

# UNOFFICIAL COPY

THIS INSTRUMENT WITNESSETH, THAT IRVING L. MILLER & MIA MILLER (Husband and wife) (See page 2 for names of parties)

of 9738 S. MERRION City of CHICAGO State of Illinois, Mortgagor(s)

MORTGAGE and WARRANT to HOMEMAKERS REMODELING, INC.

of 3943 W. OAKTON, SKOKIE, IL. 60076 Mortgagor(s)

To secure payment of that certain Home Improvement Retail Installment Contract of even date herewith, in the amount of \$ 3728.87 payable to the order of and delivered to the Mortgagor, in and by which the Mortgagor promises to pay the contract and interest at the rate and in installments as provided in said contract with a final payment of the balance due on the following described real estate, to wit:

LOT 24 IN BLOCK 2 IN MERRIONETTE MANOR, BEING A SUBDIVISION IN THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 12, NORTH OF THE INDIAN BOUNDARY LINE, IN TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT OF SAID SUBDIVISION RECORDED IN RECORDERS OFFICE OF COOK COUNTY ILLINOIS AS DOCUMENT NUMBER 14127310, IN COOK COUNTY, ILLINOIS

PIN#: 25-12-219-017

95880757

COMMONLY KNOWN AS: 9738 S MERRION, CHICAGO, ILLINOIS

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situated in the County of COOK in the 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 payment or breach of any of the covenants or agreements herein contained.

AND IT IS EXPRESSLY PROVIDED AND AGREED, That if all or any part of the property or an interest in the property is sold or transferred by Mortgagor without Mortgagor's prior written consent, Mortgagor, at Mortgagor's option, may require immediate payment in full of the entire amount due under the Mortgage and Home Improvement Retail Installment Contract. Mortgagor, at Mortgagor's option, may waive the right to declare the balance immediately due and may accept in writing an assumption agreement executed by the person to whom the Mortgagor is transferring or selling the interest in the property. If Mortgagor does allow Mortgagor's successor in interest to assume the obligation, Mortgagor will be released from further obligation under this Mortgage and the Home Improvement Retail Installment Contract. The following types of transfers will not give Mortgagor the right to require immediate payment in full:

- (a) the creation of liens or other claims against the property which are inferior to this Mortgage;
- (b) a transfer of rights in household appliances to a person who provides the Mortgagor with the money to buy these appliances in order to protect that person against possible losses;
- (c) a transfer of the land to surviving co-owners, following the death of a co-owner, when the transfer is automatic according to law;
- (d) leasing the property for three years or less; so long as the lease does not include an option to buy;
- (e) a transfer to Mortgagor's relative resulting from death of the Mortgagor;
- (f) a transfer where Mortgagor's spouse or children become owners of the property;
- (g) a transfer to Mortgagor's spouse resulting from a divorce decree, separation agreement, or property settlement agreement;
- (h) a transfer into an inter vivos trust in which the Mortgagor is and remains a beneficiary, so long as there is no transfer of rights of occupancy in the property.

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IT IS FURTHER EXPRESSLY PROVIDED AND AGREED, That if default be made in the payment of the said contract, or of any part thereof, or in the case of waste or non-payment of taxes or assessments on said premises, or of a breach of any of the covenants or agreements herein contained, then in such case the whole of said sum, less unearned charges, secured by the said contract in this mortgage mentioned, shall thereupon, at the option of the said mortgagor, his or its attorneys or assigns, and as provided by law, become due and payable, and the mortgagor may be foreclosed to pay the same, and it shall be lawful for the said mortgagor, his or its attorneys or assigns, to enter into and upon the premises hereby granted, or any part thereof, and to receive and collect all rents, issues and profits thereof.

UPON THE FORECLOSURE AND SALE of said premises, there shall be first paid out of the proceeds of such sale all expenses of advertisement, selling and conveying said premises, and reasonable attorney's fees, to be included in the decree, and all moneys advanced for taxes, assessments and other liens, then there shall be paid the unpaid balance of said contract whether due and payable by the terms thereof or not.

DATED, this 28th day of November A.D. 1995

Irving L. Miller (SEAL)  
IRVING L. MILLER  
Mia Miller (SEAL)  
MIA MILLER  
(Type or print names between signatures)

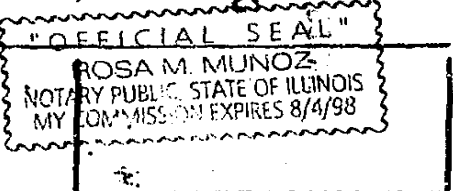
STATE OF ILLINOIS }  
County of Cook } ss.

I, the undersigned In and for said County, in the State aforesaid, DO HEREBY CERTIFY, That Irving L. Miller and Mia Miller

personally known to me to be the same person(s) whose name(s) (is) (are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that (they) (he) (she) signed, sealed and delivered the said instrument as (their) (his) (her) free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

IN WITNESS WHEREOF, I hereunto set my hand and official seal, 8/4/98  
My Commission Expires 8/4/98

Joseph R. Dante  
Notary Public



THIS INSTRUMENT WAS PREPARED BY  
R. DANTE  
Name  
3943 W. OAKTON, SKOKIE, IL. 60076  
Address

UNOFFICIAL COPY

My Commission Expires 8/2/97  
Notary Public, State of Illinois  
MICHAEL J. WEHNER  
"OFFICIAL SEAL"

My Commission Expires

*Michael J. Wehner*  
Notary Public

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

(In the event the assignment is by a corporation) that he/she is  
was authorized to execute the said assignment and the seal attined thereto, if any, is the seal of the corporation  
and  
the within assignment, and acknowledged that he/she executed the same, as his/her free and voluntary act of the purposes therein contained and  
known or proven to be the person whose name is subscribed to  
STATE DEPT

On this 17th day of December 1995, there personally appeared before me

STATE OF ILLINOIS  
County of COOK ss.

75708856

ACKNOWLEDGMENT

By *[Signature]*  
This President  
(Seller's name)  
Homebuyers Remodeling, Inc.

The undersigned, for value received, does hereby grant, bargain, sell, assign, transfer and set over to  
HARBOR FINANCIAL GROUP  
all right, title and interest in and to the mortgage appearing on the reverse  
side hereof and the money due and to become due in the Home Improvement Retail Installment Contract secured thereby and warrants that  
no liens have been filed by Assignor on the property described in the Mortgage.

ASSIGNMENT - DEPT-10 PENALTY \$20.00

DEPT-01 RECORDING \$23.50  
1:47:777 TRAM 5326 12/17/95 11:23:00  
#6531 & JJ #95-880757  
COOK COUNTY RECORDER

REAL ESTATE MORTGAGE

TO



Date:

After recording mail to:

HARBOR FINANCIAL GROUP, LTD.  
1070 Sibley Blvd.  
Calumet City, IL 60408

Space below for Recorder's use only