

Building Plaque Application

rated significant

Name _____

Building Address _____

Building Name _____

If applicant's name is different from above:

Name _____ Daytime Phone _____

Address _____ City _____ State _____ Zip _____

Original Owner PALMER + BERTHA EDWARDSON

Date of Construction PERMIT ISSUED 10-5-1929 FOR \$7000.00

Architect (if known) _____

Builder (if known) _____

Check if attached:

☐ **Statement Of Value**

Please review the criteria on page 5. The Elgin Heritage Commission uses these criteria to review your application and award a plaque. Attach an explanation of the historical **and** architectural value of the building. Attach photocopies of relevant materials such as copies of Sanborn maps, original property deeds and City Directory listings. Applications without these requirements will not be considered by the Elgin Heritage Commission.

☐ **Building Alterations** STRUCTURE IS ORIGINAL - NO ALTERATIONS HAVE BEEN MADE

Describe any alterations to the exterior of the building and include dates. Attach description to the application.

☒ **Photograph**

Include a recent photograph in which the building is clearly visible. Additional photographs depicting a close up and details of decorative features are helpful.

Stipulations

If the building is not awarded a plaque, the application fee of \$15.00 will be refunded.

This application and submitted materials shall be retained by the City of Elgin as a part of the permanent record of the building.

The Elgin Heritage Commission has the authority to edit and publish the information submitted in the application. This does not prohibit others from using the information.

When awarded, the plaque will remain the property of the City and cannot be altered or removed from the building. It is the City's responsibility to replace the plaque if and when the situation warrants it.

In addition to agreeing to the above stipulations, the undersigned attests that the information provided is, to the best of his/her knowledge, accurate.

