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96314623 96795148

DEPT-CL RECORDING 127.50  
150016 TRAN 4737 06/26/98 15:01:00  
12673 : CJ #-96-314623  
COOK COUNTY RECORDER

Nations Title Agency of Illinois, Inc.  
246 E. Janata Blvd. Ste. 300  
Lombard, IL 60148

96-2379-COOK (Space Above This Line For Recording Data)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on 04/24/98  
The mortgagor is CHARLIE ADAMS, JR. ~~IRENE ADAMS~~ IRENE ADAMS, Husband and wife  
("Borrower"). This Security Instrument is given to FORD CONSUMER FINANCE COMPANY, INC.  
its successors and/or assigns, a NEW YORK corporation, whose address is  
256 EAST CARPENTER FREEMAN AVENUE, CHICAGO, IL 60622 ("Lender").

Borrower owes Lender the principal sum of  
ONE HUNDRED FIVE THOUSAND THREE HUNDRED NINETY TWO AND 13/100 dollars (U.S. \$ 105,392.93).  
This debt is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"), which provides for  
monthly payments, with the full debt if not paid earlier, due and payable on 05/01/11. This Security Instrument  
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and  
modifications; (b) the payment of all other sums, with interest, advanced under paragraph 5 to protect the security of this  
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and  
the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property  
located in COOK County, Illinois:

LOTS 34 AND 35 IN BLOCK 5 IN FOREST MANOR, A SUBDIVISION OF THE SOUTH 40 ACRES  
OF THE EAST 1/2 OF THE SOUTHEAST FRACTIONAL 1/4 OF SECTION 5, TOWNSHIP 36  
NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. 29-06-424-013 AND 29-05-424-014  
which has the address of 14219 SOUTH WOOD STREET - DIXON, IL 60428  
14219 SOUTH WOOD STREET - DIXON, IL 60428 ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights,  
appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or  
hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the  
foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to  
mortgage, grant and convey the Property and that the Property is unencumbered, except for current taxes. Borrower  
warrants and will defend generally the title to the Property against all claims and demands.

- 1. Payment of Principal and Interest; Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any late charges due under the Note.
- 2. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraph 1 shall be applied: first to late charges due under the Note; second, to interest due; and last, to principal due.
- 3. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument and leasehold payments or ground rents, if any. Borrower shall pay on time directly to the person owed payment. Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

IL 2000551

0510034  
Rev. 11-1994

\* Re-Recording To Correct Mortgage Status.

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2025/01/06

Property of Cook County Clerk's Office

connecticut with...  
necessary to reduce the charge to the...  
permitted limits will be refunded to Borrower. Lender may...  
under the Note or by making a direct payment to Borrower. If a refund reduces principal...  
partial prepayment.

0410438  
Nov 11-2004

IL200055J

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Cook County Clerk

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22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.  
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Agreement.

X Charlie Adams Jr  
CHARLIE ADAMS, JR.

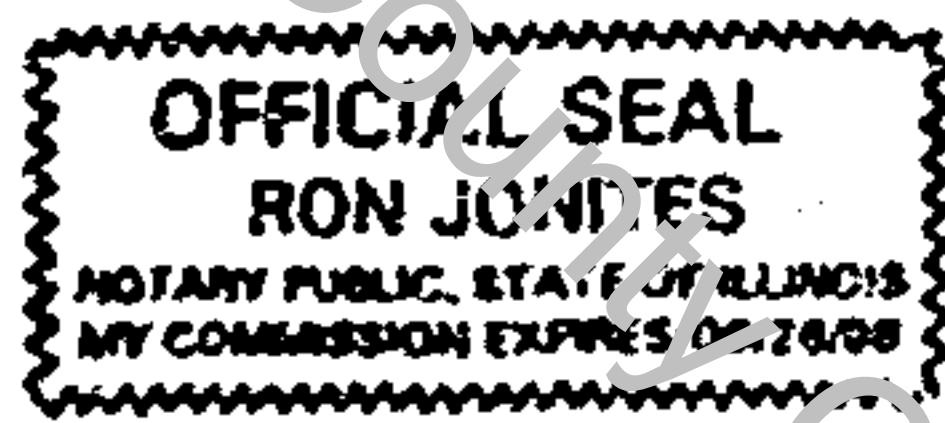
Irene Adams  
IRENE ADAMS IS SIGNING SOLELY FOR THE  
PURPOSE OF WAIVING HER HOMESTEAD RIGHTS

STATE OF ILLINOIS, WILL County ss:

I, Ron Jonites, a Notary Public in and for said county and state, do hereby certify that CHARLIE ADAMS, JR. AND IRENE ADAMS personally known to me to be the same person S whose name S ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that The signed and delivered the said instrument as A free voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 27th day of APRIL, 1996  
My commission expires: 9-26-98  
Ron Jonites  
Notary Public

This document was prepared by:  
R. JONITES  
246 E. JANATA SUITE 300  
LOMBARD, IL 60148



96511823

Clerk's Office

96795148

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Property of Cook County Clerk's Office

OCT 15 1996

I CERTIFY THAT THIS IS A TRUE & CORRECT COPY OF DOCUMENT #

*Jose White*

RECORDER OF DEEDS  
COOK COUNTY, IL.

96 31462

DEPT-01 RECORDING  
190011 TRAN 3773 10/18/96 13:48:00 \$27.50  
4344 K P \*--96-795148  
COOK COUNTY RECORDING