

# UNOFFICIAL COPY

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## REAL ESTATE MORTGAGE

WITNESSETH that RICHARD A. SMOOG AND GLORIA B. SMOOG, of  
HIS WIFE, IN JOINT TENANCY

COOK

County, State of Illinois, hereinafter referred to as

Mortgagor, does mortgage and convey unto TRANSAMERICA FINANCIAL SERVICES, INC., hereinafter referred  
to as Mortgagee, the following described Real Estate in the County of COOK, State of Illinois,

to wit:

LOT 21 IN ALFRED'S SECOND ADDITION OF MOUNT PROSPECT  
BEING A SUBDIVISION OF PART OF THE SOUTH 990 FEET OF  
THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 11,  
TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD  
PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF  
REGISTERED ON JANUARY 20, 1966 AS DOCUMENT NUMBER  
1571480, IN COOK COUNTY, ILLINOIS.

PIN NUMBER 08-11-107-008

Address: 1102 W. 47th Street AVE

together with all buildings and improvements, hereditaments, and appurtenances pertaining to the property above  
described, all of which is referred to hereinafter as the "premises".

TO HAVE AND TO HOLD the above-described premises unto the said Mortgagee forever, for the purposes and  
uses herein set forth.

FOR THE PURPOSE OF SECURING: (1) Performance of each agreement of Mortgagor contained herein; (2)  
Payment of the principal sum with interest, as provided in accordance with the terms and provisions of a  
Promissory Note dated 6/27/89 herewith executed by Mortgagor and payable to the order of  
Mortgagee, in the principal sum of \$ 33,072.04; (3) Payment of any additional advances, with interest thereon,  
as may hereafter be loaned by Mortgagee to Mortgagor in a maximum sum of \$ 33,072.04; (4) The payment of  
any money that may be advanced by the Mortgagee to Mortgagor for any reason or to third parties, with interest  
thereon, where the amounts are advanced to protect the security or in accordance with the covenants of this  
Mortgage; (5) Any renewal, refinancing or extension of said promissory note, or any other agreement to pay which  
may be substituted therefor.

All payments made by Mortgagor on the obligation secured by this Mortgage shall be applied in the following order:

FIRST: To the payment of taxes and assessments that may be levied and assessed against said premises,  
insurance premiums, repairs, and all other charges and expenses agreed to be paid by the Mortgagor.

SECOND: To the payment of interest due on said loan.

THIRD: To the payment of principal, until said indebtedness is paid in full.

TO PROTECT THE SECURITY HEREOF, MORTGAGOR COVENANTS AND AGREES: (1) to keep said  
premises insured against loss by fire and other hazards, casualty and contingencies up to the full value of all  
improvements in such amounts, and in such companies as Mortgagee may from time to time approve, and that loss  
proceeds (less expense of collection) shall, at Mortgagee's option, be applied on said indebtedness. In event of loss  
Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly  
by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such  
loss directly to the Mortgagee instead of to the Mortgagor; (2) To pay all taxes and special assessments of any kind  
that have been or may be levied or assessed upon said premises, and to deliver to Mortgagee, upon request of the  
Mortgagee, the official receipt showing payment of all such taxes and assessments; (3) In the event of default by  
Mortgagor under Paragraphs 1 or 2 above, Mortgagee, at its option, may (a) place and keep such insurance above  
provided for in force throughout the life of this Mortgage and pay the reasonable premiums and charges therefor;

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Property of Cook County Clerk's Office

3807837  
MORTGAGE  
3807837

From: \_\_\_\_\_  
To: TRANSAMERICA FINANCIAL SERVICES, INC.  
3807837

County of \_\_\_\_\_  
Submitted \_\_\_\_\_  
Promised \_\_\_\_\_  
Delivered \_\_\_\_\_  
CARGI MOSELEY  
REGISTRAR OF TITLES  
Address \_\_\_\_\_  
City \_\_\_\_\_  
State \_\_\_\_\_  
County \_\_\_\_\_

of Dollars to \_\_\_\_\_  
paid by \_\_\_\_\_  
at \_\_\_\_\_  
in Book \_\_\_\_\_  
3807837