Owner's Signature Michael C. Davis

Date 2-18-09

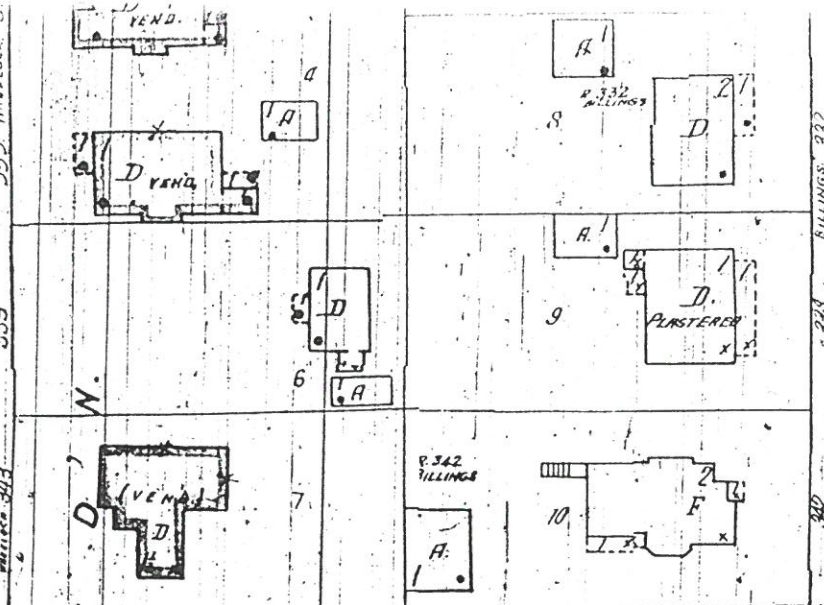
Signed _____

Date _____

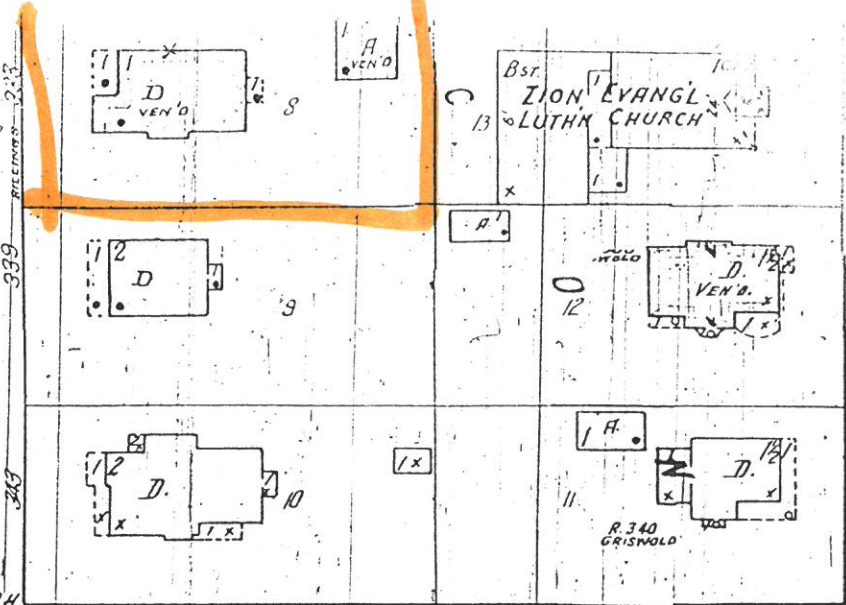
333 Billings

Sanborn 1939

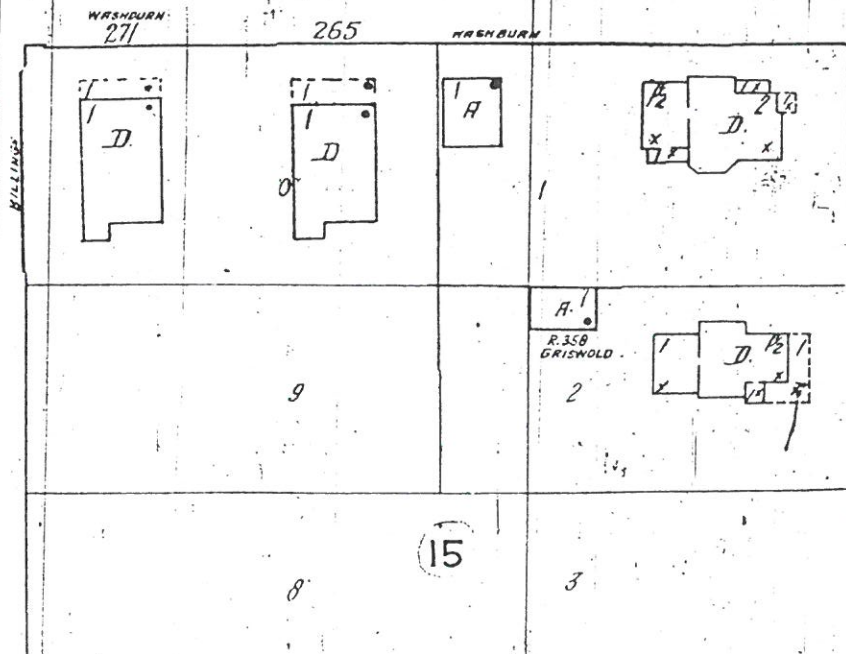
WHEELLOCK (WOODAR)



BILLINGS

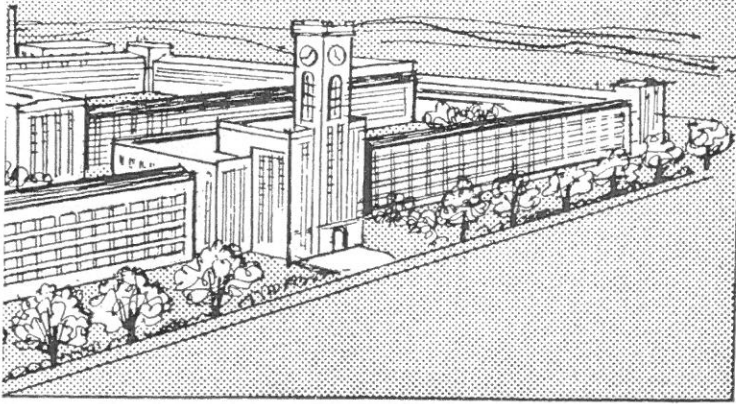


WASHBURN



"The Watch Word"
Aug. 1953

THE FAMILY



Edwardson, On Pension, Plans Voyage To Norway

ANTICIPATING a voyage to his native land of Norway, Palmer Edwardson retired on pension from the Machine department June 26 after more than 40 years of service. He was 65 years old last May 19 but worked until the vacation period.

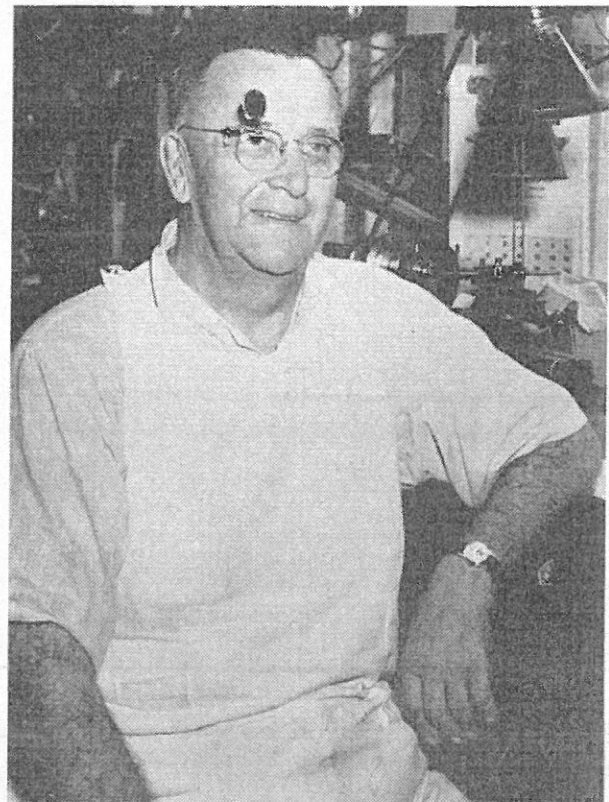
Mr. Edwardson was born near Oslo, Norway, and came to the United States

Krauss And Andersen Appointed Supervisors

TWO promotions in the Tool Engineering department became effective June 15, it was announced by Donald E. Zierk, chief tool engineer.

Rudolph J. Krauss was appointed supervisor of tool and gauge design and Otis L. Andersen was named supervisor of cam and die.

Mr. Krauss has been an Elgin employee since he started working in the Gilding department Oct. 28, 1940. He has been in Engineering since Jan. 28, 1940. Mr. Andersen also has been a member of the Company since 1940, having started in the Plate department on October 7 of that year. He was transferred to Engineering Nov. 10, 1941.



PALMER EDWARDSON poses at his bench on the fine tool job in the Machine department before retiring.

at the age of 20. Four years later, on March 19, 1913, he started working in the Machine department, first on the building operation and later on the die operation. For more than 20 years he has worked on the fine tool operation.

Palmer and his wife Berta live at 333 Billings St. They plan to leave New York on December 10 for a trip to Norway to visit many relatives and friends.



1920s, the Craftsman style was particularly popular between 1901 and 1916, when the architect and furniture maker Gustav Stickley published his magazine, *The Craftsman*. In the Southwest survey area, the houses classified as Craftsman bungalows are generally modest interpretations of the California Craftsman Bungalow.

Of the 60 Craftsman bungalows in the survey area, the following three are locally significant: 333 Billings St., 458 Oak St., and 217 Orange St. Of the 116 Bungalows in the survey area the following three are locally significant: 425 Billings St., 509 Hendee St., and 423 Walnut Ave.



