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ILLINOIS MORTGAGE

Douglas Robert & Brenda M. Valentine, Husband & _____ of 523 Twenty-Second Avenue _____
(Name and Marital Status: either "unmarried" or "husband and wife") Wife (Street Address)
Bellwood _____, Illinois 60104 _____ ("Mortgagor") Mortgage(s) and Warrant(s) to
(City) (Zip Code)

B&B Quality Home Improvements, Inc. _____ of 9838 South Roberts Road _____
(Name of Contractor) (Street Address)
Palos Hills _____ Cook _____ Illinois _____
(City) (County) (State)

60465 _____ ("Mortgagee") the real property in Cook _____ County, Illinois, described
(Zip Code)

on Exhibit A attached hereto and hereby made a part hereof, 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, 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.

Mortgagor claims title to the above described property by virtue of an instrument recorded in Deed Book 9313 _____, Page 4055 _____ of the Cook _____ County, Illinois, Records.

This Mortgage is given to secure payment of the money due and to become due (including principal, interest, late fees and all other charges and amounts) and the performance of other obligations under a Home Improvement Retail Installment Contract (the "Contract") between Mortgagor and Mortgagee dated 1-9 _____, 1995 _____, which provides for an "Amount Financed" of \$ 4,315.00 _____ and for 60 _____ consecutive monthly installment payments of \$ 94.44 _____ each _____.

If the premises or any interest therein, legal or equitable, is sold, transferred or conveyed, or if any mechanic's, materialman's, judgment or tax lien is recorded against the premises, or if any provision of this mortgage or any other mortgage covering the premises is in default on or after the date hereof, or if the Contract is in default, or if Mortgagee is made a party to any suit by reason of the existence of this Mortgage, then the Contract and all other sums secured by this Mortgage shall, at the option of the Mortgagee, and without notice to Mortgagor, become immediately due and payable and this Mortgage may be foreclosed accordingly. Mortgagor shall pay Mortgagee's attorneys' fees and expenses in connection with enforcement of this Mortgage, payment of which shall be deemed secured by the Mortgage.

Mortgagor shall keep the premises insured for its full replacement cost against loss by fire and such other risks as Mortgagee may require for the benefit of Mortgagee and shall reimburse Mortgagee for any insurance premiums paid by Mortgagee upon Mortgagor's default in so insuring the premises. Such expenditures by Mortgagee, if any, shall become additional indebtedness secured hereby. Mortgagor assigns to Mortgagee all moneys received not in excess of the unpaid indebtedness secured hereby which may be payable by reason of such insurance including returned or unearned premiums, and the Mortgagor directs any insurance company to make payments directly to the Mortgagee, to be applied to the unpaid indebtedness.

Mortgagor will pay all taxes, assessments (both general and special), water rents other charges for services to the premises, and all amounts due or required on all prior mortgages, and, in default thereof, Mortgagee may, but shall not be obligated to, pay the same. Such expenditures by Mortgagee shall become additional indebtedness secured hereby.

Any amounts paid by Mortgagee for insurance, taxes, assessments, water rents or other charges, and any amounts paid by Mortgagee on any prior mortgage of Mortgagor shall bear interest at the same rate as that provided in the Contract, and shall be paid by Mortgagor upon demand. No building on the premises may be altered, removed or demolished without the prior written consent of Mortgagee, and Mortgagor covenants not to commit or permit waste of any kind upon the premises. This Mortgage shall inure to the benefit of the successors and assigns of Mortgagee and shall be binding upon the heirs, executors, successors and legal representatives of Mortgagor.

IN WITNESS WHEREOF, Mortgagor has executed and sealed this instrument this 9th day of January _____, 1995 _____.

Signed and Acknowledged in the Presence of:

Tom Tulloch (SEAL)

Typed Name of Witness: TOM TULLOCH

Joe Campbell (SEAL)

Typed Name of Witness: Joe Campbell

Douglas Robert Valentine (SEAL)

(Mortgagor) Douglas Robert Valentine

Brenda M. Valentine (SEAL)

(Mortgagor) Brenda M. Valentine

STATE OF ILLINOIS, COUNTY OF Cook _____ SS

Before me, a notary public in and for said county, personally appeared the above named Douglas Robert Valentine and Brenda M. Valentine, who is (are) known to me to be the person(s) whose name(s) is (are) subscribed to the foregoing instrument, or who provided me with satisfactory evidence that he is (they are) the person(s) described in and who executed such instrument, and acknowledged that he (they) did sign the foregoing instrument and that the same is his (their) free act and deed.

In testimony whereof, I certify the foregoing and have hereunto subscribed my name and seal at Bellwood this 9th day of January _____, 1995 _____.

My commission expires _____



Notary Public Paul E. Bartczak

This instrument prepared by: B&B Quality Home Improvements, Inc. 9838 S. Roberts Road _____
(Contractor's Name) (Street Address)

Palos Hills _____ Illinois _____ 60465 _____
(City) (State) (Zip Code)

13.50
JK

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Property of Cook County Clerk's Office

DEPT-01 RECD DING
\$23.50
1#0003 LEAN 3935 03/26/95 12:25:00
\$1500 + RE * -95-198900
COOK COUNTY RECORDER

95198900

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EXHIBIT 'A' 1995
VALENTINE - LEGAL DESCRIPTION

The South 30 feet of the North 60 feet of Lot 3 in Block 9 in William D. Walrath's Subdivision of part of the West 17 chains and 2 links of Section 10, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

Property of Cook County Clerk's Office

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