UNOFF 12006

JUNIOR MORTGAGE

THIS MORTGAGE IS MADE THIS 6th day of April, 1995, between the Mortgagor, Urszula Niznik, and Mortgagoe, Benjamin and Berneman, Ltd.;

WHEREAS, Mortgagor is indebted to Mortgagoes in the amount of Six Thousand, Six Hundred Twenty-Eight and 75/100ths (\$6,628.75) Dollars, with interest at the rate of 7% per annum due on demand.

TO SECURE to Mortgagoe the payment of said indebtedness, Mortgagor hereby mortgages, grants and conveys to Mortgagee an interest in the following described property located in the County of Cook, State of Illinois:

> LOT 41 IN BLOCK 3 IN ARCHER HIGHLANDS BEING H. H. WESSELL AND COMPANY'S SUBDIVISION OF THE WEST 1/2 OF THE NORTH EAST 1/4 (EXCEPT THE WEST 20 ACRES THEPEOF) IN SECTION 10, TOWNSHIP 38 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Ir dez Number 10-10-201-028

\$23,50

DEPT-01 RECORDING T\$2222 TRAN 7751 04/07/95 15:37:00

Commonly known as 1713 S. Kildare Avenue, Chleago, Illinois.

47109 # MS #-95-233566 COOK COUNTY RECORDER

Mortgagor agrees to pay all taxis, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage and to insure the Property against loss by fire and hexards.

Mortgagor hereby releases and waives all rights under and by virtue of the homestoad exemption of the laws of the State of Illinois.

IN WITNESS WHEREOF, Mortgagor has executed this Mortgage,

"OFFICIAL SEAL" BEVERLY A. BERNEMAN Notary Public, State of Illinois My Commission Expires Aug. 30, 1996

State of Illinois, County of Cook,

Weeld A Nothing a Notary Public in and for said county and state do heroby certify that Urszula Niznik personally to me known and whose name is subscribed to the foregoing instructor's appeared before me this day in person and acknowledged that she signed and delivered the said instrument of her own

free and voluntary act, for the uses and purposes set forth therein. Subscribed and sworn to before me this day of April, 1995,

Nothing Public (

This document was prepared by Beverly Berneman, 205 West Randolph, Suito 2300, Chicago, Illinois 60606, (312) 444-1996

Mail to:

BÉNJAMIN AND BERNEMAN, LTD.

205 West Randolph, Suite 2300

Chicago, Illinois 60606

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