333 Billings St.

The Southwest survey area displays a wide variety of Bungalows, differentiated by roof type and orientation, as well as porch style. In the classification system used in this survey, Bungalows with jerkinhead roofs, whether front facing or side facing, were called Craftsman Bungalows. Many of those with front-facing jerkinhead roofs also had projecting front porches. An excellent example of this subtype is the Craftsman Bungalow at 333 Billings St. Built c. 1930 for

another employee of the Watch Company, Palmer Edwardson and his wife, Bertha, this is a handsome 1½-story brick house with a recessed front entry porch. Both the main jerkinhead roof and the front gable roof of the porch have prominent cornice returns. The porch roof is supported by brick piers and a Tudor arch frieze. Three-over-one and five-over-one double hung windows are typical Craftsman features.



458 Oak St.

An example of a side-facing jerkinhead roof can be found in the Craftsman Bungalow house at 458 Oak St., possibly also a catalog house. The clipped peaks that define the jerkinhead roof are clearly visible in the photo of this house. This small home has an impressive front portico with projecting gable roof and pediment with cornice returns. There

country's most popular house styles during the teens and twenties. Although they were built into the 1920s, the Craftsman style was particularly popular between 1901 and 1916, when the architect and furniture maker Gustav Stickley published his magazine, *The Craftsman*. In the Southwest survey area, the houses classified as Craftsman bungalows are generally modest interpretations of the California Craftsman Bungalow.

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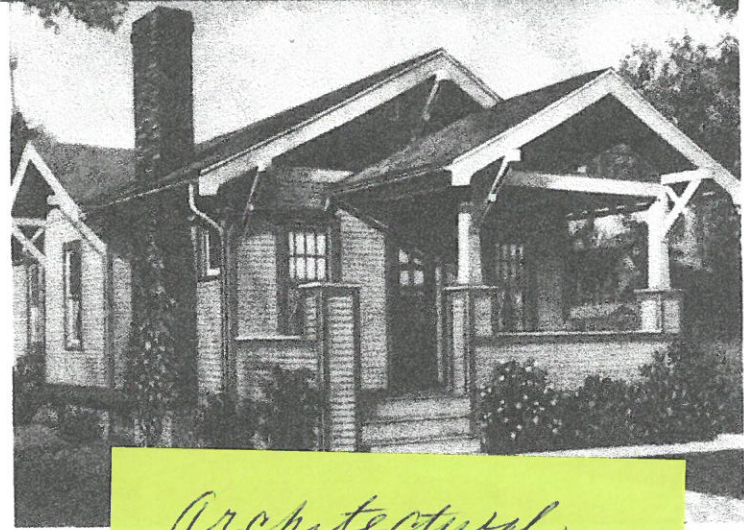
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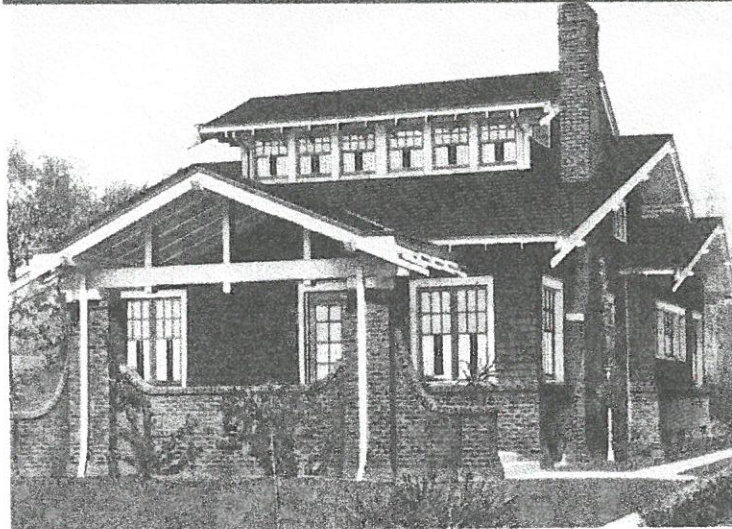
Shed Roof (Fig. 20)



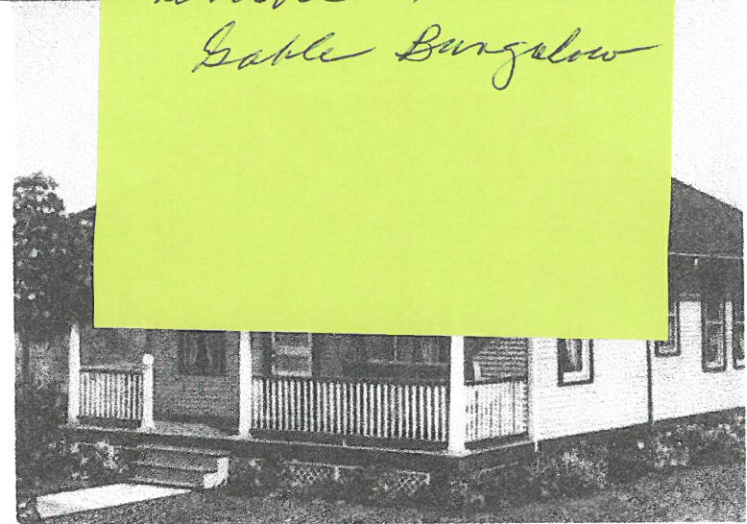
Double Front Gable (Fig. 21)



Double Cross Gable (airplane) (Fig. 22)



Py



Architectural
style is
Double Front
Gable Bungalow

333 BILLINGS ST., ELGIN

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PHOTOGRAPHS:



LOCATION:

333 Billings Street, Elgin, Illinois.

On the SouthWest side of Elgin, on the East side of Billings Street between Walnut Avenue and Washburn Street, and two blocks West of South State Street.

PURPOSE OF APPRAISAL:

To determine the Fair, Cash, Current, Market Value of the one and one-half story, brick construction, bungalow type, one-family residential property with detached, two-car, brick garage hereinafter described in this Appraisal Report, for valuation as of the date of October 1, 1962.

