

ILLINOIS
REAL ESTATE MORTGAGE

(Please print or type all names and addresses)

UNOFFICIAL COPY 3751425

(This space for Recorder's use only)

THIS INDENTURE WITNESSETH, THAT Judge Thomas and Jessie Thoams (Married to each other) (J)

14045 Lydia (Buyer's Address) City of Robbins State of Illinois, Mortgagor(s),
MORTGAGE and WARRANT to Sav-Mor Construction Co., Inc. Mortgagee

(Contractor)
to secure payment of that certain Retail Installment Contract (Home Improvement) executed by the MORTGAGOR(S) bearing even date
The Principal Sum of \$6,500.00 herewith, payable to the MORTGAGEE above named, in the total amount of \$ 11,300.52, being payable in 84

consecutive monthly installments of 134.53 each, commencing two (2) month(s) from the date of completion of the property improvements described in said Retail Installment Contract and on the same day of each subsequent month until paid, or any amendment to said Retail Installment Contract, or any consolidation therof pursuant to the Illinois Retail Installment Sales Act, together with delinquency and collection charges, if any, the real estate located above, and more fully described on Schedule A attached hereto and made a part hereof,

See Attached Schedule A, together with all present improvements thereon, rents, issues and profits thereon, 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 the Mortgagor(s) shall pay all taxes and assessments upon said premises when due, shall keep the buildings thereon insured to their full insurable value for the benefit of Mortgagee, shall pay all installments of prior mortgages (trust deeds) on said premises, and interest thereon, when due, and shall keep said premises in good repair. In the event of the failure of Mortgagor(s) to comply with any of the above covenants, Mortgagee, in addition to its other rights and remedies, is authorized, but is not obligated, to attend to the same and the amount paid therefor, together with interest thereon at the rate of 8% per annum, shall be due on demand and shall be added to the indebtedness secured by this mortgage. If default be made in the payment of the said Retail Installment 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 or agreements herein contained, then in any such case the whole of the sum secured hereby shall thereupon, at the option of Mortgagee, his or its attorneys or assigns, become immediately due and payable, and this mortgage may be immediately foreclosed to pay the same, and it shall be lawful for 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.

THE MORTGAGOR IS TO MAINTAIN Fire and Extended Coverage or other physical damage insurance for the benefit of the Mortgagee, and Flood insurance as required under the Flood Disaster Protection Act.

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 attorneys' fees, to be included in the decree; and all moneys advanced for taxes, assessments, liens, insurance and other charges; then there shall be paid the sums provided for in said Retail Installment Contract, whether due and payable by the terms thereof or not.

SCHEDULE A

Judge Thomas and Jessie Thomas
14045 Lydia
Robbins, IL 60472

LEGAL DESCRIPTION

Lot 12, Block 4 in Golden Acres, being a Resubdivision of the Lots and vacated Streets and Alleys in all of the Subdivision of Lots 8, 9, & 10, in Luschtenmeyer's subdivision in the Southeasternly 1/4 of Section 8, Township 36 North, Range 13, East of the Third Principal Meridian, according to Plat of said Golden Acres registered in the Office of the Registrar of Titles of Cook County, Illinois, on 7/29/60, as Document #1934610, and Surveyor's Certificate of Correction thereof registered on 9/16/60, as Document #1942832, in Cook County, Illinois.

Commonly known as 14045 Lydia, Robbins, Illinois

Permanent Tax #28-02-434-012

(NOTARY PUBLIC)

STATE OF ILLINOIS

COUNTY OF _____

} ss.

I, _____, a Notary Public for and in said County, do hereby certify that _____ and _____ (his/her spouse), 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 acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notarial seal this _____ day of _____ 19_____.
F.S. 1818

My commission expires _____, 19_____

(NOTARY PUBLIC)

THIS INSTRUMENT WAS PREPARED BY

Name SCOTT GRA

Address 400 W DEMPSTER ST.

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