

Building Plaque Application

Name _____
Building Address 564 Division Street
Building Name _____

Name _____ Daytime Phone _____
Address _____ City _____ State _____ Zip _____

Original Owner	<u>L. G. HARPER</u>
Date of Construction	<u>1885</u>
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

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 Beth Ann Hudson / Jeff Mueller Date 11/12/03

Signed Mary M. Hill Date 5-28-03

Building Plaque Application

Name _____
Building Address 564 Division Street
Building Name _____

If applicant's name is different from above:

Name _____ Daytime Phone _____
Address _____ City _____ State _____ Zip _____

Original Owner	<u>L. G. HARPER</u>
Date of Construction	<u>1885</u>
Architect (if known)	_____
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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

Describe any alterations to the exterior of the building and application.

Photograph

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

Stipulations

If the building is not awarded a plaque, the application fee

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.

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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 Both Dan Hudson and Mary Hill Date 11/12/03
Signed Mary M. Hill Date 5-28-03

Historical/Architectural

Elgin's steady growth expanded in all directions from the Fox River while the opening of the watch factory provided jobs for the increasing population. Elgin's retail center developed along the east bank of the Fox River with residential development to its north and east. Center Street, originally conceived as the retail center of Elgin, became its eastern edge instead. Chicago Street started at the Fox River and traveled east over Center Street and in time, went all the way to Chicago as Irving Park Road. Chicago Street became home to numerous citizens early in Elgin's development with architectural styles along the street predominantly of the 1870's, 1880's, and 1890's.

Division Street, two blocks north of Chicago, marked the line between James T. Gifford's Original Plat of Elgin and the land owned by Phineas J. Kimball. As Elgin grew, others bought land to the east and north and streets were extended or laid out new. Division Street also started at the Fox River and went east, with an extension from Channing to Hill in 1887. Starting at Hill, Pearl Street ran east for 2 blocks and was renamed Division in 1894. The opening of Division Street to Hill and the renaming of Pearl to Division provided a continuous route from downtown Elgin to N. Liberty Street.

Philo Hatch bought the northeast quarter of section 13 in Elgin, a 160 acre piece that would become crisscrossed by Hill Avenue, Liberty Street, Park Street, and Division Street and filled with houses, from the U.S. government for \$1 an acre in 1843. In 1874, John Webb platted his "2nd Subdivision" of outlot 7 of section 13. The Subdivision was bounded by N. Liberty Street, Chicago Street, the lots facing Hill Street, and the lots facing Pearl Street. The area was the southeast corner of the northeast quarter of section 13.

John Webb acquired part of this southeast corner along Chicago Street and Hill, going east. "John Webb's 2nd Subdivision" was comprised of blocks IV, V, and VI. Blocks I, II, and III were west of those blocks. Lots 6, 7, and 8 of block V, the lots facing Pearl Street, were sold to Grote and Waldron in 1881 when they platted their Third Addition. Lot 7 was vacated and opened to become Ettner Avenue/Porter Street; lots 6 and 8 were renumbered for their Addition. Quickly after Webb platted his 2nd Subdivision, he sold lots 3 and 4 in block V to Peder Rovestad. In 1883, he sold lot 4 to L. G. Harper. Harper paid off the small mortgage on the lot and in August 1885, took out a \$1,000 mortgage, likely to build his house. Most of the houses on the north side of Division Street from Hill to N. Liberty were built in 1884, 1885.

The Elgin City Directory for 1884-85 lists Harper at 143 N. Gifford Street; in the 1885 directory, he is at 424 Pearl Street. Elgin realigned its address numbering system in 1894 for the third and final time and 424 Pearl became 564 Division.