MARKET VALUE DEFINED:

Market Value is defined as, "The highest price expressed in dollars which the property will bring if offered and exposed for sale in the open market allowing a reasonable time to find a purchaser buying with a full knowledge of all the uses to which the property may be put, and for which it is capable of being used," and aware of any necessary expenses above normal maintenance for physical preservation or rehabilitation of the improvements.

ADVERSE INFLUENCES:

No observable immediate adverse influences.

NEIGHBORHOOD DATA:

Immediate area for one block radius is an older, established residential area, frame and brick residences, one story and two story, with majority of houses in age bracket of forty years to seventy years. Majority of houses are fairly well maintained, but there are a few houses in immediate block which are not in the best of maintenance.

Walnut Avenue is about one-half block North of subject property, and for a two block distance is occupied by a restaurant, two filling stations, and a grocery store.

Area nationality is American. Highest and best use of properties in block of subject property is for single-family and multiple-family residential occupancy.

Average values in immediate subject block range from \$14,000.00 to \$20,000.00. Income average of immediate block and area can best be described as mixed, with type of occupation classification rated as employee, and some business.

Currently there appears to be no trend toward occupancy other than the present single-family and two-family type of residential usage.

Appraiser is of the opinion that this immediate area is still a desirable, convenient, residential area, because of the convenience of location, and that the ownership of properties in this area is sufficiently strong to constitute the minimum of neighborhood depreciation during the foreseeable future.

RESIDENCE PHYSICAL DESCRIPTION:

Construction rating: Very good.

Architectural design: Bungalow, older, but still approved.
Floor plan: Dated, but practical and functional except for kitchen.

Material and equipment: Good, age of house, obsolete in some respects.

Workmanship: Very good.

Present physical condition: Structural condition good, and other physical condition good except as noted.

Age: Built in 1929. Thirty-three year age.

5 rooms, 1 bath, 4 closets, on first floor.

Living room, dining room, kitchen, 2 bedrooms, 1 bathroom, and 4 closets.

1 partitioned bedroom on second floor, 14½' x 15½', with Oak floors and wood grooved sidewalls and ceiling.
(Unheated.)

RESIDENCE PHYSICAL DESCRIPTION, (Cont.)

Remainder of second floor subfloored.
 8'- 4" ceiling height on first floor.
 Plastered walls and ceilings, painted, some plaster cracks.
 Solid Oak trim, Oak floors, Oak doors.
 6" Oak baseboard.
 Woodwork varnished, and in good condition.
 Old style hot water radiators.
 Sash cord double-hung windows.
 Bathroom has recessed tub, no shower, poor linoleum floor, plaster walls, old type medicine wall cabinet, and fixtures are age of house.
 Kitchen fixtures age of house with 4' drainboard sink, poor linoleum floors, Hard Pine varnished trim, Hard Pine varnished kitchen cabinets age of house, and painted walls.

8'- 9" basement height.
 Wood frame and sash basement windows.
 2" x 10" - 16" wood floor joists. 4" x 9" steel I-beam.
 3" x 5" I-beam lally columns.
 Poured concrete foundation wall and basement floor.
 1" x 6" T & G subflooring.
 Basement floor drain. Double laundry tubs.
 Water softener. Electric wiring in conduit.
 Brick chimney. Gas-fired hot water boiler.
 Obsolete gas hot water heater. (Need new.)
 Plumbing pipes and heat pipes appear in good condition.
 Partitioned basement stool. Basement porcelain sink.
 Evidence of dampness and efflorescence of basement walls.

Exterior brick in good condition.
 Stone window sills.
 Cedar shingle gable ends.
 Front dormer, rear dormer, side dormers.
 Metal gutters and downspouts.
 Wood frame storms and screens.
 Asphalt shingle roof in poor condition. (Will need new.)
 Roofed front porch, brick rail, and wood floor; and roofed rear grade stoop.

Detached 18' x 20' garage, brick veneer construction, double-hinged doors, concrete floor, metal gutters, and interior walls wood lined. Garage built in 1929.

ASSESSED VALUATION FOR REAL ESTATE TAXES:

\$1,320.00	Lot Valuation.
8,630.00	Building Valuation.
\$9,950.00	Total Valuation before Equalization.
1.0526	Equalization Factor.
\$10,473.00	Equalized Assessed Valuation.
3.869	Tax Rate.
\$ 405.20	Current Annual Real Estate Taxes.

333 BILLINGS ST., ELGIN

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LEGAL DESCRIPTION:

Lot 8 in Block 12 of Lord's 2nd Addition to Elgin, in the City of Elgin, Kane County, Illinois.

TYPE OF PROPERTY:

One and one-half story, full basement, brick veneer construction, bungalow type, single-family residence, constructed in 1929, comprising five rooms, bathroom, and four closets on the first floor, and one partitioned bedroom on the second floor; and a detached, two-car, brick veneer garage.

LOT DIMENSIONS AND DATA:

Rectangular shape. 66' x 132'. Level.
Frontage West on the East side of Billings Street.
Concrete pavement. Concrete curb and gutter.
Concrete front public sidewalk.
Above average good landscaping and good lawn.
Concrete apron driveway approach, and concrete driveway.
Concrete service walks.

MUNICIPAL SERVICES:

City sewer and water connected.
Public utility electricity, gas, and telephone.
Daily mail delivery. Weekly garbage collection.
City fire and police protection.

DISTANCES TO:

1 block, local bus.
1 block, public grade school.
15 blocks, Abbott Junior High School.
14 blocks, Elgin High School.
7 blocks, St. Laurence Catholic Grade School.
7 blocks, St. Edwards Catholic High School.
1 block, neighborhood church.
2 blocks, neighborhood stores.
11 blocks, central downtown business district.
4 blocks, C. M. & St. P. Railroad National Street commuter station.
8 blocks, South State Street intersection to Route 20 By-Pass.

