Cook County Recorder



REAL ESTATE

Recording requested by: Please return to:
AMERICAN GENERAL FINANCE INC
6025 W. CERMAK RD.
CICERO, IL. 60804

Recorder's Use

MORTGAGEE: NAME(S) OF ALL MORTGAGU'S MORTGAGE DARLENE D ROCHFORD, WILLOWED & NOT SINCE AMRICAN GENERAL FINANCE INC. AND REMARRIED WARRANT 6025 W. CERMAK RD. TO 1012 S ELMWOOD CICERO IL 60804 OAK PARK, IL. 60304 TOTAL OF PAYMENTS FIRST PAYMENT DUE DATE FINAL PAYMENT DUE DATE NUMBER OF PAYMENTS 14,581.80 12/19/97 11/19/02 60

.00 THIS MORTGAGE SECURES FUTURE ADVANCES - MAXIMUM OU (S) ANDING \$ _ (If not contrary to law, this mortgage also secures the payment of all renewal notes hereof, together with all extensions thereof) The Mortgagors for themselves, their heirs, personal representatives and escious, mortgage and warrant to Mortgagee, to secure indebtedness in the amount of the Total of Payments due and payable as indicated above and evidenced by that certain promissory note dated \$11/14/97 and tuture advances, if any, not to exceed the maximum outstanding amount shows above, together with interest and charges as provided in the note or notes evidencing such indebtedness and advances and as permitted by law including the rents and profits arising or to arise from the real estate from default until the time to redeem from any sale under judgment of forecloous shall expire, ALL OF THE FOLLOWING DESCRIBED REAL ESTATE, to wit:

LOT 120 (EXCEPT THE NORTH 16 2/3 FEET THEREXIF) AND ALL OF LOT 121 IN SOUTH RIDGELAND DEPOT SUBDIVISION, A SUBDIVISION OF THE NORTH EAST QUARTER OF LOT 6 (EXCEPT THE RIGHT OF WAY OF THE CHICAGO GREAT WESTERN RAILROAD) IN MURPHY AND OTHERIS SUBDIVISION OF SECTION 18 (EXCEPT THE WEST HALF OF THE SOUTHWEST CUARTER THEREOF) IN TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

1012 S ELMWOOD ADDRESS: OAK PARK, IL. 60304 TAX# 16-18-413-012-0000

situated in the County of COOK and State of Illinois, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois, and all rights to retain possession of said premises after any default in or breach of any of the covenants, agreements, or provisions herein contained.

If this box is checked and the term of the obligation secured by this mortgage is sixty months or more, the following DEMAND FEATURE (Call

Option) paragraph is applicable:

Anytime after n/a year(s) from the date of this loan we can demand the full balance and you will have to pay the principal amount of the loan and all unpaid interest accrued to the day we make the demand. If we elect to exercise this option you will be given written notice of election at least 90 days before payment is due in full. If you fail to pay, we will have the right to exercise any rights permitted under the note, mortgage or deed of trust that secures this loan. If we elect to exercise this option, and the note calls for a prepayment penalty that would be due, there will be

no prepayment penalty.

And it is further provided and agreed that if default be made in the payment of said promissory note (or any of them) or any part thereof, or the interest thereon or any part thereof, when due, or in case of waste or non-payment of laxes or assessments, or neglect to procure or renew insurance, as hereinafter provided, then and in such case, the whole of said principal and interest secured by the note in this mortgage mentioned shall thereupon, at the option of the holder of the note, become immediately due and payable; anything herein or in said promissory note contained to the contrary notwithstanding and this mortgage may, without notice to said Mortgagor of said option or election, be immediately foreclosed; and it shall be lawful for said Mortgagee, agents or altomeys, to enter into and upon said premises and to receive all rents, issues and profits thereof, the same when collected, after the deduction of reasonable expenses, to be applied upon the indebtedness secured hereby, and the court wherein any such suit is pending may appoint a Receiver to collect said rents, issues and profits to be applied on the interest accruing after foreclosure sale, the taxes and amount found due by such decree.

BOX 333-CT

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If this mortgage is subject and subordinate to another mortgage, it is hereby expressly agreed that should any default be made in payment of any installment of principal or of interest on said principal, the holder of this mortgage may pay such installment of principal such interest and the amount so paid with legal interest thereon from the time of such payment may be acided to the indebtedness secured by the mortgage and the accompanying note shall be diversed to be secured by this mortgage, and it is further expressly agreed that in the event of such about any suit be commenced to forectose said prior mortgage, then the amount secured by this mortgage and the accompanying note shall become and be due and payable at any time thereafter at the sole option of the owner or holder of this mortgage. And the said Mortgagor further coverants and agrees to aid with said Mortgagem that MORTGAGOR will in the mentitions paid taxes and assessments on the said premises, and will as a further security for the payment of said indebtedness keep all buildings that many time be upon said premises insured for fire, extended coverage and vanidalism and malicious mischlet in some reliable company, up to the incurable value thereof, or up the amount remaining unpaid of the said indebtedness by suitable policies, payable in case of local to the said Mortgage and to deliver to MORTGAGEE. all policies of insurance thereon, as soon as effected, and renewal certificates thereor, and said Mortgagee shall have the right to collect, receive and receipt, in the name of said Mortgagor or otherwise; any and all more than any colored payable and collectable upon any such policies of insurance by reason of damage to or destruction of secured hereby, our case and Mortgage shall so elect, so may use the same in repairing or rebuilding such building and an anotation or secured hereby, our case said Mortgage shall so elect, so may use the same in repairing or rebuilding such building and an anotation or payable and all more than the street of sai	This instrument prepared by	AMERICAN GEN	RAL FINAN	CE INC	of _	6025 W. CI	IRMAK RD
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And it is further expressly agreed by and between said mortgagor and Mortgagor, that if default be made in the payment of said omissory note or in any part thereof, or the interest thereon, or any part thereof, when due, or in case of a breach in any of the covenants, prements herein contained, or in case said Mortgagor is made a pay to any suit by reason of the existence of this mortgage, then or in any size, said Mortgagor shall at once owe said Mortgagor reasonable alternating hereof, at decree shall be entered for such reasonable fire	If this mortgage is subject ayment of any installment of puch interest and the amount so ortgage and the accompanyin efault or should any suit be colhall become and be due and pushed become and be due and pushed become and assessments on the said Mortgager for the said Mortgager and to deliver and all money that may derend all money that may derend or neglect of said Mortgager and all monies thus paid the money secured hereby, of the said Mortgager and without notice to remises, or upon the vesting of ssumes secured hereby with the And said Mortgagor further ear like interest with the princip And it is further expressly omissory note or in any part the present in such suit and for the contents in such suits and suits and suits	circero cand subordinate to are rincipal or of interest on a paid with legal interest to generate the covenants and agree at any time therea any time therea are said premises, and with a canount remaining unto MORTGAGELY. 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