

# UNOFFICIAL COPY

**THE CIT GROUP**  
The CIT Group  
Consumer Finance, Inc.

THIS SPACE PROVIDED FOR  
RECORDING'S USE ONLY

NAME AND ADDRESS OF MORTGAGOR(S): <b>ANTHONY SCIANNA, AND HIS WIFE, JOYCE SCIANNA WILLIAM MAXWELL, A SINGLE PERSON AS JOINT TENANTS 325 S WILKINS DR DES PLAINES, IL 60018</b>		
MORTGAGER: <b>THE CIT GROUP/CONSUMER FINANCE, INC 1616 WOODFIELD ROAD SUITE 810 SCHAUMBURG, IL 60173</b>		
LOAN NUMBER	DATE	DATE FINAL PAYMENT DUE
	<b>06/09/94</b>	<b>08/14/14</b>
Maximum Amount of Unpaid Loan including Interest and other Charges secured under this Mortgage. ("Principal Balance")		<b>\$25,000.00</b>

94520508

DEPT-01 RECORDING 123.50  
T60011 TRAN 2365 06/13/94 15:45:00  
25191 4 RV \* -94-520508  
COOK COUNTY RECORDER

94520508

The words "I," "me," and "my" refer to all Mortgagors included on that certain Home Equity Line of Credit Agreement and Disclosure Statement dated the date hereof ("Note") secured by this Mortgage.  
The words "you" and "your" refer to Mortgagor and Mortgagor's assignee if this Mortgage is assigned.

### MORTGAGE OF PROPERTY

To secure payment of a Note I signed hereby promising to pay to your order the above Principal Balance together with interest at the interest rate in effect, from time to time, as set forth in the Note, each of the undersigned hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of the State of Illinois, grants, mortgages and warrants to you, with mortgage covenants, the real estate described below, all fixtures and personal property located thereon and all present and future improvements on the real estate (collectively the "Property") which is located in the County of COOK COUNTY in the State of Illinois, as described in the legal description attached hereto as Exhibit A.

Permanent Index Number: 05-13-210-010-0000  
Street Address: 325 S WILKINS DR, DES PLAINES, IL 60018

**TAXES - LIENS - INSURANCE - MAINTENANCE** - I will pay, when they are due and payable, all taxes, liens, assessments, obligations, water rates and any other charges against the Property, whether superior or inferior to the lien of this mortgage, maintain hazard insurance on the Property in your favor in a form and amount satisfactory to you and maintain and keep the Property in good repair at all times during the term of this mortgage. You may pay any such tax, lien, assessment, obligation, water rates, premium or other charge (including any charge to maintain or repair the Property) or purchase such insurance in your own name, if I fail to do so. The amount you pay will be due and payable to you from me on demand, will bear an interest charge at the interest rate set forth in the Note secured by this mortgage if permitted by law or, if not, at the highest lawful interest rate, will be an additional lien on the Property and may be enforced and collected in the same manner as the other obligations secured by this mortgage. The insurance carrier providing the insurance referred to above will be chosen by me subject to your approval which will not be unreasonably withheld. All insurance policies and renewals must be acceptable to you and must include a standard mortgage clause. You will have the right to hold the policies and renewals. If you require, I will promptly give to you all receipts of paid premiums and renewal notices. In the event of a loss, I will give prompt notice to the insurance carrier and you. You may file proof of loss if not made promptly by me. Insurance proceeds will be applied to the restoration or repair of the Property damaged or, at your option, the insurance proceeds will be applied to the sums, secured by this mortgage, whether or not then due, with any excess paid to me. If I abandon the Property, or do not answer within ten (10) days, a notice from you that the insurance carrier has offered to settle a claim, then you may collect the insurance proceeds. The ten (10)-day period will begin when the notice is given.

### NOTICE: See Other Side For Additional Provisions

Signed and acknowledged in the presence of

Susan K. Stojka  
Witness  
Alvin A. Koenig  
Witness

Anthony Scianna (Seal) 94520508  
Joyce Scianna (Seal)  
William Maxwell (Seal)

### ACKNOWLEDGEMENT

I, THE UNDERSIGNED, certify that ANTHONY SCIANNA  
& WILLIAM MAXWELL,  
(and JOYCE SCIANNA, his/her spouse,) personally known to me to be the same person(s) whose name(s) appear subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he/she/they signed and delivered the instrument as his/her/their free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Dated: JUNE 9, 1994

Robin Waller  
Notary Public  
(Seal)  
" OFFICIAL SEAL " ROBIN WALLER  
NOTARY PUBLIC, STATE OF ILLINOIS  
FROM ILLINOIS JUNE 3/17/96

This instrument was prepared by and upon recording should be returned to:

THE CIT GROUP/CONSUMER FINANCE, INC.  
(Type Name)  
PO Box 270855, Oklahoma City, OK 73137-0855  
(Type Address)

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## EXHIBIT "A"

LOT TEN (10) IN WESTWOOD SUBDIVISION UNIT NO. 1, BEING A RESUBDIVISION OF PART OF LOTS FOUR (4) AND FIVE (5) OF THE OWNER'S SUBDIVISION OF SECTION 13, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT OF SAID WESTWOOD SUBDIVISION UNIT NO. 1, REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON DECEMBER 16, 1959, AS DOCUMENT NUMBER 1900032.

County of Cook County Clerk's Office

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