ZONING:

Zoning classification of "R-3", permitting single-family residences and two-family detached dwellings as specified in The Elgin Zoning Ordinance of the Municipal Code of Elgin, Illinois as Enacted March 8, 1962, plus special uses as specified on Pages 20 and 21 of the Municipal Code. (There are no observable violations of the Zoning Ordinance in the block in which the subject property is located.)

333 BILLINGS ST., ELGIN

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ESTIMATED REPLACEMENT COST LESS DEPRECIATION:

Basic House: 1,225 Sq.Ft. 1st Fl. -----		\$20,200.00
Add for: Storms & screens, front porch, rear porch, finished bedroom 2nd floor, floored attic, basement stool, extra deep 8'-9" basement -----		3,800.00
		<u>\$24,000.00</u>
Physical Depreciation, 30% -----	\$7,200.00	
Functional Depreciation, 5% -----	1,200.00	
Economic Depreciation, 3% -----	720.00	
	<u>\$9,120.00</u>	-9,120.00
		<u>\$14,880.00</u>
Depreciated House Value -----		\$14,880.00
Garage: 360 Sq. Ft. -----	\$1,600.00	
Physical Deprec., 35% --	\$560.	
Economic Deprec., 3% --	40.	
	<u>\$610.</u>	-610.00
	\$ 990.00	<u>+990.00</u>
		<u>\$15,870.00</u>
Lot: (Including Drive & Landscaping) -----		4,000.00
		<u>\$19,870.00</u>
Physical Depreciated Value -----		\$19,870.00

NEEDED IMPROVEMENTS:
(ESTIMATED AT MINIMUM EXPENSE)

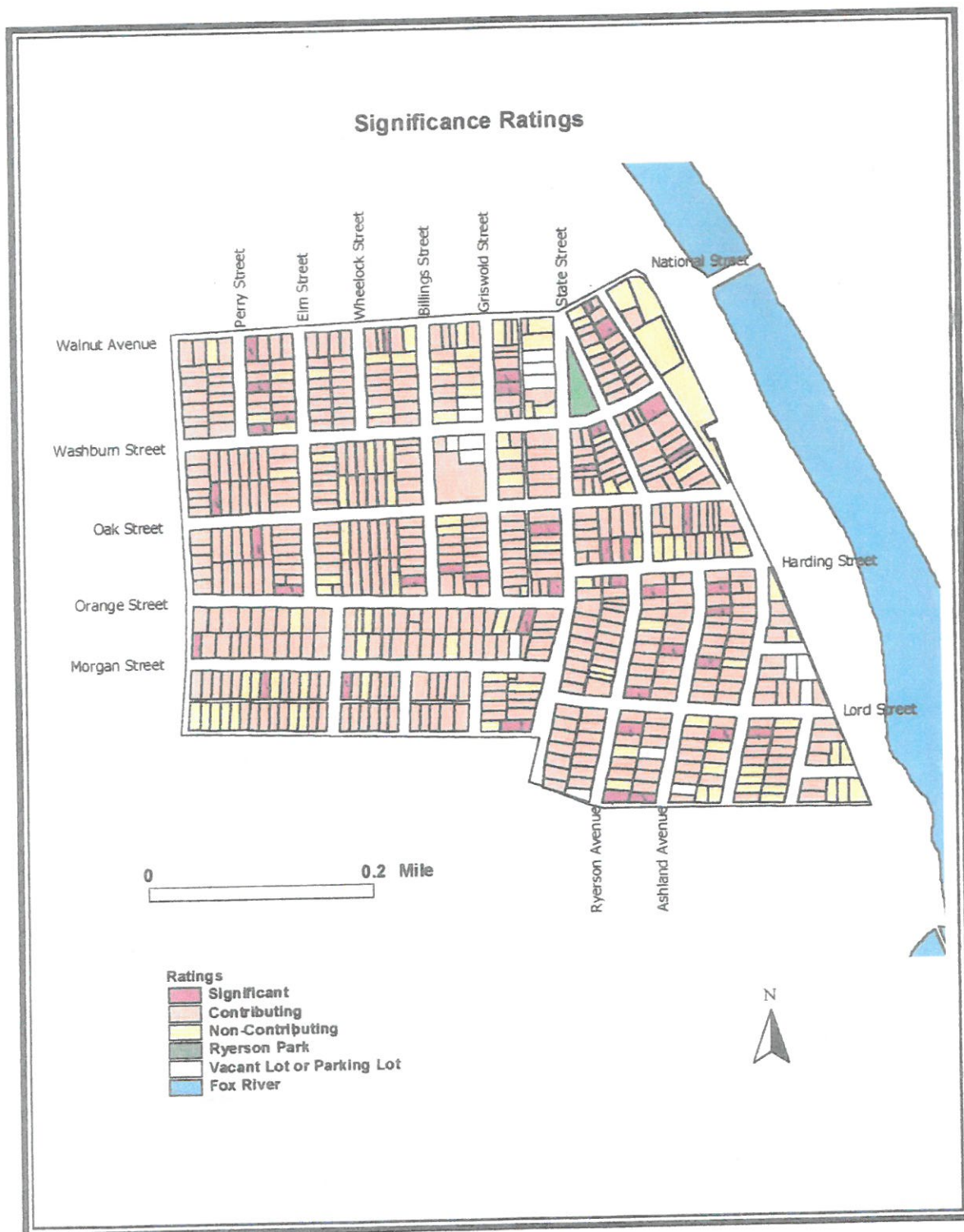
Paint exterior trim -----	\$300.00
New roof on house -----	750.00
Redecorate interior -----	500.00
Modernize kitchen -----	1,200.00
Modernize bathroom -----	400.00
Additional electric circuits -----	200.00
Dampproof interior basement walls -----	100.00
Miscellaneous repairs -----	200.00
	<u>\$3,650.00</u>
Total -----	\$3,650.00

COMPARABLE SALES DATA:

Comparable sales data of one-story and one and one-half story type brick bungalow, single-family residences during the past year, located in similar, inferior, and superior ratings of neighborhood indicate a sales range for this grade of property from a minimum of \$17,000.00 to a maximum of \$21,500.00.

