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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

97082390

97 DEC -3 AM 8:56

MORRIS W. CARTER  
RECORDER

REAL ESTATE MORTGAGE

(This space for Recorder's use only)

THIS INDENTURE WITNESSETH, THAT MR DON : MRS DONNA PLEASANT  
 of 1365 BANBURY RD City of MUNDELEIN State of Illinois, Mortgagor(s)  
(Address of Buyer)  
 MORTGAGE and WARRANT to CROSS REPLACEMENT WINDOW  
 of 701 E PROSPECT AVE MT. PROSPECT, IL 60056 Mortgagee,  
(Seller's Address)  
 to secure payment of that certain Home Improvement Retail Installment Contract of even date herewith, in the amount of  
 \$ 8892<sup>00</sup> 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 October 3, 2007, the following described real estate, to wit:

Lot 5 in Block 4 in Loch Lomond, Unit 2, a Subdivision of part of Section 13 and 24, Township 44 North, Range 10, East of the Third Principal Meridian, according to the plat thereof recorded April 5, 1956, as Document 903400, in Book 33 of Plats, Page 75, in Lake County, Illinois.

PIN# 10-13-401-028 aka 1365 Baubury ROad, Mundlein, IL 60060

situated in the County of Lake 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.

1380  
# 08114

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 14 day of August A.D., 1997

X [Signature] (SEAL)  
Mortgagor Donald D. Pleasant  
X [Signature] (SEAL)  
Mortgagor Donna J. Pleasant  
(type of print name beneath signatures)

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 of print names beneath signatures)

STATE OF ILLINOIS

County of LAKE } ss.

I, JERRY L ANDERSON In and for said County, in the State  
aforesaid, DO HEREBY CERTIFY; That Donald D Pleasant and  
Donna J. Pleasant

personally known to me to be the same person(s) whose name(s) ~~(is)~~ <sup>(are)</sup> 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 14th day of August 1997.



My Commission Expires \_\_\_\_\_

[Signature]  
Notary Public

THIS INSTRUMENT WAS PREPARED BY

Equity One Inc.  
Name  
1111 Plaza Drive Ste 715  
Address  
Schaumburg IL 60173



REAL ESTATE MORTGAGE

TO

Date:

After recording mail to:

EQUITY ONE INC.  
ONE NATIONAL PLAZA  
1111 PLAZA DRIVE - SUITE 715  
SCHAUMBURG, IL 60173  
(847) 995-9150

Space below for Recorder's use only

ASSIGNMENT

The undersigned, for value received, does hereby grant, bargain, sell, assign, transfer and set over to EQUITY ONE INC.  
1111 PLAZA DRIVE SUITE 715 SCHAUMBURG IL 60173 all right, title and interest in and to the Mortgage appearing on the reverse side hereof and money due and to become due on the Home Improvement Retail Installment Contract secured thereby and warrants that no liens have been filed by Assignor on property described in the Mortgage.

[Signature]  
(Seller's name)

By [Signature] Title VP

ACKNOWLEDGEMENT

STATE OF IL  
County of COOK ss.

On this 12 day of SEPT, 1992, there personally appeared before me [Signature]  
known or proven to me to be the person whose name is subscribed to the within assignment, and acknowledged that he/she executed the same, as his/her free and voluntary act of the purposes therein contained and (if the assignment is by a corporation) that he/she is VP and was authorized to execute the said assignment. I affixed thereto, if any, is the seal of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and seal of office.  
My Commission Expires \_\_\_\_\_  
[Notary Seal: JERSON, STATE OF ILLINOIS, EXPIRES 2-2-95]

[Signature]  
Notary Public