

Recording Requested by:
Please return to:

92608423

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American General Finance
P.O. Box 1556
Hickory Hills, IL. 60455

BRADLEY AND CHERYL GARDNER
17144 RIDGEWOOD
LANSING, IL. 60438

MORTGAGEE:
Clifford Replacement Windows Inc.
117 S. MAIN STREET
MT. PROSPECT, IL. 60080
708-870-7150

MORTGAGE AND WARRANT TO

NO. OF PAYMENTS	AMOUNT OF FIRST PAYMENT	AMOUNT OF EACH PAYMENT	AMOUNT OF LAST PAYMENT	FIRST PAYMENT DUE DATE	DUE DATE EACH MONTH	FINAL PAYMENT DUE DATE	TOTAL OF PAYMENTS
60	203.79	203.79	203.79	09/04/92	04	08/04/97	60

THIS MORTGAGE SECURES FUTURE ADVANCES - MAXIMUM OUTSTANDING \$ N/A
(If not contrary to law, this mortgage also secures the payment of all renewals and renewal notes hereof, together with all extensions thereof)

The Mortgagors for themselves, their heirs, personal representatives and assigns, convey and agree to pay said contract and interest as they become due and to repay such further advances, if any, with interest as provided in the contract or contracts evidencing such advances. ALL OF THE FOLLOWING DESCRIBED REAL ESTATE, to-wit:

LOT 11 AND THE NORTH 1/2 OF LOT 12 IN BLOCK 8 IN LANSING-CALUMET SUBDIVISION, A SUBDIVISION OF THE WEST 104 RODS OF THE EAST 132 RODS OF THE NORTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 30, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

PERMANENT TAX NUMBER (P.I.N.): 30-30-209-051-0000

AKA: 17144 RIDGEWOOD, LANSING, IL. 60438

DEPT-01 RECORDINGS \$23.50
T#9777 TRAN 2090 08/17/92 11:33:00
#8469 # * 92-208423
COOK COUNTY RECORDER

92608423

including the rents and profits arising or to arise from the real estate from default until the time to redeem from any sale under judgment of foreclosure shall expire, situated in the County of COOK and 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 or breach of any of the covenants, agreements, or provisions herein contained.

And it is further provided and agreed that if default be made in the payment of said contract (or any of them) or any part thereof, or the interest thereon or any part thereof, when due, or in case of waste or non-payment of taxes or assessments, or neglect to procure or renew insurance, as hereinafter provided, then and in such case, the whole of said principal and interest secured by the contract in this mortgage mentioned shall thereupon, at the option of the holder of the contract, become immediately due and payable; anything herein or in said contract contained to the contrary notwithstanding and this mortgage may, without notice to said Mortgagor of said option or election, be immediately foreclosed; and it shall be lawful for said Mortgagee, agents or attorneys, to enter into and upon said premises and to receive all rents, issues and profits thereof, the same when collected, after the deduction of reasonable expenses, to be applied upon the indebtedness secured hereby, and the court wherein any such suit is pending may appoint a Receiver to collect said rents, issues and profits to be applied on the interest accruing after foreclosure sale, the taxes and the amount found due by such decree.

If this mortgage is subject and subordinate to another mortgage, it is hereby expressly agreed that should any default be made in the payment of any installment of principal or of interest on said prior mortgage, the holder of this mortgage may pay such installment of principal or such interest and the amount so paid with legal interest thereon from the time of such payment may be added to the indebtedness secured by this mortgage and the accompanying contract shall be deemed to be secured by this mortgage, and it is further expressly agreed that in the event of such default or should any suit be commenced to foreclose said prior mortgage, then the amount secured by this mortgage and the accompanying contract shall become and be due and payable at any time thereafter at the sole option of the owner or holder of this mortgage.

