

UNOFFICIAL COPY

Document No. _____ filed for Record in Recorder's office of _____

County, Illinois _____ at _____ o'clock _____ M.

MORTGAGE WITH HOMESTEAD WAIVER _____ Recorder of Deeds

THIS INDENTURE, Made this 31st day of December

A.D. 1991 between Eugene V. Roche, divorced and not since re-married

of the city of Melrose Park, Cook County, Illinois, parties

of the first part hereinafter called mortgagor and AMERICAN FAMILY FINANCIAL SERVICES, INC. of the City of Schaumburg, County of Cook and State of Illinois party of the second part hereinafter call mortgagee.

WITNESSETH: That the mortgagor for and in consideration of the sum of (\$32,719.77*****)

Thirty Two Thousand Seven Hundred Nineteen and 77/100***** DOLLARS

(hereinafter called indebtedness) principal sum to mortgagors in hand paid the receipt of which is hereby acknowledged do hereby convey and warrant unto the said mortgagee the following described real estate, with the buildings and improvements thereon and everything appertaining thereto, including all rents, issues and profits arising or accruing therefrom in any manner whatsoever, to wit:

Lot 9 in Block 5 in Fullerton Gardens Subdivision of the East $\frac{1}{2}$ of the Northeast $\frac{1}{4}$ of Section 33, Township 40 North, Range 12, East of the Third Principal Meridian, and South $\frac{1}{2}$ of the South $\frac{1}{4}$ of the Southeast $\frac{1}{4}$ of the Southeast $\frac{1}{4}$ of Section 28, Township 40 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Tax Number: 12-33-215-009

2301 Ruby; Melrose Park, IL 60160

92020906
DEPT-01 RECORDING 100.50
15444 STATE TAXES 00-13-72 00000000
CITY TAXES 00-13-72 00000000
COUNTY TAXES 00-13-72 00000000
TOWN TAXES 00-13-72 00000000

This (is) (X) Homestead Property.

This mortgage is junior and subsequent to:

Mortgage made by Eugene V. Roche dated July 10, 1987 to Illinois Mortgage Associates, Ltd. to secure an indebtedness in the amount of \$53,000.00 and recorded July 21, 1987 as Document Number 87399811.

92020906

(Subject to all legal highways upon said premises) situated in the city of Melrose Park, County of Cook, and State of Illinois: Hereby releasing and waiving all rights under, and by virtue of the Homestead Exemption Laws of this State.

The said mortgagor does covenant and agree with the said mortgagee that he is well seized of the premises above conveyed, as of a good and indefeasible inheritance in the law in fee simple: that the said premises are clear of all taxes, and assessments now due and of all other liens and incumbrances whatsoever, and will WARRANT AND FOREVER DEFEND the same.

The said mortgagor does covenant and agree with the said mortgagee to pay promptly when due, all taxes and assessments legally levied and accruing upon the said premises and any and all other liens thereon, and upon request to exhibit receipts therefor, to the said mortgagee and to keep the buildings and improvements upon said premises insured in reputable insurance companies for the benefit and security of the owner of said indebtedness for the value of such buildings and improvements during the full period of the lien hereby created, and deliver the insurance policies to the said mortgagee and to keep the buildings and improvements upon said premises in good repair during the full period of the lien hereby created.

In case of default in the payment of said indebtedness or any part thereof or the interest thereon or any part thereof at the time the same becomes due and payable according to the tenor and effect of the note or notes hereinafter described or any part thereof, or in case of waste, or in case of non-payment of taxes or assessments, or in case of neglect to procure or renew insurance as hereinbefore provided, or in case of a breach of any of the covenants and agreements herein contained, then in any and every case all of the indebtedness hereby secured at the election of the owner or said indebtedness or any part thereof shall become immediately due and payable and this mortgage may be foreclosed in the manner and with the same effect as if said indebtedness had matured by lapse of time.

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A rectangular seal with a decorative border containing the text "OFFICIAL SEAL" at the bottom and "NOTARY PUBLIC STATE OF ILLINOIS" at the top, with "MY COMMISSION EXPIRES 11/9/95" written vertically in the center.

American Family Financial Services, Inc.
1501 Woodfield Road, Suite 112W
Schaumburg, Illinois 60173

Return to:

My Commission Expires

85-6-1

Notary Public

including the release and waiver of the right of homestead, day in person, and acknowledge to him in writing, signed and delivered the said instrument as his true and voluntary act, for the uses and purposes herein set forth.

STATE OF ILLINOIS. COUNTY, ss.
DO HEREBY CERTIFY THAT Bugene V. Roche
[the undersigned], a Notary Public, in and for said County and State aforesaid,

Madison, Wisconsin 53783-0001

James F. Strother, Attorney at Law

CIVETS

CIVIS

All of the convenants and agreements herein contained shall extend to and be binding upon all of the parties hereto, their and each of their heirs, executors, administrators, successors and assigns.

In case of filing a bill to foreclose this mortgage, the said mortgagor shall be entitled to recover attorney's fees and expenses for continuing his suit, including the expenses for advertising and notice, and the expenses for serving process, and the expenses for removing the title to said premises, and the reasonable attorney's fees and costs and independent expenses of his attorney, provided that he has been successful in his suit.

In case of any other suit or legal proceeding wherein the said mortgagor or the owner of said indebtedness or any party thereto by reason of this mortgage, then the reasonable attorney's fees for services in any such suit or legal proceeding shall become additional indebtedness.

provided always that if the said mortgagor shall fail and truly pay or cause to be paid to the said mortgagor or to the owner of said indebtedness, the said mortgagor and the payee or payees to whom this mortgagee is entitled in every respect with the said original indebtedness.

Provided always that if the said mortgagor shall be succeeded by this mortgagee equitably in every respect with the said original indebtedness.

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in case of filing a bill to foreclose this mortgage, the said mortgagor shall be entitled to recover attorney's fees and expenses for advertising and notice, and the expenses for serving process, and the expenses for removing the title to said premises, and the reasonable attorney's fees and costs and independent expenses of his attorney, provided that he has been successful in his suit.

In a case of neglect or refusal of payment of said mortgage to insure said buildings and improvements and defract the insurance policies to pay the taxes and assessments, the owner of said land and buildings and improvements and defract the insurance policies to pay the taxes and assessments shall be secured by this mortgage in every respect with the said original indebtedness.