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1999-08-20 12:49:44
Cook County Recorder 25.50

REAL ESTATE MORTGAGE

After recording mail to:

Equity One, Inc.
1910 S. Highland Avenue, Suite 307
Lombard, IL 60148

(This space for Recorder's use only)

THIS INDENTURE WITNESSETH THAT RICHARD ARNOLD AND DOROTHY ARNOLD
of 13846 KANAWHA City of DOLTON State of Illinois, Mortgagor(s)
(Address of Buyer)
MORTGAGE and WARRANT to H.C.P. SALES INC
of 3851 N. CICERO CHGO ILL 60641, Mortgagee,
(Seller's Address)
to secure payment of that certain Home Improvement Retail Installment Contract of even date herewith, in the amount of
\$ 5865.50 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 due on 04/02/07, the following described real estate, to wit:

Lot 34 in George A. Dolton's First Addition to Dolton, a Subdivision of
the West 386 feet of the North 18.12 acres of the East half of the East
half of the Northwest quarter of Section 3, Township 36 North, Range 14,
East of the Third Principal Meridian, lying North of Lincoln Ave. and the
Northermost Line of the right of way of the Chicago Terminal Transfer
railroad, in Cook county, Illinois.

P.I.N. 29-03-106-015

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, 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
Mortgagor is transferring or selling the interest in the property.

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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 expenditures(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 8 day of FEB A.D., 19 99
X Richard Arnold (SEAL)
Mortgagor
Dorothy Arnold (SEAL)
Mortgagor
Dorothy Arnold
(type or print name beneath signatures)

99799293

Person signing immediately below signs to 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.

Mortgagor (SEAL)
(type or print names beneath signatures)

STATE OF ILLINOIS }
County of Cook } ss.

I, GARY MARTIN in and for said County, in the State
aforesaid, DO HEREBY CERTIFY, That RICHARD ARNOLD AND DOROTHY ARNOLD

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 8 day of FEB 19 99.

[Signature]
Notary Public

My Commission Expires _____



THIS INSTRUMENT WAS PREPARED BY
H. C. P. SALES, INC.
Name 3851 NORTH CICERO AVENUE
Address CHICAGO, ILLINOIS 60641
EQUITY ONE INC.
ONE NATIONAL PLAZA
1111 PLAZA DRIVE - SUITE 715
SCHAUMBURG, IL 60173
(847) 995-9150

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PREPARED BY:

AND WHEN RECORDED MAIL TO

EQUITY ONE, INC.
1111 PLAZA DRIVE, SUITE 715
SCHAUMBURG, IL 60173

99799293

(THIS SPACE FOR RECORDER'S USE ONLY)

Corporation Assignment of Real Estate Mortgage

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to

EQUITY ONE, INC.

all rights, title and interest of the undersigned in and to that certain Real Estate Mortgage executed by

Richard Arnold and Dorothy Arnold

and dated February 8, 1999 to H.C.P. Sales

a corporation organized under the laws of Illinois and whose principal place of business

is 3851 N Cicero, Chicago IL 60641

and recorded in Book/Volume No. _____, page(s) _____ is Document No. _____

County Records, State of ILLINOIS described hereinafter as follows:

ALSO KNOWN AS:

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest and all rights accrued or to accrue under said Real Estate Mortgage.

STATE OF Illinois
COUNTY OF Cook

On August 9, 1999 before me,
the undersigned, a Notary Public in and for the said County and
State aforesaid, do hereby certify that Richard Arnold

appeared to me personally known, who, being duly sworn by me,
did say that he/she is the President

of the corporation named herein which executed the within
instrument that the seal affixed to said instrument is the corporate
seal of said corporation; that said instrument was signed and
sealed on behalf of said corporation pursuant to its by-laws or a
resolution of its Board of Directors and that he/she acknowledges
said instrument to be the free act and deed of said corporation.

NOTARY PUBLIC _____ COUNTY COOK
My Commission Expires _____

H.C.P. Sales

By: [Signature]
Signature

Its: President
Title

By: _____
Signature

Its: _____
Title

Witness: _____
Signature

