

1. Mortgagor shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (2) keep said premises in good condition and repair, without waste, and free from mechanics or other liens or claims for lien not expressly subordinated to the lien thereof; (3) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon request exhibit satisfactory evidence of the discharge of such prior lien to the Mortgagee; (4) complete within a reasonable time any building or buildings now or at any time in the process of erection upon said premises; (5) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (6) make no material alternations in said premises except as required by law or municipal ordinance.

2. Mortgagor shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and shall, upon written request, furnish to the Mortgagee duplicate receipts therefor. To prevent default hereunder, Mortgagor shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagor may desire to contest.

3. In the event of the enactment after this date of any law of Illinois deducting from the value of land for the purpose of taxation any lien thereon, or imposing upon the Mortgagee the payment of the whole or any part of the taxes or assessments or charges of liens herein required to be paid by Mortgagor, or changing in any way the laws relating to the taxation of mortgages or debts secured by mortgages or the Mortgagee's interest in the property, or the manner of collection of taxes, so as to affect this mortgage or the debt secured hereby or the holder thereof, then and in any such event,



# UNOFFICIAL COPY

9 1 3 0 0 1 1 1

the Mortgagor, upon demand by the Mortgagee, shall pay such taxes or assessments, or reimburse the Mortgagee therefor; provided, however, that if, in the opinion of counsel for the Mortgagee, (a) it might be unlawful to require Mortgagor to make such payment or (b) the making of such payment might result in the imposition of interest beyond the maximum amount permitted by law, then and in such event, Mortgagee may elect, by notice in writing given to the Mortgagor, to declare all of the indebtedness secured hereby to be and become due and payable sixty (60) days from the giving of such notice.

4. If, by the laws of the United States of America or of any State having jurisdiction in the premises, any tax is due or becomes due in respect of the issuance of the Note hereby secured, the Mortgagor covenants and agrees to pay such tax in the manner required by any such law. The Mortgagor further covenants to hold harmless and agrees to indemnify the Mortgagee, and the Mortgagee's successors or assigns, against any liability incurred by reason of the imposition or any tax on the issuance of the note secured hereby.

5. At such time as the Mortgage is not in default either under the terms of the Note secured hereby or under the terms of this mortgage, Mortgagor shall have such privilege of making prepayments on the principal of said Note (in addition to the required payments) as may be provided in said Note.

6. Mortgagor shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning and windstorm under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in companies satisfactory to the Mortgagee, under insurance policies payable, in case of loss or damage, to Mortgagee, such rights to be evidenced by the standard mortgage clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to the Mortgagee, and in case of insurance about to expire, shall deliver renewal policies not less than ten (10) days prior to the respective dates of expiration.

7. In case of default therein, Mortgagee may, but need not, make any payment or perform any act hereinbefore required of Mortgagor in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and purchase, discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or forfeiture affecting said premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorney's fees, and any other moneys advanced by Mortgagee to protect the mortgaged premises and the lien hereof, shall be so much additional indebtedness secured hereby and shall be come immediately due and payable without notice and with interest thereon at two percent (2.00%) greater than the rate then effective and late charges due under the Note. In

9130011

UNOFFICIAL COPY

110000111

the Mortgagee, when demanded by the mortgagor, shall pay such taxes or assessments, or in lieu thereof the mortgage interest provided, however, that if in the opinion of the mortgagee that it might be lawful to reduce the mortgagee to make such payment of the kind or such amount which result in the imposition of interest beyond the maximum amount permitted by law then and in such event, the mortgagee may elect, by notice in writing given to the mortgagor, to declare all of the indebtedness secured hereby to be and become due and payable sixty days from the giving of such notice.

4. If, by the laws of the United States or America or of any State having jurisdiction over the subject, any tax is due or becomes due in respect of the indebtedness hereon, the mortgagee, the mortgagee, corporate and sole or joint tenants, the mortgagee, and the mortgagee, shall be deemed to have received by any such law, the mortgagee, and further coverage to be furnished and access to indemnity the mortgagee, and the mortgagee a successor of interest, against any loss incurred by reason of the imposition of such tax or the issuance of the note secured hereby.

5. If such time as the mortgage is not in default either under the terms of the note or under the deed of trust for terms of this mortgage, the mortgagee shall have the right to sell or otherwise dispose of the principal of said note in addition to the rights provided herein, as may be provided in said note.

