L'oan #: 2864-93-78 After Recording Return To: Prepared By: The Chief Financial Group 1870 Roselle Road, Suite 107 Schaumburg, IL 60195



94589955

(Space Above This Line For Recording Date)

## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on January 3, 1994.

The mortgagor is Easter F. Goodwin and Jeredene Goodwin , husband and wife

("Borrower"). This Security Instrument is given to

The Chief Financial Group, which is organized and existing under the laws of Illinois, and whose address

1870 Roselle Road, Suite 107, Schaumburg, IL 60195

("Lender"). Borrower owes Lender the principal sum of

Forty Two Thousand Seven Hundred Fifty and no/100 Dollars (U.S. \$42,750.00). This debt is evide eet by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the rull debt, if not paid earlier, due and payable on February 1, 2024. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payne it of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in Cook County, Illinois:

THE SOUTH 1/2 %F LOT 20 IN BLOCK 21 IN SUBDIVISION OF BLOCKS 15, 16, 17 AND 18 AND OF LOTS 1 AND 2, BLOCK 21, IN PROVISO LAND ASSOCIATION ADDITION TO MAYWOOD, IN SECTION 10, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. P.I.N.: 15-10-312-004

which has the address of 409 South 21st Avenue, Maywood, Illinois 60153 ("Property Address");

TOGETHER WITH all the improvements no ver hereafter erected on the property, and all easements, appurichances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is I willy seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

EPT-01 RECORDING \$31. ₱7777 TRAN 4642 07/07/94 09:02:00 \$5610 \$ DU + - 94 - 58995 COOK COUNTY RECORDER

ILLINOIS-Single Family-Famile Mac/Freddle Mac UNIFORM INSTRUMEN

n 3014 9/90 (page 1 of 6 pages)

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly floxed insurance premiums, if any; (e) yearly mortgage

## **UNOFFICIAL COPY**

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