

# UNOFFICIAL COPY

97511549

. DEPT-01 RECORDING \$0.00  
. T0009 TRAN 9701 07/16/97 14:52:00  
. #5189 + SK \*-97-511549  
. COOK COUNTY RECORDER  
. DEPT-01 RECORDING \$27.50

Property of Cook County Clerk's Office

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## MORTGAGE

This Mortgage is made by Terona K. Skinner, <sup>an unmarried woman</sup> an individual with an address of 14513 S. Harvey Ave., Harvey, IL 60426, being unmarried, ("Mortgagor"), to Felecia Dawkins, an individual with an address of 111 E. Wacker Dr. Suite 2928, Chicago, Illinois 60601, ("Mortgagee").

Mortgagor is indebted to Mortgagee in the principal sum of \$9,750.00, with interest at the rate of 9.00 percent per year, payable as provided in a certain promissory note dated June 17, 1997. The terms and conditions of such promissory note are incorporated herein by reference. 2750  
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Therefore, to secure the payment of the above indebtedness, Mortgagor hereby mortgages and conveys to Mortgagee all the following real estate:

See Exhibit A attached hereto and incorporated herein.

Subject to: First mortgage to Parkway Mortgage Inc., of New Jersey, it's successor and/or assigns, in the amount of \$52,000.00.

Subject to all valid easements, rights of way, covenants, conditions, reservations and restrictions of record, if any.

To have and to hold the same, together with all the buildings, improvements and appurtenances belonging thereto, if any, to the Mortgagee and Mortgagee's heirs, successors and assigns forever.

Mortgagor covenants with Mortgagee that:

1. Mortgagor will promptly pay the above indebtedness when due;
2. Mortgagor will promptly pay and discharge all real estate taxes, assessments and charges assessed upon the property when due, and in default thereof, Mortgagee may pay the same and such amounts will also be secured by this Mortgage;
3. Mortgagor will keep the buildings and improvements on the property, if any, insured against loss by fire and other casualty in the name of Mortgagee in such an amount and with such company as shall be acceptable to Mortgagee, and in default

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COUNTY CLERK  
OF COOK COUNTY  
CHICAGO, ILLINOIS  
OFFICE OF THE CLERK  
100 N. LAUREL ST.  
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TEL: 312-307-1000  
FAX: 312-307-1001  
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thereof, Mortgagee may effect such insurance and such amounts will also be secured by this Mortgage;

4. Mortgagor will neither make nor permit any waste upon the property and will maintain the property and any improvements in good repair;

5. Mortgagor will not remove or demolish any building or improvement on the property without the consent of Mortgagee;

6. If Mortgagor shall sell, convey or transfer, voluntarily or involuntarily, all or any interest in the above property, Mortgagee may, at its option, declare the entire indebtedness secured hereby to be immediately due and payable;

7. Mortgagor hereby assigns to Mortgagee all rents and profits of the property, if any, as additional security for the above indebtedness;

8. Mortgagee shall be entitled to the appointment of a receiver in any action to foreclose this Mortgage; and

9. Mortgagor will warrant and defend the title to the property against the lawful claims and demands of all persons.

If any payment required under such promissory note is not paid when due, or if default shall be made by Mortgagor in the performance of any agreement, term or condition of this Mortgage or such promissory note, Mortgagee may, at its option, declare the entire indebtedness secured hereby to be immediately due and payable and may enforce payment of such indebtedness by foreclosure of this Mortgage or otherwise, in the manner provided by law. Mortgagor shall pay all costs and expenses, including reasonable attorney's fees incurred by Mortgagee by reason of Mortgagor's default.

Provided, however, that if Mortgagor shall pay the above indebtedness and faithfully perform all agreements, terms and conditions of this Mortgage and such promissory note, then this Mortgage shall be null and void.

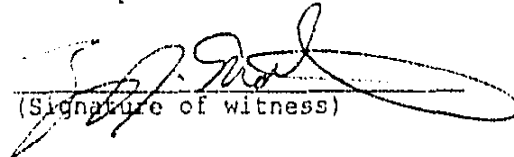
The rights and remedies of Mortgagee herein are cumulative, not exclusive, and are in addition to all other rights and remedies available to Mortgagee at law or equity. Failure of Mortgagee to exercise any right or remedy at any time shall not be a waiver of the right to exercise any right or remedy on any future occasion.

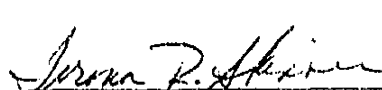
If any provision of this Mortgage shall be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

This Mortgage is made upon the STATUTORY CONDITION, for any breach of which Mortgagee will have the STATUTORY POWER OF SALE, if existing under applicable law.

IN WITNESS WHEREOF, this Mortgage is executed under seal on the 17th day of June, 1997.

Signed, sealed and delivered in the presence of:

  
(Signature of witness)

 (Seal)  
Terona R. Skinner

\_\_\_\_\_  
(Signature of witness)

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STATE OF \_\_\_\_\_

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COUNTY OF Cook

In Chicago, on the 17th day of June, 1997, before me, a Notary Public in and for the above state and county, personally appeared Terona R. Skinner, known to me or proved to be the person named in and who executed the foregoing instrument, and being first duly sworn, such person acknowledged that he or she executed said instrument for the purposes therein contained as his or her free and voluntary act and deed.

*unmarried woman*  
"OFFICIAL SEAL"  
PAMELA J. RAYBURN  
Notary Public, State of Illinois  
My Commission Expires 07/25/99

*[Signature]*  
NOTARY PUBLIC

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

(SEAL)

This Mortgage was prepared by: Tyronne J. Matthews

10457 S. STANFORD CHICAGO IL 60643

After recording, return to: Felecia Dawkins

111 E. Wacker Suite 2928 Chicago IL 60601



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SCHEDULE A  
ALTA Commitment  
File No.: 15095

## LEGAL DESCRIPTION

Lot 42 and the South 12 feet of Lot 43 in Block 2 in Young and Ryan's Addition to Harvey, a Subdivision of the North Half (1/2) of the Southeast Quarter (1/4) of the Northwest Quarter (1/4) and the Southwest Quarter (1/4) of the Southeast Quarter (1/4) of the Northwest Quarter (1/4) of Section 8, Township 36 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Tax # 29-08-118-054

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\_\_\_\_\_  
Authorized Signatory

STEWART TITLE COMPANY  
OF ILLINOIS

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