6. In the event of fire, theft, or other casualty and improvements now or hereafter existing on said premises which are damaged or destroyed by fire, lightning and other causes, the mortgagee shall have the right to require the mortgagor to pay the cost of repairing or replacing the same or to provide for the replacement thereof hereby, all in accordance with the mortgagee's reasonable estimates, and in case of loss of the mortgagor's interest in the premises, the mortgagee shall have the right to take the mortgagor's interest in the premises, and shall deliver all moneys received by the mortgagee, and shall deliver all moneys received by the mortgagee, to the mortgagor, and in case of loss of the mortgagor's interest in the premises, the mortgagee shall have the right to take the mortgagor's interest in the premises, and shall deliver all moneys received by the mortgagee, to the mortgagor.

7. In the event of the mortgagor's death, the mortgagee may, but need not, make any payment of the principal of the mortgage in any form and manner which the mortgagee may deem proper, and shall, in any and purchase, of any part of the interest in the premises, if any, and purchase, of any part of the interest in the premises or other part or item of title of the mortgagor or his estate or former or future attached said premises of another person or person. All moneys paid for any of the purposes herein provided shall not be subject to any other claims or claims of any other persons, and any other moneys advanced by the mortgagor in payment of the mortgage interest shall be so much additional debt secured hereon and shall be due immediately due and payable without interest and with interest thereon at two percent (2.00%) greater than the rate then in effect and late charges due under the Note. In

110000111

# UNOFFICIAL COPY

91300111

action of Mortgagee shall never be considered as a waiver of any right accruing to the Mortgagee on account of any default hereunder on the part of the Mortgagor.

8. Subject to applicable law or to a written waiver by Mortgagee, Mortgagor shall pay to Mortgagee on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. An amount equal to two (2) months taxes and insurance will be escrowed in addition to the amount necessary to pay the taxes and insurance when due. These items are called "escrow items." Mortgagee may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items. Unless an agreement is made or applicable law requires interest to be paid, Mortgagee shall not be required to pay Mortgagor any interest or earnings on the Funds.

9. The Mortgagee making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or title or claim thereof.

10. Mortgagor shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms of the Note and Guaranty. At the option of the Mortgagee and without notice to Mortgagor, all unpaid indebtedness secured by this Mortgage shall, notwithstanding anything in the Notes, the Guaranty, or in this Mortgage to the contrary, become due and payable (a) immediately in the case of default in making payment or principal or interest on the Note or Guaranty, or (b) when default shall occur and continue for three (3) days in the performance of any other agreement of the Mortgagor herein contained.

11. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, Mortgagee shall have the right to foreclose the lien hereof. In any suite to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagee for attorney's fees, appraiser's fees, outlays for documentary and expert evidence, stenographer's charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) or procuring all such abstracts of title, title searches and examinations, title insurance policies, Torrens Certificates and similar data and assurances with respect to title as Mortgagee may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at two percent (2.00%) greater than the rate then effective and late charges due under the





# UNOFFICIAL COPY

9 1 3 0 0 1 1 1

Note, when paid or incurred by Mortgagee in connection with (a) any proceeding, including probate and bankruptcy proceedings, to which the Mortgagee shall be a party, either as plaintiff, claimant or defendant, by reason of this Mortgage or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced; or (c) preparations for the defense of any actual or threatened suit or proceeding which might affect the premises or the security hereof.

12. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority; first, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by the Guaranty, with interest remaining unpaid on the Guaranty, third, all principal and interest remaining unpaid on the Guaranty; fourth, any overplus to Mortgagor, its heirs, legal representatives or assigns, as their rights may appear.

13. Upon or at any time after the filing of a complaint to foreclose this Mortgage the court in which such complaint is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of Mortgagor at time of application for such receiver and without regard to the then value of the premises or whether the same shall be then occupied as a homestead or not, and the Mortgagee may be appointed as such receiver. Such receiver shall have power to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagor, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the premises during the whole of said period. The court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part (a) the indebtedness secured hereby, or by any decree foreclosing this Mortgage, or any tax, special assessment of other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (b) the deficiency in case of a sale and deficiency.

14. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the Note hereby secured.