Lawrence G. and Mary Harper raised seven children in the house at 564 Division Street. Lawrence worked at the watch factory along with his oldest son, daughter-in-law, and daughter. In 1905, Mary filed for divorce on the ground of adultery. Lawrence moved to Freeport, Illinois in 1908 and died there three years later. The divorce was final on January 1, 1909. The house had been put into the names of Archie, then Almore Harper, the oldest sons, and was sold by Almore to John Schwarzwaldner in 1910. Mary and her daughters moved to 264 N. Grove Avenue around 1910. Lawrence and Mary's daughter Verena, died at Elgin State Hospital in 1911. Archie Harper was the only one of their three sons who stayed in Elgin.

John Schwarzwaldler was a German immigrant and father of seven children who moved to Elgin from Indiana in 1902. His son Clarence was in the military during WW1. Schwarzwaldler died in 1917 and his wife Katie sold the house two years later. Katie moved back to Indiana and died there in 1922.

The third owner of 564 Division sold it to Herman and Flossie Hoppe. Herman was a foreman in the tool and die department of the Illinois Watch Case Company. The house stayed in Hoppe family possession until 1968 when it was sold. 2 more owners preceded the present owners acquisition in 1996.

Architectural

The Gabled Ell style is a simple frame structure that features a front facing gable with a partial (L shape) or full (T shape) cross gable behind it, a porch off to the side in the corner of the L or T, and the front door opening directly to the outside with no porch. Because it was simple and thus, affordable for the ordinary working man, it became a common style throughout the U.S.

A hand drawn map of Elgin done in 1895 and the 1897 Sanborn Map indicates that 564 Division Street is a T shaped house with no front porch and an open side porch in the rear.

In viewing the house, windows are symmetrically placed; a bay window, the window surrounds, and vertical banding are simple Queen Anne decorations which are contrasted by the lacy appearance of the tracery detail in the front roof peak.

The house is distinguished by the front entry centered in the front facade instead of off to one side. The wrap around porch is more common to the "busy" Queen Anne style; its rounded supports suggest the early 1900's and is likely to be an add on.

The interior oak woodwork echoes the general simplicity of the exterior with egg and dart molding giving a nod to fanciness. The front door balanced by a small window and a large window on either side of it is accounted for by the small window being the interior stair landing.

The Nomination of the Elgin Historic District to the National Register of Historic Places rates 564 Division Street as contributing to the historical significance of the district.

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Architectural

A hand drawn map of Elgin done in 1895 and the 1897 and 1903 Sanborn Maps indicate that 564 Division Street is a T shaped house with no front porch and an open side porch in the rear. The 1913 Sanborn indicates that an addition was made to the front of the house along with a wrap around front porch.

In 1907, Almore Harper became the sole owner of the house; 3 years later, in preparation to sell it, an outstanding mortgage was paid off and a claim for lien filed by Frank Struckman of McClure and Struckman Lumber. The lien by Struckman was likely the result of the addition and porch put on the house between 1903 and 1910. Once these matters were settled, Harper sold 564 Division to John Schwartzwalder in 1910.

The original house, likely built in 1885, was T shaped: a two story side gabled section in front with a single story section behind forming the T. An open back porch made in the corner of the T, a bay window on the west facade, simple window surrounds and vertical banding serve as decorative detail on what was otherwise a simple house. The c.1903 addition consisted of a front facing gable with lacy tracery in the peak and a free classic wrap around front porch, decorative details that dressed up the simple structure giving it the present day Queen Anne look.

The interior oak woodwork echoes the general simplicity of the exterior with egg and dart molding giving a nod to fanciness. The front door balanced by a small window and a large window on either side of it is accounted for by the small window being the interior stair landing.