A. D. 19 \_\_\_\_\_  
and duly recorded  
at \_\_\_\_\_  
in Book \_\_\_\_\_  
3807837  
Transamerica Financial Services, Inc.  
29009 Northbrook, IL 60062

*Handwritten notes:*  
65042  
Dated 7/11/99

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- (8) Should Mortgagor sell, convey, transfer or dispose of, or further encumber said property, or any part thereof, without the written consent of Mortgagee being first had and obtained, then Mortgagee shall have the right, at its option, to declare all sums secured hereby forthwith due and payable.
- (9) All Mortgagors shall be jointly and severally liable for fulfillment of their covenants and agreements herein contained, and all provisions of this Mortgage shall inure to and be binding upon the heirs, executors, administrators, successors, grantees, lessees and assigns of the parties hereto respectively. Any reference in this Mortgage of the singular shall be construed as plural where appropriate.
- (10) Invalidity or unenforceability of any provisions herein shall not affect the validity and enforceability of any other provisions.
- (11) Should said property or any part thereof be taken by reason of condemnation proceeding, Mortgagee shall be entitled to all compensation, awards, other payments therefor and apply the same on said indebtedness.
- (12) If any of the undersigned is a married woman, she represents and warrants that this instrument has been executed in her behalf, and for her sole and separate use and benefit and that she has not executed the same as surety for another, but that she is the Borrower hereunder.
- (13) Each of us, whether Principal, Surety, Guarantor, Endorser, or other party hereto, hereby waives and renounces, each for himself and family, any and all homestead or exemption rights either of us have under or by virtue of the Constitution or Laws of any State, or of the United States, as against this debt or any renewal thereof; and any security agreement taken to secure this note or any renewal thereof; and the undersigned, and each Surety, Endorser, Guarantor, or other party to this note, transfers, conveys and assigns to the Holder hereof, a sufficient amount of any homestead or exemption that may be allowed to the undersigned, or either of them, including such homestead or exemption as may be set apart in bankruptcy, to the extent permitted by law.
- (14) This Mortgage shall be construed according to the laws of the State of Illinois.

DATE OF MORTGAGE  
6/27/89

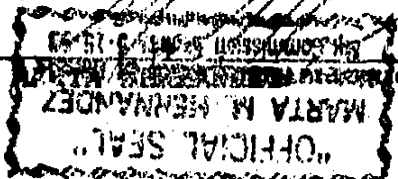
WITNESS the hand and seal of the Mortgagor, the day and year first written.

*Richard A. Skoog* (SEAL) \_\_\_\_\_ (SEAL)  
 RICHARD A. SKOOG  
*Gloria R. Skoog* (SEAL) \_\_\_\_\_ (SEAL)  
 GLORIA R. SKOOG

STATE OF ILLINOIS  
COUNTY OF COOK

I, **MARTA HERNANDEZ**, a Notary Public, in and for the County and State aforesaid,  
 Do hereby Certify That **RICHARD A. SKOOG** and  
**GLORIA R. SKOOG**, his wife, personally known to me to be the same persons  
 whose names 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  
 all rights under any homestead, exemption and valuation laws.

GIVEN under my hand and Notarial Seal this 27  
 PREPARED BY:  
**DANIEL COAKLEY**  
**40 SKOKIE BLVD, STE 225**  
**NORTHBROOK, IL. 60062**

day JUNE, A.D. 19 89  


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(7) By accepting payment of any sum accrued hereby after its due date, Mortgagee does not waive its right either to require prompt payment when due of all other sums so secured or to declare default for failure to pay. If Mortgagee shall pay said Promissory Note at the time and in the manner aforesaid and shall abide by, comply with, and duly perform all the covenants and agreements herein, then this conveyance shall be null and void.

