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American General Finance  
2313 West 95th Street  
Chicago, Illinois 60643

95421930

S. 9438501

**NAME AND ADDRESSES OF ALL MORTGAGORS**

Jose Del C. Espinoza and  
Olaya Espinoza  
3448 W. Pershing  
Chicago, Illinois 60632

**MORTGAGE  
AND  
WARRANT  
TO**

**MORTGAGEE:**

American General Finance  
2313 West 95th Street  
Chicago, Illinois 60643

NO. OF PAYMENTS	AMOUNT OF FIRST PAYMENT	AMOUNT OF EACH PAYMENT	AMOUNT OF LAST PAYMENT	FIRST PAYMENT DUE DATE	DUE DATE EACH MONTH	FINAL PAYMENT DUE DATE	TOTAL OF PAYMENTS
36	114.38	114.38	114.38	7-15-95	15TH	6-15-98	4117.68

THIS MORTGAGE SECURES FUTURE ADVANCES - MAXIMUM OUTSTANDING \$ -00  
(If not contrary to law, this mortgage also secures the payment of all renewals and renewal notes hereof, together with all extensions thereof)

The Mortgagors for themselves, their heirs, personal representatives and assigns, convey and agree to pay said contract and interest as they become due and to repay such further advances, if any, with interest as provided in the contract or contracts evidencing such advances. ALL OF THE FOLLOWING DESCRIBED REAL ESTATE; to-wit:

Lot 77 in F. A. Watson's Subdivision of Block 16 in J. H. Rees' Subdivision in the South East 1/4 of Section 35, Township 39 North, Range 13, East of the Third Principal Meridian, South of the Illinois and Michigan Canal, in Cook County, Illinois.

Permanent Index No. 16-35-412-027-0000

Jose Del C. Espinoza and Olaya Espinoza  
3448 W. Pershing  
Chicago, Illinois 60632

23<sup>A</sup>  
20<sup>P</sup>  
43<sup>2</sup>

DEPT-01 RECORDING \$23.00  
 730012 TRAN 4913 06/29/95 15:03:00  
 2958 \*JIM \*95 421930  
 COOK COUNTY RECORDER  
 DEPT-10 PENALTY \$20.00

Including the rents and profits arising or to arise from the real estate from default until the time to redeem, from any sale under judgment of foreclosure shall expire, situated in the County of Cook and State of Illinois, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois, and all right to retain possession of said premises after any default in or breach of any of the covenants, agreements, or provisions herein contained.

And it is further provided and agreed that if default be made in the payment of said contract (or any of them) or any part thereof, or the interest thereon or any part thereof, when due, or in case of waste or non-payment of taxes or assessments, or neglect to procure or renew insurance, as hereinafter provided, then and in such case, the whole of said principal and interest secured by the contract in this mortgage mentioned shall thereupon, at the option of the holder of the contract, become immediately due and payable; anything herein or in said contract contained to the contrary notwithstanding and this mortgage may, without notice to said Mortgagor of said option or election, be immediately foreclosed; and it shall be lawful for said Mortgagee, agents or attorneys, to enter into and upon said premises and to receive all rents, issues and profits thereof, the same when collected; after the deduction of reasonable expenses, to be applied upon the indebtedness secured hereby, and the court wherein any such suit is pending may appoint a Receiver to collect said rents, issues and profits to be applied on the interest accruing after foreclosure sale of the premises and the amount found due by such decree.

If this mortgage is subject and subordinate to another mortgage, it is hereby expressly agreed that should any default be made in the payment of any installment of principal or of interest on said prior mortgage, the holder of this mortgage may pay such installment of principal or such interest and the amount so paid with legal interest thereon from the time of such payment may be added to the indebtedness secured by this mortgage and the accompanying contract shall be deemed to be secured by this mortgage, and it is further expressly agreed that in the event of such default or should any suit be commenced to foreclose said prior mortgage, then the amount secured by this mortgage and the accompanying contract shall become and be due and payable at any time thereafter at the sole option of the owner or holder of this mortgage.

