

# UNOFFICIAL COPY

93979790

REAL ESTATE MORTGAGE

MORTGAGOR(S) Kathleen Jones  
1517 N. Lotus  
Chicago, IL 60651

THIS SPACE PROVIDED FOR RECORDER'S USE	
#	#
93979790	93979790
RECORD	RECORD
11/24/93	11/24/93

for consideration paid hereby mortgages and warrants to  
MORTGAGEE: D & S Construction

the following described real estate in Cook  
County, Illinois: Lot 20 in Block 11A  
Kearneys Highland Addition To Austin,  
A subdivision of the North 1/2 of the  
Northwest 1/4 of the Northwest 1/4 of the  
Section 4, Township 39 North, Range 13,  
East of The 3rd Principal Meridian.  
C. L. A. 1517 N. Lotus, Chicago

Tax Identification Number 16-04-103-27

with the following mortgage covenants and together with all additions and improvements to the said real estate, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois.

This mortgage secures the performance of a certain Home Improvement Retail Installment Contract (herein called "Contract") of Mortgagor(s) dated this date to Mortgagee. Pursuant to the Contract, Mortgagor(s) agree(s) to pay the "Total of Payments" of \$ 52,668.00 in 72 monthly payments, with a first payment of \$ 438.90 other payments of \$ 438.90 and a final payment of \$ 438.90, beginning on \_\_\_\_\_ and every month thereafter until the Total of Payments is paid.

Mortgagor(s) agree(s) to pay the Contract (which is incorporated herein by reference) according to its terms, pay all taxes and assessments when due and keep all improvements on said premises insured during the term of the Mortgage, with Mortgagee named as loss payee as its interest appears.

Mortgagee may collect costs and disbursements, including reasonable attorney's fees, incurred in legal proceedings to collect on the Contract or to realize on security after default, as provided in the Contract.

Subject to applicable law, in the event of default in the payment of the Contract, any failure to pay taxes and assessments when due or keep required insurance in force, or any transfer of all or part of the real estate, Mortgagee may, at its option, declare the sum remaining unpaid at once due and payable (less any rebate of unearned Finance Charges) and Mortgagee may proceed to foreclose on and sell the above property as provided by law. In connection with any foreclosure proceeding, Mortgagee shall be entitled to the immediate appointment of a receiver to take possession and control of the premises, and collect, receive and apply the rents and profits thereof for Mortgagee (subject to direction of court) from the time of appointment to the time when the period of redemption expires.

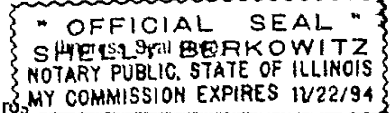
WITNESS Mortgagor(s) hand(s) and seal(s) this 13th day of September, 1993.

\_\_\_\_\_  
(Witness) **COOK COUNTY RECORDER** (SEAL) Kathleen S. Jones (SEAL)  
KATHLEEN JONES (Mortgagor)  
\_\_\_\_\_  
(Witness) **JESSE WHITE** (SEAL) \_\_\_\_\_ (SEAL)  
**SKOKIE OFFICE** (Mortgagor)

STATE OF ILLINOIS )  
COUNTY OF \_\_\_\_\_ ) SS  
I, Shelly Berkowitz, a Notary Public in and for said County, in the State aforesaid, DO  
(type in name)

HEREBY CERTIFY that Kathleen Jones (Mortgagor and spouse, if applicable)  
personally known to me to be the same person whose name is subscribed to the foregoing instrument,  
appeared before me this day in person and acknowledged that she signed, sealed and delivered the said instrument  
as her free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the  
(his-their)  
right of homestead.

Given under my hand and notarial seal this 13th day of September, 1993



Shelly Berkowitz  
Notary Public

Commission Expires \_\_\_\_\_  
This mortgage was prepared by \_\_\_\_\_ Name: \_\_\_\_\_  
and return document to: \_\_\_\_\_ Address: \_\_\_\_\_  
Telephone Number: \_\_\_\_\_

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B & S Construction  
4036 N. Pulaski  
Chicago, IL 60641