15. The Mortgagee shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.

16. After an event of default occurs, the Mortgagor shall periodically deposit with the Mortgagee such sums as the Mortgagee may reasonably require

91300111

UNOFFICIAL COPY

110011

11. After an event of default occurs, the Mortgagee shall periodically deposit with the Mortgagee such sum as the Mortgagee may reasonably require...

12. The proceeds of any sale or disposition of the premises shall be distributed and applied in the following order of priority: first, to the payment of all taxes and charges...

13. Upon the completion of the sale of the premises, the Mortgagee shall appoint a Receiver to take charge of the premises... Receiver shall have the authority to sell or lease the premises...

14. In addition to the enforcement of the lien or of any provision hereof, the Mortgagee shall be entitled to any interest which would not be paid and available to the party who may have an action at law upon the note hereby secured.

15. The Mortgagee shall have the right to inspect the premises at all responsible times and places thereof shall be permitted for that purpose.

16. After an event of default occurs, the Mortgagee shall periodically deposit with the Mortgagee such sum as the Mortgagee may reasonably require...

PROPERTY

Property of Cook County Clerk's Office

# UNOFFICIAL COPY

9 1 3 0 0 1 1 1

for payment of taxes and assessments on the premises. No such deposit shall bear any interest.

17. If the payment of said indebtedness or any part hereof be extended or varied or if any part of the security be released, all persons now or at any time hereafter liable therefor, or interested in said premises, shall be held to assent to such extension, variation or release, and their liability and the lien and all provisions hereof shall continue in full force, the right to recourse against all such persons being expressly reserved by the Mortgage, notwithstanding such extension, variation or release.

18. Mortgagee shall release this Mortgage and lien thereof by proper instrument upon payment and discharge of all indebtedness secured hereby and payment of a reasonable fee to Mortgagee for the execution of such release.

19. This Mortgage and all provisions hereof, shall extend to and be binding upon Mortgagor and all persons claiming under or through Mortgagor, and the word "Mortgagor" when used herein shall include all such persons and all persons liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have executed the Note or this Mortgage. The word "Mortgagee" when used herein shall include the successors and assigns of the Mortgagee named herein and the holder or holders, from time to time, of the Note secured hereby.

20. Mortgagor hereby waives any and all rights of redemption from sale under any order or decree of foreclosure, pursuant to rights therein granted, on behalf of the Mortgagor, and each and every person acquiring any interest in, or title to, the premises described herein subsequent to the date of the Mortgage, and on behalf of all other persons to the extent permitted by the provisions of the Illinois Code of Civil Procedure.

21. To keep the Property free of Hazardous Materials. For purposes of this Mortgage "Hazardous Materials" includes, without limitation, any flammable explosives, radioactive materials, hazardous materials, hazardous wastes, hazardous or toxic substances or related materials defined in the Comprehensive Environmental Response, Compensation and Liability Act of 1980, as amended (42 U.S.C. sec. 9601, et seq.), (the Hazardous Materials Transportation Act), as amended (49 U.S.C. sec 1801, et seq.), the Resource Conservation and Recovery Act, as amended (42 U.S.C. sec. 9601 et seq.), and in the regulations adopted, and publications promulgated pursuant thereto, or any other federal, state or local governmental law, ordinance, rule, or regulation.

22. The Mortgagor will not, without the prior written consent of Mortgagee, sell, assign or transfer, whether by operation of law or otherwise, all or any portion of its interest in the premises, or enter into an agreement for any of the foregoing, including, without limitation, a lease with an option to purchase, an installment sale agreement or a conditional sale agreement.

# UNOFFICIAL COPY

11300111

For payment of taxes and assessments on the premises. No such deposit shall bear any interest.

17. If the agreement to sell is rescinded by any party hereto or extended or varied or if any party to the agreement to sell dies, all persons now or at any time hereafter claiming or claiming to claim an interest in said premises, shall be held to account for said premises, whether or not they have acquired any right to recover or claim, and the lien and other rights and remedies in full force. The right to recover or claim shall be deemed to have been expressly reserved by the Mortgagee, whether or not such a reservation is set forth in the agreement to sell.

18. Mortgagee, its heirs, assigns, successors and assigns shall be deemed to have acquired and retained all the rights of all persons claiming or claiming to claim an interest in said premises, whether or not they have acquired any right to recover or claim, and the lien and other rights and remedies in full force. The right to recover or claim shall be deemed to have been expressly reserved by the Mortgagee, whether or not such a reservation is set forth in the agreement to sell.