DATA REGARDING DETERMINATION
OF APPRAISED VALUATION:

1. The subject property is exceptionally well constructed and has been physically well maintained. With proper modernization of the kitchen and the bathroom, the present actual age of 33 years can be reduced to an "effective age" of not more than 20 years.
2. The estimated future economic life of this residence, if given proper maintenance, is 50 years.
3. In the estimation of needed improvements, no estimated expense was allowed for possible improvement of the heating plant or for replacement of the hot water radiators in the house. The radiators are the age of the house and are definitely "dated", and it is possible that a prospective purchaser would wish to consider replacement of these radiators with modern type of radiation.
4. Subject property is considered to be the best residence in the immediate block. As such, it is considered as somewhat of an "over-development" by the appraiser. Consequently, any informed buyer would consider that he would still have an "over-improvement" after making needed improvements, and this factor decides a slightly lower appraised valuation on this property than the value shown by the physical depreciated value.
5. The current local real estate market is considered to be a "buyer's market", and it is the opinion of the appraiser that present foreseeable local economic conditions indicate a continuing buyer's market for at least another eight months to one year.
6. Because of the desire by one adjoining propertyowner to acquire more property in the immediate block, it is possible that the subject property might and could attract a higher offer than the appraised valuation given herein.



Electrical Installation Permit

CITY OF ELGIN, ILLINOIS

No.

Notify City Electrician when
work is complete.

Date.....Dec 20.....

..... is hereby granted permission to install Electric W
devices as herein enumerated at No. 333 Building

Owned byEdmundson..... Wiring No. Outlets..... No. Fixtures.....30.....

Motors

CLASS	VOLTAGE	No. EACH	H. P. EACH

Any other devices not enumeratedFixture.....

CAUTION:—Persons other than regular electricians, doing wiring, must acquaint themselves with rules and regulations governing National Underwriters.

City Inspector will not instruct person doing wiring.

AR C. E. P.
City Electrician

Electrical Installation Permit

CITY OF ELGIN, ILLINOIS

No.

Notify City Electrician when
work is complete.

Date *Oct 25*

Elgin Heating Co is hereby granted permission to install Electric
devices as herein enumerated at No. *333 Pulling*

Owned by *Quincy & Dillstrom* Wiring No. Outlets *45* No. Fixtures *100*

Motors

CLASS	VOLTAGE	No. EACH	H. P. EACH

Any other devices not enumerated *45*

CAUTION:—Persons other than regular electricians, doing wiring, must acquaint themselves with rules and governing National Underwriters.

City Inspector will not instruct person doing wiring.

[Signature]
City Electrician

REPORT RECENT SLUMP AT END

Boost Of 40 Per Cent In
Permits; \$56,845 Total
To September 21.

9-21-29

Begin building operations, which had experienced something of a slump in recent weeks, took a spurt forward this week, an advance which had been predicted by students of the situation.

Building permits were issued this week to a total of \$42,325, as compared to \$10,970 last week, an increase of \$31,355, or approximately 40 per cent. A number of the permits issued this week are for dwellings, and for repairs and alterations. Builders desire to utilize the excellent weather, in the hope of completing construction tasks before the advent of winter.

Building permits for thus far in the month total \$56,845, considered a fair amount in view of the recent slump. In September of 1927 the total permits were \$120,000, and in September, 1928, the total was \$79,290. The total for last August was \$19,290.

Since the first of this year, building permits have been issued to a grand total of \$1,117,532, compared to \$2,291,045 for the entire year of 1928.

Considerable more activity is anticipated in the building trades, because of the desire upon the part of many to erect homes, and to complete repairs and additions before the onset of the winter months. The present state of the weather is considered ideal for building operations.

Building permits for this week were issued to the following:

Ernest T. Schroeder, 476-478 Mary place, garage, \$250; Guy Lindsay, 153 Wilcox avenue, garage, \$200; D. L. Phillips, 842 Logan avenue, cottage, \$3,500; William Paar, 921 Duncan avenue, garage, \$300; George Cox, 842 St. Charles street, addition, \$200; H. A. Brand, 23 South Eason avenue, addition to garage, \$80; Harold Morgan, 467 Illinois avenue, enlarging cottage, \$4,000; Mrs. W. W. Abell, 527 Laurel street, garage re-roofing, \$35; Mr. and Mrs. Jack Sweet, store building at 210-212 Wellington avenue, \$25,000; W. N. Nelson and Son, 1032 Morton avenue, bungalow and garage, \$5,500; Lawrence Wilder, 660 Ludlow avenue, additions to house and garage, \$750; J. F. Janack, 624 South street, garage, \$400; George Cook, 218 Franklin street, porch, \$50; National Refining company, grease room, 263 South State street, \$1,500; Mrs. M. A. Smythe, 821 Larkin avenue, re-roofing, \$365; F. E. Gustafson, 509 Columbia avenue, re-roofing, \$75.

WEEK'S PERMITS TOTAL \$17,785

Good Weather To Boost
Operations Here, Say
Observers.

9-28-29

Although building conditions are reported as somewhat below normal, for this period of the year, the present month is expected to exceed the total for September, 1928, in the amount of building permits issued.

So far this month the total issued is \$74,630, which is \$4,660 under the total for September of last year. The September, 1929, total, is not expected, however, to equal that of the previous month, August which was \$109,290.

Total building permits issued so far this year amount to \$1,135,317, which is considered a fair showing by students of the building situation here. The grand total for last year was \$2,291,045, and for 1927, \$1,850,043.

Building permits issued this week totaled \$17,785, compared to \$42,325 for last week, and to \$10,970 for two weeks ago. In this week's list of building permits are three covering business construction, a small store building, an oil station, and another for installation of fuel oil tanks, all amounting to \$10,000. Five private garages were in process in construction this week, costing \$1,370. Many of the permits cover repair work, and alterations.