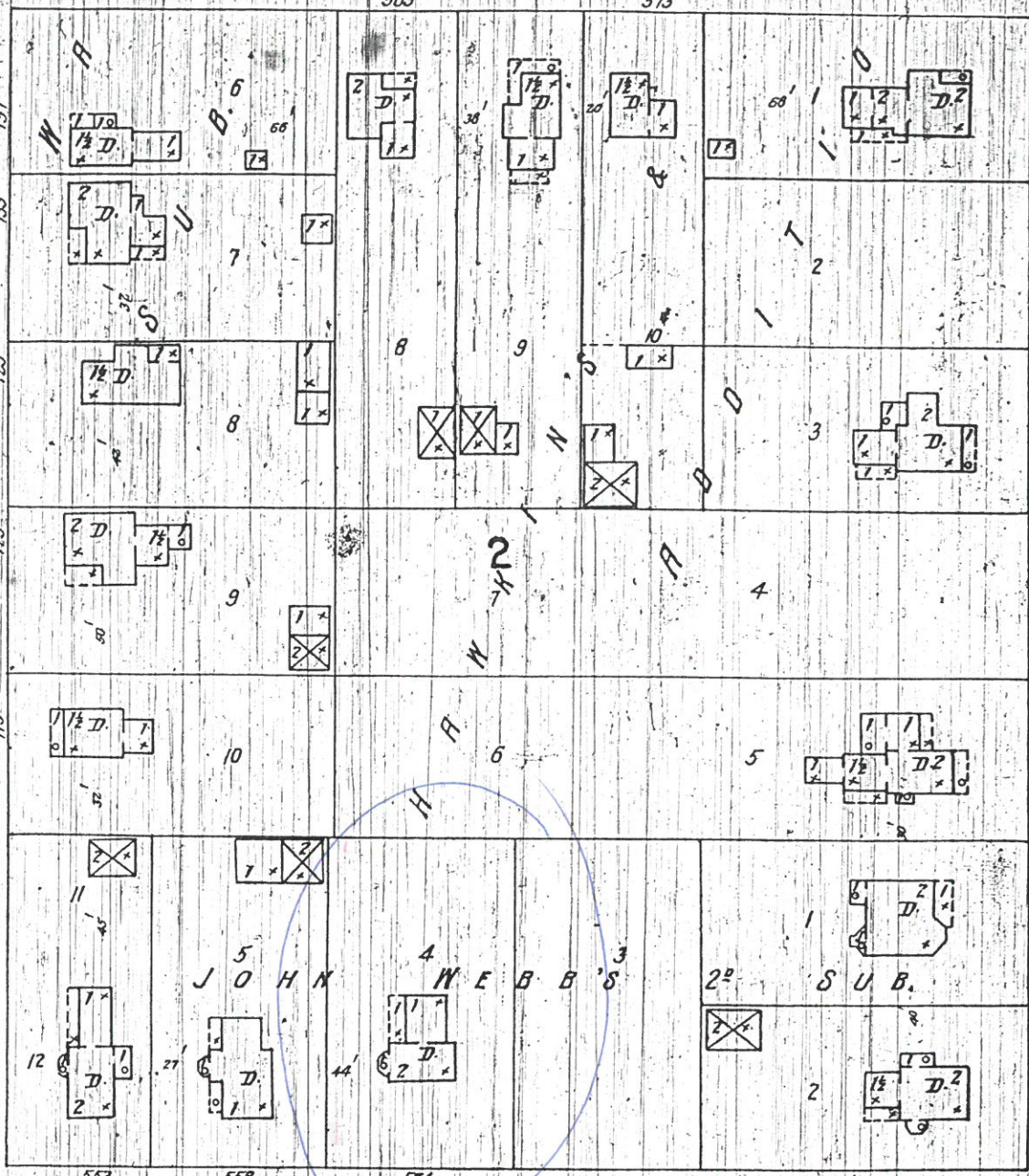
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LILLIE

PORTER AV.

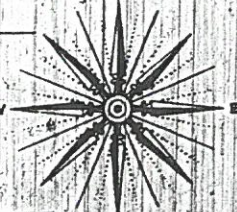
N. LIBERTY

LINDEN AV.



DIVISION

1897
Sanborn



1165
134
128
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61
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563
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26

6" W. PIPE.
J. FORCES 2nd ROOM
FOREST
6" W. PIPE
FIREL. BOX #
60
57
53
28
27
26
6" W. PIPE.