This instrument prepared by MICHELLE WEINBERG
of CLIFFORD REPLACEMENT WINDOWS (Name) 117 S. MAIN ST.
MT. PROSPECT, Illinois. (Address)



\$23.50E

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And the said Mortgagor further covenants and agrees to and with said Mortgagee that Mortgagee will, in the meantime pay all taxes and assessments on the said premises, and will as a further security for the payment of said indebtedness keep all buildings that may at any time be upon said premises insured for fire, extended coverage, vandalism and malicious mischief in some reliable insurance company for the full amount or up to the amount remaining unpaid of the said indebtedness by suitable policies, payable in case of loss or damage to the full amount to it all policies of insurance thereon, as soon as effected, and all renewal certificates therefor; and said Mortgagee shall have the right to assign and receive and receipt, in the name of said Mortgagee or otherwise; for any and all money that may become due on such policies of insurance by reason of damage to or destruction of said buildings or any of them, and apply the same less all reasonable expenses in obtaining such money in satisfaction of the money secured hereby, or in case said Mortgagee shall so elect, may use the same in repairing or rebuilding such building and in case of refusal or neglect of said Mortgagee thus to insure or deliver such policies, or to pay such said Mortgagee may procure such insurance or pay such taxes, and all monies thus paid shall be secured hereby, and shall be paid out of the proceeds of the sale of said premises, or out of such insurance money if not otherwise paid by said Mortgagee.

If not prohibited by law or regulation, this mortgage and all sums hereby secured shall become due and payable at the option of the Mortgagee and without notice to Mortgagor forthwith upon the conveyance of Mortgagor's title to all or any portion of said mortgaged property and premises, or upon the vesting of such title in any manner in persons or entities other than, or with, Mortgagor unless the purchaser or transferee assumes the indebtedness secured hereby with the consent of the Mortgagee.

And said Mortgagor further agrees that in case of default in the payment of the interest on said contract when it becomes due and payable it shall bear like interest with the principal of said contract.

And it is further expressly agreed by and between said Mortgagor and Mortgagee, that if default be made in the payment of said contract or in any of them or any part thereof, or the interest thereon, or any part thereof, when due, or in case of a breach in any of the covenants or agreements herein contained, or in case said Mortgagee is made a party to any suit by reason of the existence of this mortgage, then or in any such cases, said Mortgagor shall at once owe said Mortgagee reasonable attorney's or solicitor's fees for protecting its interest in such suit and for the collection of the amount due and secured by this mortgage, whether by foreclosure proceedings or otherwise, and a lien is hereby given upon said premises for such fees, and in case of foreclosure hereof, a decree shall be entered for such reasonable fees, together with whatever other indebtedness may be due and secured hereby.

And it is further mutually understood and agreed, by and between the parties hereto, that the covenants, agreements and provisions herein contained shall apply to, and as far as the law allows, be binding upon and be for the benefit of the heirs, executors, administrators and assigns of said parties respectively.

In witness whereof, the said Mortgagor, 5 have hereunto set their hand and seal this 5th day of APRIL A.D. 19 92.

Baudouin J. Gauthier (SEAL)
Charles M. Gauthier (SEAL)
 _____ (SEAL)
 _____ (SEAL)

STATE OF ILLINOIS, County of COOK ss: I, the undersigned, a Notary Public, in and for said County and State aforesaid, do hereby certify that

personally known to me to be the same person 5 whose name 5 subscribed to the foregoing instrument appeared before me this day in person and acknowledged that 5 he 5 signed, sealed and delivered said instrument as 5 free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and seal this 28 day of MAY A.D. 19 92
Michelle Weinberg

My commission expires 3/10/96

OFFICIAL SEAL
 MICHELLE WEINBERG
 NOTARY PUBLIC, STATE OF ILLINOIS
 MY COMMISSION EXPIRES 3/10/96

REAL ESTATE MORTGAGE

DO NOT WRITE IN ABOVE SPACE

Recording fee \$3.50. Extra acknowledgments, fifteen cents, and five cents for each for over three and fifty cents for long descriptions.
 Mail to:

92608423