The city building inspection department reports that, with the prevalence of fine weather, the song of the hammer and the saw will be heard up to the time snow flies. An increase in building operations is anticipated.

Following are the building permits issued this week:

William Groneman, 921 Logan avenue, tool house, \$150; Vernon Pate, 910 South Liberty street, garage, \$400; Bertha Leverenz, 50 North Commonwealth avenue, re-roofing, \$280; E. A. Wagner, 653 Wing street, garage, \$400; H. B. Willigman, 736 West Chicago street, store building, \$2,000; Mrs. Ellen Burke, 159 South Porter street, re-roofing, \$60; E. W. Schellenberger, 902 Hill avenue, sun-porch, \$450; L. F. Burmaster, 268 Franklin street, garage, \$270; Dr. W. N. Sullivan, 323 Orange street, alterations, \$900; J. E. Miller and Son, 473 North Grove avenue, fuel oil tanks, \$2,000; Walter Jensen, 24 Jefferson avenue, cottage, \$3,500; Mary Welchert, 674 Forest avenue, porch, \$250; Ralph Black, 1105 Cedar avenue, improvements, \$150; W. E. Grant, 425 Morgan street, re-roofing, \$500; Blue Ribbon Oil company, 222 Dundee avenue, oil station, \$6,000; Thomas Donahue, 857 Larkin avenue, garage, \$100; Charles Graf, 39 North street, repairs, \$75, and garage at 67 North street, \$200; Mrs. William Busha, 112 Summit street, porch, \$200.

\$7,075 INCREASE FOR THIS WEEK

Seven Dwellings Erected
Last Month At Total
Cost Of \$31,200.

10-5-29

Building permits issued for the month of September amounted to \$90,330, according to the record of C. R. Grow, building inspector, in a report issued today. This is an increase of \$11,040 over the total of September of last year, but a decrease of \$18,960 from the total for the month of August, 1929. The decrease over the last month's total, however, is an expected one, in view of the approach of the winter months.

Seven Dwellings Started

The report of the month just closed shows the construction of seven dwellings, costing a total of \$31,200, as compared to the construction of 14 dwellings, costing \$71,625, for the month of August, 1929.

Included also in the September report are two permits issued for store buildings, totaling \$27,000; 23 garages, \$5,845; one oil station, \$6,000; 16 permits for alterations and repairs, \$9,920. A total of 68 permits were issued last month.

Building permits issued this week amounted to \$24,860, as compared to \$17,785 for last week, considered an appreciable increase in view of the general cessation of activities customary in the fall of the year.

Building permits to the extent of \$1,152,317 have been issued during the first nine months of this year, compared to \$2,291,045 for the entire year of 1928.

Permits for the Week

Permits this week were issued to the following:

Henry Fernau, 79 Wilcox avenue, bungalow, \$4,500; W. J. Taylor, 606 Cleveland avenue, bungalow and garage, \$5,000; A. L. Anderson, 1117 Logan avenue, bungalow and garage, \$8,000; Harry Welse, 683 Preston avenue, garage, \$200; Purley Castle, 636 Keep avenue, garage, \$350; Harry Morten, 551 Brook street, chimney, \$90; P. Edwardson, 313 Billings street, bungalow and garage, \$7,000; Frank Kuhl, 346 North Jackson street, chimney, \$60; Mrs. Ella Scorgel, 315 Ryerson avenue, re-roofing, \$600; C. W. Griffin and J. W. Reipert, addition to oil station, Dundee avenue and North Liberty street, \$125; C. E. Wilder, 666 Ludlow avenue, garage, \$210; C. Hoagland, 427 Prairie street, tool shed, \$75; A. Rovelsstad, 573 North Spring street, re-roofing, \$400; and Henry Bittel, 917 Douglas avenue, re-roofing, \$350.

THIS INDENTURE, WITNESSETH, That the Mortgagors **PALMER EDWARDSON AND BERTHA EDWARDSON, his wife,**
of the City of Elgin, in the County of Kane, and State of Illinois, mortgage and warrant to the **ELGIN LOAN AND HOMESTEAD ASSOCIATION,** of
Elgin, County of Kane, and State of Illinois, to secure the payment of a certain principal promissory note, executed by the said
Palmer Edwardson and Bertha Edwardson,
bearing even date herewith, payable to **THE ELGIN LOAN AND HOMESTEAD ASSOCIATION,** eight years after date, the sum of
FIVE THOUSAND (\$5000.00) Dollars,
together with interest thereon at the rate of six per cent, per annum, payable monthly; also to secure the monthly installments on the shares of stock of
said Association, this day transferred by said **Palmer Edwardson**
to said Association as collateral security, according to the tenor and effect of said note, the following described real estate, to-wit:

**Lot Eight (g), in Block Twelve (12), Lord's Second Addition to Elgin, in
the City of Elgin, Kane County, Illinois.**

with all buildings and improvements now and hereafter erected or located thereon, including all heating, lighting, gas, and plumbing apparatus and fixtures, and everything appur-
tenant thereto, together with all rents, issues and profits of said premises, situated in the City of Elgin, County of Kane, State of Illinois, hereby releasing and waiving all rights
under and by virtue of the Homestead Exemption Laws of this State.

The said Mortgagors covenant and agree as follows: (1) To pay the indebtedness due the Mortgagee and the interest thereon as herein and in said note provided; and also
the monthly installments on the shares of stock of said Association so transferred as collateral security; (2) to pay prior to the first day of July in each year, all taxes and
assessments against said premises, and on demand to exhibit receipts therefor; (3) within sixty days after destruction or damage to rebuild or restore all buildings or improvements
on said premises that may have been destroyed or damaged; (4) that waste to said premises shall not be committed or suffered; (5) to keep all buildings at any time on said
premises insured against loss by fire and tornado for the benefit and security of said Association, its successors or assigns, for at least two-thirds of the value of such buildings,
during the existence of the lien hereby created; (6) to keep the buildings and improvements upon said premises tenantable and in good repair during the term of this mortgage;
(7) not to suffer any mechanic's or other liens to attach to said premises; and (8) in the event of failure so to insure, to pay taxes or assessments, to keep the property in good
repair, or to prevent mechanic's or other liens attaching to said premises, the mortgagee herein may procure such insurance, or pay such taxes or assessments, or make such repairs
as it may deem necessary to keep the said premises in a tenantable condition; or discharge or purchase any tax lien or title affecting said premises; and all moneys so paid, the
mortgagors agree to repay immediately without demand, and the same, with interest thereon from the date of payment at seven per cent per annum shall be so much additional
indebtedness secured hereby.

