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COOK COUNTY RECORDER



Banc One Financial Services, Inc.

REAL ESTATE MORTGAGE

Account No. 11285

THIS MORTGAGE made this 03rd day of APRIL, 1995, between the
Mortgagor, DWIGHT HOWARD AND JANET HOWARD, HIS WIFE
, whose address is 3518 S CALIFORNIA AVE
CHICAGO IL 60632 (herein "Mortgagor"), and the
Mortgagee, BANC ONE FINANCIAL SERVICES, INC., an Indiana Corporation, whose address is
7250 159th ST ORLAND PARK IL 60462 (herein "Mortgagee").

WHEREAS, Mortgagor is indebted to Mortgagee in the principal sum of \$ 15463.92, which
indebtedness is evidenced by Mortgagor's note or other debt instrument dated APRIL 3, 1995
(herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid,
due and payable on APRIL 7, 2000

TO SECURE to Mortgagee the repayment of the indebtedness evidenced by the Note, with interest thereon, together with any
renewals, modifications or extensions thereof, either in whole or in part, the payment of all other sums, with interest thereon, advanced
in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Mortgagor
herein contained, Mortgagor does hereby mortgage, grant, convey and warrant to Mortgagee the following described property located
in the County of COOK, State of Illinois:

LOT EIGHT (8) IN BLOCK ONE (1) IN GROSS AND MOORE'S SUBDIVISION
IN THE EAST HALF (E 1/2) OF THE SOUTH WEST QUARTER (SW 1/4) OF
SECTION 36, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL
MERIDIAN, BEING A SUBDIVISION OF LOTS ONE (1), TWO (2) AND THREE (3)
(EXCEPT STREETS) OF SUPERIOR COURT PARTITION OF THE EAST HALF (E 1/2)
OF THE SOUTH WEST (SW 1/4) OF SAID SECTION 36, SITUATED IN THE CITY OF CHICAGO
TAX ID 16-36-304-027

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which has the address of 3518 S CALIFORNIA CHICAGO, Illinois.
(herein "Property Address"); (Address) (City)

TOGETHER with all rights, privileges, interests, easements, hereditaments, appurtenances, fixtures and improvements now or hereafter
belonging, appertaining, attached to, or used in connection therewith (all of which together with said property is hereinafter referred to as
the "Mortgaged Premises"), and all the rents, issues, income and profits thereof.

Mortgagor covenants that Mortgagor is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey
the Mortgaged Premises, that the Mortgaged Premises are unencumbered (except as has been previously disclosed to Mortgagee) and
that Mortgagor will warrant and defend generally the title to the Mortgaged Premises against all claims and demands, subject to any declarations,
easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Mortgagee's interest in the Mortgaged
Premises.

(Cook County Clerk's Office)
[Handwritten signature]

