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REAL ESTATE MORTGAGE

DEPT-01 RECORDING 625.50

750608 TRAN 8240 05/27/97 14:02:00

68898 + BJ # -97-373051
COOK COUNTY RECORDER

97373051

(The space for Recorder's use only)

THIS INDENTURE WITNESSETH, THAT Charles J & Sandra P. Wilks
of 10735 S Drew St City of Chicago State of Illinois, Mortgageor(s)
MORTGAGE and WARRANT to Thermo Shield Inc.
of 160 Lexington Dr Unit 2 Buffalo Grove IL 60089 Mortgagee.

to secure payment of that certain Home Improvement Retail Installment Contract of even date herewith, in the amount of
\$ 44598.80 payable to the order of and delivered to the Mortgagee, in and by which

the Mortgageor promises to pay the contract and interest at a fixed rate and in installments as provided in said Contract with
a final payment due on May 01, 2007

the following described real estate, to wit:
Lot 10 in the Subdivision of Lots 19, 21, 22, 23 and 24 of Hopkinson's
resubdivision of Lots 4, 8, 9 and 10 in Block 13 in Blue Island Land and
Building Company's Subdivision known as Washington Heights in the East
half of the Southeast quarter of Section 18, Township 37 North, Range 14,
East of the Third Principal Meridian, in Cook County, Illinois.

PIN # 25-18-405-041 & 25-18-405-042 A/K/A 10735 S Drew St, Chicago IL
60643

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located in the County of Cook in the 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 right to retain
possession of said premises after any default in payment or breach of any of the covenants or agreements herein
contained.

AND IT IS EXPRESSLY PROVIDED AND AGREED That if all or any part of the property or an interest in the property is
sold or transferred by Mortgageor without Mortgagee's prior written consent, Mortgagee, at Mortgagee's option, and in
accordance with federal law, may require immediate payment in full of the entire amount due under the Mortgage and
Home Improvement Retail Installment Contract. Mortgagee, at Mortgagee's option, may waive the right to declare the
balance immediately due and may accept in writing an assumption agreement executed by the person to whom the
Mortgageor is transferring or selling the interest in the property.

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Property of Cook County Clerk's Office

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Continued from page 1

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 expenditure(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 whether due and payable by the terms thereof or not.

DATED, This 18 day of February A.D. 1992 Sandra P. Wilks (SEAL)
Mortgagee Sandra P. Wilks
Charles J. Wilks (SEAL)
Mortgagee Charles J. Wilks
(Type or print name beneath signature)

Person signing immediately below signs in 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.

Mortgagee (SEAL)
(Type or print name beneath signature)

STATE OF ILLINOIS }
County of Cook } ss.
I, Joel Krout in and for said County, in the State
aforesaid, DO HEREBY CERTIFY, That

Sandra P. Wilks
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 therein set forth, including the release and waiver of the right of homestead. IN WITNESS WHEREOF, I hereunto set my hand and official seal this 18th day of February 1992.



My Commission Expires _____

THIS INSTRUMENT WAS PREPARED BY
Equity One, Inc.
1111 Plaza Dr. Ste 850
Schaumburg IL 60173

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Space below for Recorder's use only

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

Date:

TO

REAL ESTATE MORTGAGE

ASSIGNMENT

The mortgage, or note secured, does hereby sell, transfer, sell, assign, transfer and set over to Equity One, Inc.

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 same improvement thereon and all interest thereon and all other things that are hereunto attached to the property described in the Mortgage.

Joel Kraus

Thermo Shield

President

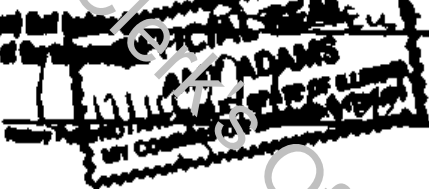
MEMORANDUM

STATE OF IL
County of Lake

On this 15th day of May, 1997, I, Joel Kraus

do hereby certify that the person whose name is subscribed to the within assignment, and who is the owner of the property described in the mortgage, has authorized me to execute the within assignment and the deed thereon, if any, in the name of the mortgagor, and I hereby certify that the person whose name is subscribed to the within assignment, and who is the owner of the property described in the mortgage, has authorized me to execute the within assignment and the deed thereon, if any, in the name of the mortgagor, and I hereby certify that the person whose name is subscribed to the within assignment, and who is the owner of the property described in the mortgage, has authorized me to execute the within assignment and the deed thereon, if any, in the name of the mortgagor.

My Commission Expires 1/31/01



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Office