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THIS IS A JUNIOR MORTGAGE.

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THIS INDENTURE, made July 30 19 93, between

BRUCE N. HALBECK AND NANCY N. HALBECK,

husband and wife

5626 South Woodlawn Avenue, Chicago, IL (NO. AND STREET) (CITY) (STATE)

herein referred to as "Mortgagors," and

MARY JANE YURCHAK

1 East River Place, 525 East 72nd Street, (NO. AND STREET) (CITY) (STATE)

herein referred to as "Mortgagee," witnesseth:

Above Space For Recorder's Use Only

23-91

THAT WHEREAS the Mortgagors are justly indebted to the Mortgagee upon the installment note of even date herewith, in the principal sum of Sixty-four thousand one hundred twenty-five and 00/100 DOLLARS (\$64,125.00), payable to the order of and delivered to the Mortgagee, in and by which note the Mortgagors promise to pay the said principal sum and interest at the rate of 10% per annum provided in said note, with a final payment of the balance due on the 28th day of February 19 94 and all of said principal and interest are made payable at such place as the holders of the note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of the Mortgagee at 1 East River Place, 525 East 72nd Street, New York, New York 10021

NOW, THEREFORE, the Mortgagors to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this mortgage, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents CONVEY AND WARRANT unto the Mortgagee, and the Mortgagee's successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being in the City of Chicago, COUNTY OF COOK AND STATE OF ILLINOIS, to wit:

THE SOUTH 54 FEET 3/4 INCH OF LOT 1 IN THAT PART OF THE COUNTY CLERK'S DIVISION OF THE EAST 10 ACRES OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 LYING EAST OF LEXINGTON AVENUE IN SECTION 14, TOWNSHIP 38 N., COUNTY RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

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

Permanent Real Estate Index Number(s): 20-14-112-014 (Vol. No. 255)

Address(es) of Real Estate: 5626 South Woodlawn Avenue, Chicago, Illinois 60637

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto by leasing, 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 coverings, inador beds, awnings, stoves and water heaters. 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 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, 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 Mortgagors do hereby expressly release and waive.

The name of a record owner is: Bruce N. Halbeck and Nancy N. Halbeck

This mortgage consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side of this mortgage) are incorporated herein by reference and are a part hereof and shall be binding on Mortgagors, their heirs, successors and assigns.

Witness the hand... and seal... of Mortgagors the day and year first above written.

PLEASE PRINT OR TYPE NAME(S) BELOW SIGNATURE(S)

Bruce N. Halbeck

Nancy N. Halbeck

State of Illinois, County of

ss.,

I, the undersigned, a Notary Public in and for said County

in the State aforesaid, DO HEREBY CERTIFY that Bruce N. Halbeck and Nancy N. Halbeck

IMPRESS SEAL HERE

personally known to me to be the same person s whose name s subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their 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 official seal, this 30th day of July 1993 Commission expires 3-27-96

This instrument was prepared by Brenda J. Coffield, Attorney at Law, 33 Shore Drive, Ogden Dunes, (NAME AND ADDRESS) Portage, Indiana 46368 Notary Public

Mail this instrument to (NAME AND ADDRESS)

SAME AS ABOVE (CITY) (STATE) (ZIP CODE)

OR RECORDER'S OFFICE BOX NO.

BOX 333 - TH

OFFICIAL SEAL RUTH HADLEY NOTARY PUBLIC STATE OF ILLINOIS MY COMMISSION EXP. MAY 27, 1996

