



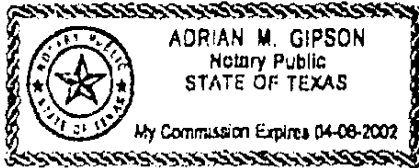
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Property of Cook County Clerk's Office

STATE OF TEXAS )  
 )  
COUNTY OF COLLIN )

I, Adrian M. Gipson a notary public in and for the said County, in the state aforesaid, DO HEREBY CERTIFY that Vicki Mauldin Assistant Secretary, personally known to me to be the same person whose name subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument as a free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 29 day of June, 1998.



*Adrian M. Gipson*  
Adrian M. Gipson Notary public

Commission expires 04/06/2002

FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE FILED WITH THE RECORDER OF DEEDS IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.

Mail Recorded Satisfaction To:

JAMES T O'CONNOR  
10420 SOUTH MILLARD AVE  
CHICAGO IL  
60655

Countrywide Home Loans, Inc

Prepared By: AB  
Anthony Bolton  
6400 Legacy Drive  
Plano, TX. 75024

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TICOR TITLE

98662682

LOAN #: 2031954

and further described as:

00336645 CW  
THE SOUTH 1/2 OF LOT 14 (EXCEPT THE NORTH 38 FEET THEREOF AND EXCEPT THE WEST 125 FEET THEREOF AND ALSO EXCEPT THE EAST 38 FEET THEREOF DEEDED TO THE CITY OF CHICAGO FOR STREET PURPOSES) AND THE NORTH 14.71 FEET OF LOT 13 (EXCEPT THE WEST 125 FEET THEREOF AND ALSO EXCEPT THE EAST 38 FEET THEREOF DEEDED TO THE CITY OF CHICAGO FOR STREET PURPOSE) ALL IN J.S. HAYLAND'S RESUBDIVISION OF J.S. HOVLANDS 103RD STREET SUBDIVISION OF THE WEST 1/2 OF THE NORTH 1/2 OF THE EAST 1/2 OF THE NORTH WEST 1/4 OF SECTION 14, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.# 24-14-107-063

The Premises includes all buildings, fixtures and other improvements now or in the future on the Premises and all rights and interests which derive from our ownership, use or possession of the Premises and all appurtenances thereto.

LOAN: The Mortgage will secure your loan in the principal amount of \$ 50,000.00 or so much thereof as may be advanced and readvanced from time to time to JAMES J. O'CONNOR T. O'CONNOR

9/16  
and the Borrower(s) under the Home Equity Credit Line Agreement and Disclosure Statement (the "Note") dated 09/05/96, plus interest and costs, late charges and all other charges related to the loan, all of which sums are repayable according to the Note. This Mortgage will also secure the performance of all of the promises and agreements made by you and each Borrower and Co-Signer in the Note, all of our promises and agreements in this Mortgage, any extensions, renewals, amendments, supplements and other modifications of the Note, and any amounts advanced by you under the terms of the section of this Mortgage entitled "Our Authority To You." Loans under the Note may be made, repaid and remade from time to time in accordance with the terms of the Note and subject to the Credit Limit set forth in the Note.

OWNERSHIP: We are the sole owner(s) of the Premises. We have the legal right to mortgage the Premises to you.

## BORROWER'S IMPORTANT OBLIGATIONS:

36700197  
(a) TAXES: We will pay all real estate taxes, assessments, water charges and sewer rents relating to the Premises when they become due. We will not claim any credit on, or make deduction from, the loan under the Note because we pay these taxes and charges. We will provide you with proof of payment upon request.

(b) MAINTENANCE: We will maintain the building(s) on the Premises in good condition. We will not make major changes in the building(s) except for normal repairs. We will not tear down any of the building(s) on the Premises without first getting your consent. We will not use the Premises illegally. If this Mortgage is on a unit in a condominium or a planned unit development, we shall perform all of our obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and constituent documents.

(c) INSURANCE: We will keep the building(s) on the Premises insured at all times against loss by fire, flood and any other hazards you may specify. We may choose the insurance company, but our choice is subject to your reasonable approval. The policies must be for at least the amounts and the time periods that you specify. We will deliver to you upon your request the policies or other proof of the insurance. The policies must name you as "mortgagee" and "loss-payee" so that you will receive payment on all insurance claims, to the extent of your interest under this Mortgage, before we do. The insurance policies must also provide that you be given not less than 10 days prior written notice of any cancellation or reduction in coverage, for any reason. Upon request, we shall deliver the policies, certificates or other evidence of insurance to you. In the event of loss or damage to the Premises, we will immediately notify you in writing and file a proof of loss with the insurer. You may file a proof of loss on our behalf if we fail or refuse to do so. You may also sign our name to any check, draft or other order for the payment of insurance proceeds in the event of loss or damage to the Premises. If you receive payment of a claim, you will have the right to choose to use the money either to repair the Premises or to reduce the amount owing on the Note.

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Initials: *plc*

(c) INSURANCE: We will keep the building(s) on the Premises insured at all times against loss by fire, flood and any other hazards you may specify. We may choose the insurance company, but our choice is subject to your reasonable approval. The policies must be for at least the amounts and the time periods that you specify. We will deliver to you upon request the policies or other proof of the insurance. The policies must name you as "mortgagee" and "loss-payee" so that you will receive payment on all insurance claims, to the extent of your interest under this Mortgage, before we do. The insurance policies must also provide that you be given not less than 10 days prior written notice of any cancellation or reduction in coverage, for any reason. Upon request, we shall deliver the policies, certifies or other evidence of insurance to you. In the event of loss or damage to the Premises, we will immediately notify you in writing and file a proof of loss with the insurer. You may file a proof of loss on our behalf if we fail or refuse to do so. You may also sign our name to any check, draft or other order for the payment of insurance proceeds in the event of loss or damage to the Premises. If you receive payment of a claim, you will have the right to choose to use the money either to repair the Premises or to reduce the amount owing on the Note.

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(a) TAXES: We will pay all real estate taxes, assessments, water charges and sewer rents relating to the Premises when they become due. We will not claim any credit on, or make deduction from, the loan under the Note because we pay these taxes and charges. We will provide you with proof of payment upon request.

96700197

## BORROWER'S IMPORTANT OBLIGATIONS:

**OWNERSHIP:** We are the sole owner(s) of the Premises. We have the legal right to mortgage the Premises to you.

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**LOAN:** The Mortgage will secure your loan in the principal amount of \$ 50,000.00 advanced and readvanced from time to time to JAMES J. CONNOR, T. O'CONNOR or so much thereof as may be

The Premises includes all buildings, fixtures and other improvements now or in the future on the Premises and all rights and interests which derive from our ownership, use or possession of the Premises and all appurtenances thereto.

P.I.N.# 24-14-107-063

COOK COUNTY, ILLINOIS.

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LOAN #: 2031954  
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0033665 (w)

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