19. This agreement to sell shall be binding on all persons claiming or claiming to claim an interest in said premises, whether or not they have acquired any right to recover or claim, and the lien and other rights and remedies in full force. The right to recover or claim shall be deemed to have been expressly reserved by the Mortgagee, whether or not such a reservation is set forth in the agreement to sell.

20. Mortgagee, its heirs, assigns, successors and assigns shall be deemed to have acquired and retained all the rights of all persons claiming or claiming to claim an interest in said premises, whether or not they have acquired any right to recover or claim, and the lien and other rights and remedies in full force. The right to recover or claim shall be deemed to have been expressly reserved by the Mortgagee, whether or not such a reservation is set forth in the agreement to sell.

21. For all purposes hereunder, the term "Mortgagee" shall mean the Mortgagee or any person claiming or claiming to claim an interest in said premises, whether or not they have acquired any right to recover or claim, and the lien and other rights and remedies in full force. The right to recover or claim shall be deemed to have been expressly reserved by the Mortgagee, whether or not such a reservation is set forth in the agreement to sell.

22. The Mortgagee will sell, without the prior written consent of Mortgagee, its heirs, assigns, successors and assigns, whether by operation of law or otherwise, all or any portion of the interest in the premises, or enter into an agreement for any of the foregoing, including without limitation, a lease with an option to purchase, an installment sale agreement or a conditional sale agreement.

11300111

# UNOFFICIAL COPY

9 1 3 0 0 1 1 1

By signing below, the Mortgagor(s) accept(s) and agree(s) to the terms and covenants in this Mortgage and any Rider(s) executed by Mortgagor(s) and recorded therewith.

[Signature] (SEAL)  
ROBERT M. CARROLL (Mortgagor)

[Signature] (SEAL)  
SHIRLEY JEAN CARROLL (Mortgagor)

STATE OF ILLINOIS  
COUNTY OF COOK

I, THE UNDERSIGNED, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY, that ROBERT M. CARROLL AND SHIRLEY JEAN CARROLL, HUSBAND AND WIFE personally known to me to be the same person(s) whose name(s) are/is subscribed to the forgoing instrument appeared before me this day in person and acknowledged that THEY signed and delivered the said instrument as THEIR own free and voluntary act and as THEIR free and voluntary act for the uses and purposes therein set forth.

Given under my hand and official seal this EIGHTH day of JUNE, 1991

[Signature]  
NOTARY PUBLIC

My Commission expires: 6/14/94

This instrument was prepared by: DOUGLAS JANKOVIC, INSTALLMENT LOAN OFFICER, BERWYN NATIONAL BANK, 7112 W. CERMAK ROAD, BERWYN, IL 60402

Return recorded document to: BERWYN NATIONAL BANK, 7112 W. CERMAK ROAD, BERWYN, ILLINOIS 60402

OFFICIAL SEAL  
LORETTA GENES  
NOTARY PUBLIC STATE OF ILLINOIS  
MY COMMISSION EXP. JUNE 14, 1994



11100876

# UNOFFICIAL COPY

By signing below, the mortgagor(s) accept(s) and agree(s) to the terms and conditions in this mortgage and any notes executed by mortgagor(s) and recorded herewith.

(SEAL)

(Mortgagor)

ROBERT M. CARROLL

(SEAL)

(Mortgagor)

SHIRLEY JEAN CARROLL

STATE OF ILLINOIS  
COUNTY OF COOK

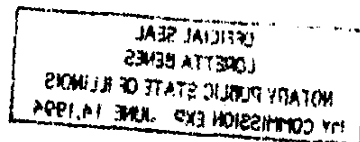
I, THE UNDERSIGNED, a Notary Public in and for said County of the State of Illinois, do hereby certify that Robert M. Carroll and Shirley Jean Carroll, husband and wife, personally appeared to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument of their own free will and without any duress, as their free act and deed for the uses and purposes therein set forth.

Given under my hand and official seal this fifth day of June, 1991.

NOTARY PUBLIC

My Commission Expires

This instrument was prepared by Douglas Jambovic, Installment Loan Officer, Berym National Bank, 2115 W. Cermak Road, Berym, IL 60402. Return recorded instrument to Berym National Bank, 2115 W. Cermak Road, Berym, IL 60402.



Property of Cook County Clerk's Office

11000242