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DEPT-01 RECORDING \$23.50
T#0011 TRAN 2963 05/27/99 12:20:00
#1212 TB *-99-511144
COOK COUNTY RECORDER

REAL ESTATE MORTGAGE

~~\$10,656.00~~ Total of Payments

The Mortgagors, CHRISTOS J. ZOUVAS JR., mortgage and warrant to Norwest Financial Illinois, Inc., Mortgagee, the following described real estate situated in the County of COOK, State of Illinois, to wit: LOT 45 IN BLOCK 2 IN ADAM SCHAFF AND W. A. KREIDLER'S ADDITION TO SOUTH OAK PARK, BEING A SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 13, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. 15-13404-005-0000
to secure the repayment of a promissory note of even date, payable to Mortgagee in monthly installments, the last payment to fall due on 05/17, 2002, and also to secure the repayment of any and all future advances and sums of money which may from time to time hereafter be advanced or loaned to Mortgagors by Mortgagee; provided, however, that the principal amount of the outstanding indebtedness owing to Mortgagee by Mortgagors at any one time shall not exceed the sum of \$200,000.00.

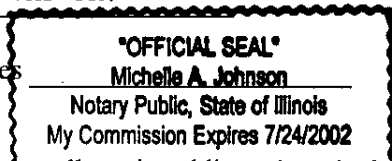
Mortgagors are hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of this state. Mortgagors expressly agree to keep all legal taxes, assessments, and prior liens against said property paid, to keep the buildings and improvements thereon in good repair, to commit no waste thereon, and to keep the buildings and improvements thereon insured for the benefit of the Mortgagee, as its interest may appear; and upon failure of Mortgagors to do so, Mortgagee may pay such taxes, assessments, and prior liens, and cause said property to be repaired, and cause said property to be insured, and the amount so paid shall become a part of the indebtedness secured by this mortgage as permitted by law. Mortgagors also agree not to sell, convey or otherwise transfer the mortgaged property or any portion thereof without Mortgagee's prior written consent, and any such sale, conveyance or transfer without Mortgagee's prior written consent shall constitute a default under the terms hereof. A default hereunder or under the terms of the above described note, at Mortgagee's option, without notice or demand, shall render the entire unpaid balance of said note at once due and payable.

Dated this 13th day of APRIL, 1999

CHRISTOS J. ZOUVAS JR. (SEAL) _____ (SEAL)
CHRISTOS J. ZOUVAS JR. *Christos J. Zouvas Jr.*
STATE OF ILLINOIS, COUNTY OF DUPAGE) ss

The foregoing instrument was acknowledged before me this 13th day of APRIL, 1999, by CHRISTOS J. ZOUVAS JR.

My Commission expires



Michelle Johnson

Notary Public

I hereby acknowledge that all parties obligated on the loan secured by this mortgage have received written notice of the right to rescind the loan.

[Signature]

(Borrower's Signature)

This instrument was prepared by & MAIL TO: NORWEST FINANCIAL, 111 E. NORTH AVE., GLENDALE HTS., ILL. 60139

S-y
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N-N
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