This instrument prepared by Joseph Niznik (Name) **BOX 333-CTI**  
of 1821 West Cermak Road, Chicago, Illinois 60608 (Address) Illinois.



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And the said Mortgagor further covenants and agrees to and with the said Mortgagee that for the purpose of the mortgage the pay of taxes and interest on the said premises, and with as a further security for the payment of said indebtedness keep all buildings that may at any time be upon said premises insured for fire, extended coverage, vandalism and malicious mischief in some reliable company, up to the insurable value thereof, or up to the amount remaining unpaid of the said indebtedness by suitable policies, payable in case of loss to the said Mortgagee and to deliver to it all policies of insurance thereupon as so affected, and all renewal certificates therefor; and said Mortgagee shall have the right to collect, receive and receipt, in the name of said Mortgagee or otherwise; for any and all money that may become payable and collectable upon any such policies of insurance by reason of damage to or destruction of said buildings or any of them, and apply the same less all reasonable expenses in obtaining such money in satisfaction of the money secured hereby, or in case said Mortgagee shall so elect, may use the same in repairing or rebuilding such building and in case of refusal or neglect of said Mortgagor thus to insure or deliver such policies, or to pay taxes, said Mortgagee may procure such insurance or pay such taxes, and all monies thus paid shall be secured hereby, and shall bear interest at eight percent and be paid out of the proceeds of the sale of said premises, or out of such insurance money if not otherwise paid by said Mortgagor.

If not prohibited by law or regulation, this mortgage and all sums hereby secured shall become due and payable at the option of the Mortgagee and without notice to Mortgagor forthwith upon the conveyance of Mortgagor's title to all or any portion of said mortgaged property and premises, or upon the vesting of such title in any manner in persons or entities other than, or with, Mortgagor unless the purchaser or transferee assumes the indebtedness secured hereby with the consent of the Mortgagee.

And said Mortgagor further agrees that in case of default in the payment of the interest on said contract when it becomes due and payable it shall bear like interest with the principal of said contract.

And it is further expressly agreed by and between said Mortgagor and Mortgagee, that if default be made in the payment of said contract or in any of them or any part thereof, or the interest thereon, or any part thereof, when due, or in case of a breach in any of the covenants, or agreements herein contained, or in case said Mortgagee is made a party to any suit by reason of the existence of this mortgage, then or in any such cases, said Mortgagor shall at once owe said Mortgagee reasonable attorney's or solicitor's fees for protecting its interest in such suit and for the collection of the amount due and secured by this mortgage, whether by foreclosure proceedings or otherwise, and a lien is hereby given upon said premises for such fees, and in case of foreclosure hereof, a decree shall be entered for such reasonable fees, together with whatever other indebtedness may be due and secured hereby.

And it is further mutually understood and agreed, by and between the parties hereto, that the covenants, agreements and provisions herein contained shall apply to, and, in as far as the law allows, be binding upon and be for the benefit of the heirs, executors, administrators and assigns of said parties respectively.

In witness whereof, the said Mortgagor S has hereunto set THEIR hands S and seal S this 23 day of JUNE A.D. 19 95  
Jose C. Espinoza (SEAL)  
Oyaya Espinoza (SEAL)  
\_\_\_\_\_  
\_\_\_\_\_  
(SEAL)

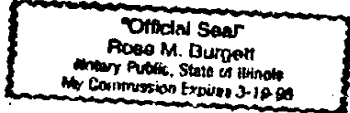
STATE OF ILLINOIS, County of COOK ss:

I, the undersigned, a Notary Public, in and for said County and State aforesaid, do hereby certify that

JOSE DEL C. ESPINOZA AND OYAYA ESPINOZA  
3448 W PERSHING  
chgo il 60632

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 T he Y signed, sealed and delivered 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 NOTARY seal this 23 day of JUNE A.D. 19 95  
Thomas J. ...  
Notary Public



My commission expires

0661930

REAL ESTATE MORTGAGE

DO NOT WRITE IN ABOVE SPACE

TO

Recording Fee \$3.50. Extra acknowledgments, fifteen cents, and five cents for each lot over three and fifty cents for long descriptions.

Mail to:

0661930