(6) If Mortgagee shall pay said note at the time and in the manner aforesaid and shall abide by, comply with, and duly perform all the covenants and agreements herein, then Mortgagee will, within thirty (30) days after written demand therefor by Mortgagee, execute a release or satisfaction of this mortgage, and Mortgagee hereby waives the benefit of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mortgagee, if permitted by law.

(5) Each of the undersigned hereby waives the right to claim any damage for trespass, injury or any tort occasioned by or resulting from the exercise by the Holder of the rights given hereunder or any attempt to exercise any other right the Holder is herein granted, or any other right that the Holder has or may have, to the extent permitted by law.

(4) Whenever, by the terms of this instrument or of said Promissory Note, Mortgagee is given any option, such option may be exercised when the right accrues or at any time thereafter, and no acceptance by Mortgagee of payment of indebtedness in default shall constitute a waiver of any default then existing and continuing or thereafter accruing.

(3) Mortgagee shall be subrogated to the lien of any and all prior encumbrances, liens or charges paid and discharged from the proceeds of the loan hereby secured, and even though said prior liens have been released or record, the repayment of said indebtedness shall be secured by such liens on the portions of said premises affected thereby to the extent of such payments, respectively.

(2) In the event said premises are sold at a foreclosure sale, Mortgagee shall be liable for any deficiency remaining after sale of the premises if permitted by law, and application of the proceeds of said sale to the indebtedness secured and to the expense of foreclosure, including Mortgagee's reasonable attorney's fees and legal expenses if allowed by law.

(1) If the Mortgagee shall fail to pay installments on said Promissory Note or on any other advance or obligation which may be secured hereby as the same may hereafter become due, or upon default, in performance of any agreement hereunder, or upon sale or other disposition of the premises by Mortgagee, or should an action or proceeding be filed in any court to enforce any lien on, claim against or interest in the premises, then all sums owing by the Mortgagee to the Mortgagee under this Mortgage or under the Promissory Note secured hereby shall immediately become due and payable at the option of the Mortgagee, on the application of the Mortgagee, or any other person who may be entitled to the monies due thereon, in such amount as the Mortgagee shall have the right immediately to foreclose this mortgage by complaint for that purpose, and such complaint may be prosecuted to judgment and execution and sale for the collection of the whole amount of the indebtedness and interest thereon, including reasonable attorney's fees, any amount advanced pursuant to this mortgage, costs of suit, and costs of sale, if permitted by law.

(7) That he does hereby forever warrant and will forever defend the title and possession thereof against the lawful claims of any and all persons whatsoever.

(6) That the time of payment of the indebtedness hereby secured, or of any portion thereof, may be extended or renewed, and any portions of the premises herein described may, without notice, be released from this mortgage, without releasing or affecting the personal liability of any person or the priority of this mortgage; (5) That he will pay, promptly the due claims for labor performed and materials furnished herefor; (4) To keep the buildings and other improvements now existing or hereafter erected in good condition and repair, not to commit or suffer any waste or any use of said premises contrary to restrictions of record or contrary to law, and to permit Mortgagee to enter at all reasonable times for the purpose of inspecting the premises; not to remove or demolish any building thereon; to restore promptly and in a good and workmanlike manner any buildings which may be damaged or destroyed thereon, and to pay, when due, all claims for labor performed and materials furnished herefor; (3) That he will pay, promptly the indebtedness secured hereby, and perform all other obligations in full compliance with the terms of said Promissory Note and this Mortgage; (2) That the time of payment of the indebtedness hereby secured, or of any portion thereof, may be extended or renewed, and any portions of the premises herein described may, without notice, be released from this mortgage, without releasing or affecting the personal liability of any person or the priority of this mortgage; (1) That he does hereby forever warrant and will forever defend the title and possession thereof against the lawful claims of any and all persons whatsoever.

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