The abstract of title of the within described property shall be left with the mortgagee herein until said note is paid, and in case of foreclosure, said abstract shall become the
property of the purchaser at said foreclosure sale.

In the event of default for the space of six months in the payment of the monthly installments on the shares of stock of said Association herein described, or any part
thereof, or of the note herein described, or the interest thereon, or any part thereof, according to the tenor and effect of said note, or in the event of a breach of any of the
covenants or agreements herein, then, in such case, the whole of the principal sum due the said Association remaining unpaid, and the interest thereon remaining unpaid, secured by
the said promissory note in this mortgage mentioned, shall thereupon, at the option of the said mortgagee, its successors or assigns, without notice, become immediately due and
payable, and shall be recoverable by foreclosure of this mortgage, or by suit at law, the same as if all of said principal sum secured by said promissory note had then matured by
express terms.

It is agreed by the mortgagors that all expenses and disbursements, paid or incurred in behalf of complainant in connection with the foreclosure hereof—including reasonable
attorney's fees, outlays for documentary evidence, stenographer's charges, cost of procuring or completing an abstract of title showing the whole title to said premises—em-
bracing foreclosure decree—shall be paid by the mortgagors; and the like expenses and disbursements, occasioned by any suit or proceeding wherein the mortgagee may be a
party, shall also be paid by the mortgagors. All such expenses and disbursements shall be an additional lien upon said premises, shall be taxed as costs and included in a
decree that may be rendered in such foreclosure proceeding, which proceeding, whether decree of sale shall have been entered or not, shall not be dismissed, nor a release be
given, until all such fees, expenses and disbursements, and the costs of suit, including solicitor's fees, have been paid. The mortgagors waive all right to the possession of and
income from said premises pending such foreclosure proceedings and until the period of redemption from any sale thereunder expires, and agree that upon the filing of any bill
to foreclose this mortgage, a Receiver shall and may at once be appointed to take possession or charge of said premises, and collect such income, and the same, less receivership
expenditures, including repairs, insurance premiums, taxes, assessments and his commissions to pay to the person entitled thereto in reduction of the indebtedness hereby secured,
or in reduction of any deficiency decree entered in such foreclosure proceeding, or in reduction of the redemption moneys, if said premises be redeemed, or if not redeemed, to
the person entitled to the Master's Deed under the certificate of sale.

WITNESS the Hands and Seals of the Mortgagors, this **1st** day of **October** A. D. 192 **9**.

Palmer Edwardson [SEAL]
Bertha Edwardson [SEAL]
[SEAL]
[SEAL]

STATE OF ILLINOIS,
County of Kane.

} ss.

I, Frances A. Peters

a Notary Public in and for said County, in the State aforesaid, do hereby certify that **PALMER
EDWARDSON AND BERTHA EDWARDSO, his wife, who are,**

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 ac-
knowledgeed 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 the right of homestead.

**(Frances A. Peters
Notary Public
Kane County, Ill.)**

Given under my Hand and Notarial Seal, this **8th** day of **November**

A. D. 192 **9**.

Frances A. Peters
Notary Public.

No. **329191** Filed for Record this **12th.** day of **Nov.** A. D. 192 **9** at **4** o'clock **P. M.**

Book 905

Charles Doetschman,

Recorder.

~~THIS INSTRUMENT WITNESSETH,~~~~that~~ the Grantor, JOHN HENRY ROWLAND, a widower,

of the City of Elgin,

~~that~~ County of Kane

and State of Illinois,

for and in consideration of the sum of One (\$1.00)

DOLLARS

in hand paid, CONVEY- and WARRANT- to Falmer Edwardson

of the City of Elgin, County of Kane,

~~that~~ State of Illinois,

the following described Real Estate, to-wit:

Lot Eight (8), in Block Twelve (12), Lord's Second Addition to Elgin, Kane County, Illinois; as per plat thereof on record in the Recorder's Office of said Kane County, Illinois.

Subject to the general taxes for the year A.D. 1929, and all unpaid special assessments.

Situating in the City of Elgin,

in the County of Kane in the State of Illinois, hereby releasing and waiving all rights under and

by virtue of the Homestead Exemption Laws of ~~the~~ the State of Illinois.

Dated this 31st.

day of August,

A. D. 192 9.

John Henry Rowland

[SEAL]

[SEAL]

[SEAL]

[SEAL]

STATE OF ILLINOIS, }
County of Kane. } ss.

I, Frances A. Peters, a Notary Public,

and residing in
in and for said County, in the State aforesaid, DO HEREBY CERTIFY, That
JOHN HENRY ROWLAND, a widower,

Frances A. Peters
Notary Public
Kane County, Ill.

who is personally known to me to be the same person whose name is subscribed
to the foregoing instrument, appeared before me this day in person, and acknowledged that he
signed, sealed and delivered the said instrument as his free and voluntary act for the uses and
purposes therein set forth, including release and waiver of the right of Homestead.

under my hand and Notarial seal, this 31st. day of August, A. D. 192 9.
My Commission Expires June 16th. 1930. Frances A. Peters Notary Public.

No. 326843 Filed for Record this 31st. day of Sept. A. D. 192 9, at 2

o'clock A. M.
Charles Doetschman.

Book 901

2/6

Recorder.