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LEGAL FORMS

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Cook County Recorder 23.50

MORTGAGE (ILLINIOS)

For Use With Note Form No. 1447

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THIS AGREEMENT, made 025 19 99, between DEDRICK SIMPSON + TRINA L. SIMPSON  
8256 S. CORNELL CHICAGO, IL 60617

herein referred to as "Mortgagors," and HAIRD HOME IMPROVEMENTS  
5366 N. ELSTON CHICAGO IL 60630

herein referred to as "Mortgagee," witnesseth: (No. and Street) (City) (State)

THAT WHEREAS the Mortgagors are justly indebted to the Mortgagee upon the installment note of even date herewith, in the principal sum of ONE HUNDRED FORTY SIX THOUSAND DOLLARS (\$ 146,000.00), payable to the order of and delivered to the Mortgagee, in and by which note the Mortgagors promise to pay the said principal sum and interest at the rate and in installments as provided in said note, with a final payment of the balance due on the 1ST day of FEBRUARY, 2009, and all of said principal and interest are made payable at such place as the holders of the note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of the Mortgagee at HAIRD HOME IMPROVEMENTS 5366 N. ELSTON CHICAGO IL 60630

NOW, THEREFORE, the Mortgagors to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this mortgage, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents CONVEY AND WARRANT unto the Mortgagee, and the Mortgagee's successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being in the CITY OF CHICAGO, COUNTY OF COOK IN STATE OF ILLINIOS, to wit: LOT 14 (EXCEPT THE NORTH 10 FEET) AND ALL OF LOT 15 IN BLOCK 7, IN STONEY ISLAND PARK, A SUBDIVISION OF THAT PART OF THE NORTHWEST QUARTER OF SECTION 36, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTHWEST OF THE CENTER OF ANTHONY AVE. IN COOK COUNTY, ILLINOIS which, with the property herein after described, is referred to herein as the "premise."

Permanent Real Estate Index Number(s): 20-36-118-039

Address(es) of Real Estate: 8256 S. CORNELL

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagors may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily) and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, inador beds, awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by Mortgagors or their successors or assigns shall be considered as constituting part of the real estate.

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TO HAVE AND TO HOLD the premises unto the Mortgagee, and the Mortgagee's successors and assigns, forever, for the purposes, and upon the uses herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the Mortgagors do hereby expressly release and waive.

The name of a record owner is: Dedrick Simpson

This mortgage consists of four pages. The covenants, conditions and provisions appearing on pages 3 and 4 are incorporated herein by reference and are a part hereof and shall be binding on Mortgagors, their heirs, successors and assigns.

Witness the hand . . . and seal . . . of Mortgagors the day and year first above written.

x Dedrick Simpson (SEAL) \_\_\_\_\_ (SEAL)  
Dedrick Simpson

PLEASE PRINT OR TYPE NAME(S) BELOW SIGNATURE(S)  
Trina L Simpson (SEAL) \_\_\_\_\_ (SEAL)  
x TRINA L. SIMPSON

State of Illinois, County of COOK ss.



I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that

Dedrick Simpson & TRINA L. SIMPSON

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 use and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this 25th day of January 19 99

My commission expires November 7 2001  
[Signature]  
NOTARY PUBLIC

This instrument was prepared by Mickey RADO - 53006 N. ELSTON CHICAGO, IL 60630  
(Name and Address)

Mail this instrument to Mickey RADO 53006 N. ELSTON  
(Name and Address)

CHICAGO (City) IL (State) 60630 (Zip Code)

RECORDER'S OFFICE BOX NO. \_\_\_\_\_



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