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IT IS FURTHER EXPRESSLY PROVIDED AND AGREED, That Mortgagor(s) shall pay all taxes, assessments, insurance premiums, and prior liens that such mortgaged property may be subject to. In case Mortgagor(s) shall fail to pay such expenses, Mortgagee, at its option, may pay them and all sums of money so expended shall be repayable by Mortgagor(s) and such expenditures(s) shall be secured by this Mortgage. 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, assessments or prior mortgages 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, secured by the said contract in this mortgage mentioned, shall thereupon, at the option of the said mortgagee, his or its attorneys or assigns, and as provided by law, become due and payable, and this mortgage may be foreclosed to pay the same, and it shall be lawful for the said mortgagee, 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 when due and payable by the terms thereof or not.

DATED, This 10th day of March A.D., 1996

[Signature] (SEAL)  
Mortgagor Raymond S. Murphy  
[Signature] (SEAL)  
Mortgagor Sharon M. Murphy  
(type or print name beneath signatures)

Person signing immediately below signs to subject his or her interests in the above described property, including any right to possession after foreclosure, to the terms of this mortgage and to waive his or her homestead exemption in the above described real estate. Person signing immediately below is not personally liable.

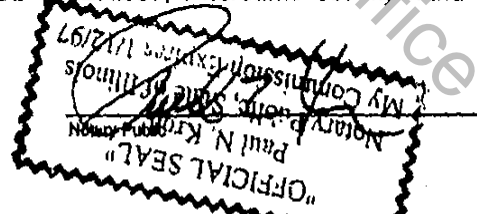
\_\_\_\_\_  
Mortgagor (SEAL)  
(type or print names beneath signatures)

STATE OF ILLINOIS  
County of Cook } ss.

I, Paul N. Keenan in and for said County, in the State aforesaid, DO HEREBY CERTIFY; That Raymond S. Murphy; Sharon M. Murphy

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 acknowledge that (they) (he) (she) signed, sealed and delivered the said instrument as (their) (his) (her) free and voluntary act, for the uses and purposes there set forth, including the release and waiver of the right of homestead. IN WITNESS WHEREOF, I hereunto set my hand and official seal this 10th day of March 1996

My Commission Expires \_\_\_\_\_



THIS INSTRUMENT WAS PREPARED BY

Equity One  
Name 1111 Plaza Drive, #850  
Address Schaumburg, IL 60173

96

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Space below for Recorder's use only

EQUITY ONE, INC.  
One National Plaza  
1111 Plaza Drive - Suite 850  
Schaumburg, IL 60173  
(847) 995-9150

After recording mail to:

Date:

TO

REAL ESTATE MORTGAGE

### ASSIGNMENT

The undersigned, for value received, does hereby grant, bargain, sell, assign, transfer and set over to \_\_\_\_\_ all right, title and interest in and to the Mortgage appearing on the reverse side hereof and the money due and to become due on 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.

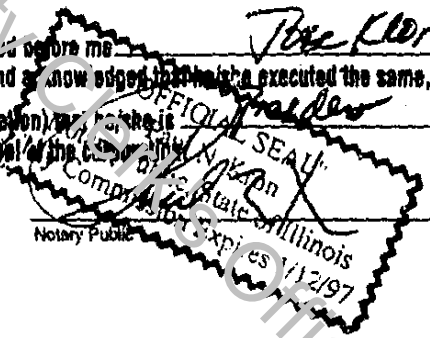
By Joe Klein Title President (Seller's name)

### ACKNOWLEDGEMENT

STATE OF ILL }  
County of LAKE } ss.

On this 20 day of May, 1996, there personally appeared before me Joe Klein known or proven to me to be the person whose name is subscribed to the within assignment, and he now acknowledges that he has executed the same, as his/her free and voluntary act of the purposes therein contained and (in the event the assignment is by a corporation) he is authorized to execute the said assignment and the seal affixed thereto, if any, is the seal of the corporation.

My Commission Expires \_\_\_\_\_



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