

THIS INDENTURE WITNESSETH, THAT

C.G. GARRETT & RUTH GARRETT

of 6204 S. INDIANA AVE. City of CHICAGO  
State of Illinois, Mortgagor(s), MORTGAGE AND WARRANT TO  
HOMEMAKERS REMODELING, INC.

of 3943 W. OAKTON, SKOKIE, IL. 60076, Mortgagee,  
to secure payment of that certain Home Improvement Retail  
Installment Contract of even date herewith, in the amount of

\$ 6047.00 payable to the order of and delivered  
to the Mortgagee, in and by which the Mortgagor promises to  
pay the contract and interest at the rate and in installments  
as provided in said contract with a final payment of the  
balance due on the following described real estate, to wit:

LOT NORTH HALF OF LOT 4 (EXCEPT THE EAST 17 FEET) IN NASH, RANKIN AND GRAY'S  
SUBDIVISION OF THE NORTH 27 ACRES OF THE SOUTHWEST QUARTER OF THE SOUTHWEST  
QUARTER OF SECTION 25, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL  
MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN#: 20-15-314-045

COMMONLY KNOWN AS: 6204 S. INDIANA AVE., CHICAGO, IL.

situated 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 Mortgagor without Mortgagee's prior  
written consent, Mortgagee, at Mortgagee's option, 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  
Mortgagor is transferring or selling the interest in the property. If Mortgagee does allow  
Mortgagor's successor in interest to assume the obligation, Mortgagor will be released from  
further obligation under this Mortgage and the Home Improvement Retail Installment Contract.  
The following types of transfers will not give Mortgagee the right to require immediate  
payment in full:

- (a) the creation of liens or other claims against the property which are inferior to this Mortgage;
- (b) a transfer of rights in household appliances to a person who provides the Mortgagor with the money to buy these appliances in order to protect that person against possible losses;
- (c) a transfer of the land to surviving co-owners, following the death of a co-owner, when the transfer is automatic according to law;
- (d) leasing the property for three years or less; so long as the lease does not include an option to buy;
- (e) a transfer to Mortgagor's relative resulting from death of the Mortgagor;
- (f) a transfer where Mortgagor's spouse or children become owners of the property;
- (g) a transfer to Mortgagor's spouse resulting from a divorce decree, separation agreement, or property settlement agreement;
- (h) a transfer into an inter vivos trust in which the Mortgagor is and remains a beneficiary, so long as there is no transfer of rights of occupancy in the property.

IT IS FURTHER EXPRESSLY PROVIDED AND AGREED, That 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 or  
assessments on said premises, or of a breach of any of the covenants of agreements herein  
contained, then in such case the whole of said sum, less unearned charges, 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.

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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.

DATE 8-15-98

C. G. Garrett (Seal)  
Mortgagor

STATE OF ILLINOIS  
County of COOK } ss

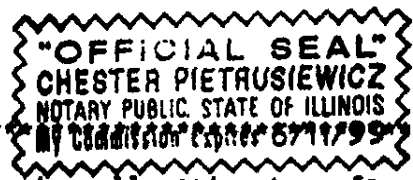
Ruth Garrett (Seal)  
Mortgagor

I, THE UNDERSIGNED in and for said County, in the State aforesaid, DO

HEREBY CERTIFY, That C.G. GARRETT & RUTH GARRETT 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 THEY signed, sealed and delivered the said instrument as THEIR 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.

Chester Pietrusiewicz  
Notary Public

Prepared by: R. DANTE  
3943 W. OAKTON, SKOKIE, IL. 60076



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ASSIGNMENT  
The undersigned, for value received, does hereby grant, bargain, sell, assign, transfer and set over to HARBOR FINANCIAL GROUP, LTD. all right, title and interest in and to the foregoing Mortgage and the money due and to become due on the Home Improvement Retail Installment Contract secured thereby and warrants that no liens have been filed by Assignor on the property described in the Mortgage.

HOMEMAKERS REMODELING, INC.  
(Seller's name)

[Signature]

PRESIDENT  
Title

STATE OF ILLINOIS  
County of COOK } ss

On this 15TH day of AUGUST, 1998, there personally appeared before me UNDERSIGNED, known or proven to me to be the person whose name is subscribed to the within assignment, and acknowledged that he/she executed the same, as his/her free and voluntary act of the purposes therein contained and (in the event the assignment is by a corporation) that he/she is PRESIDENT and was authorized to execute the said assignment and the seal affixed thereto, if any, is the seal of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

After recording mail to:

Chester Pietrusiewicz  
Notary Public

**HARBOR FINANCIAL GROUP, LTD.**  
2400 Sibley Blvd.  
Gardner City, IL 60409