Insist on having the BEST. Call for
Springbrook Creamery Butter

From your dealer and you will be sure of the
Best Butter made

JOHN NEWMAN CO. Elgin, Ill.



ELGIN CITY DIRECTORY.

McCaughy James A. Miss, h. 196 S. 412.
ford

McCann Catherine (wid George) h. 109
S. Gifford

MCCANN JOHN J. REV.
pastor, St. Mary's church, h. 109 S. GIFF-
ford, C. tel. 1423, I. S. tel. 300

McCann Mary A. Miss, teacher Aurora,
h. 109 S. Gifford

McCarthy, see also Carlin

McCarthy Agnes K. Miss, emp. w. f., h.
523 N. State

McCarthy Alice Miss, h. 523 N. State

McCarthy Annie H. Miss, emp. Cook
pub. co., h. 192 DuPage

McCarthy Evelyn Miss, emp. w. f., h.
523 N. State

McCarthy Frank A. lawyer 18 Chicago,
h. 161 Mosley

McCarthy John, emp. shoe factory, h.
523 N. State

McCarthy John J. emp. Elgin nat. brew-
ing co., h. 523 N. State

McCarthy Mary (wid John) h. 523 N.
State

McCarthy Minnie Miss, emp. w. f., h.
102 DuPage

MCCARTHY RALPH
(Eddie M.) mason contractor, h. 302
Perry, C. tel. 1392 (See Adv. margin-
al lines)

McCarthy Thomas F. (Mary) fireman
dep. no. 4, h. 10 N. State

McCarthy William (Anna) emp. nat.
brewing co., h. 202 Fulton

McCormack J. Arthur, contractor and
builder, h. 35 Woodland ave.

McCormack Mary E. (wid John) h. 35
Woodland ave.

McCasin Eugene F. (Lila M.) emp. w. f.,
h. 141 Porter ave.

McCauley, see Audie, also Macauley

McCleshey Elizabeth E. Miss, emp. w. f.,
h. 408 Hastings

McCleshey Joseph E. (Ethel) teacher
Lincoln school, h. 408 Hastings

McCleshey Oswald H. student high
school, h. 408 Hastings

McClaine, see also McLean

McClaine David L. (Hattie) carp. con-
tractor, h. 222 Porter ave.

McClanathan Fred (May) emp. Gar-
mon, h. 171 Grove ave.

McClanathan Genevieve Miss, emp. w. f.,
h. 171 Grove ave.

McClanathan Ray, emp. w. f., h. 171
Grove ave.

McClanathan Seth (Lou) canvasser, h.
205 Chicago

McClelland Marion (wid George) nurse,
h. 265 Center

McClung Edward M. (Anna) painter, h.
264 Kimball

McClure Alberta Miss, h. 213 Highland
ave.

McCLURE C. VINCENT
(Kate) (McClure & Struckman) h.
227 Villa, C. tel. 1354

McClure Martha Mrs, h. 313 Highland
ave.

McClure Ruth W. Miss, h. 227 Villa

McCLURE & STRUCKMAN
(C. V. McClure and F. W. Struckman)
lumber nw cor. Kimball and River,
both tels. 129

McComb, see Coomba

McConaty Clara Miss, h. 509 Chester
ave.

McConachie John, emp., h. 205 N. Gif-
ford

McConnell, see also Connell, also Cor-
nell, also O'Connell

McConnell Andrew, h. 870 Larkin ave.

McCormick, see also Cornick, also Cor-
nick

McCormick Clara Miss, h. 600 West
Chicago

McCormick Eleanor Miss, emp. w. f., h.
600 W. Chicago

McCormick Henry, emp. Kutzkerback-
er ice co., h. 600 W. Chicago

McCormick Jane (wid Patrick) h. 600
W. Chicago

McCormick Michael, emp. w. f., h. 600
W. Chicago

McCormick Ruby (wid John) h. 162
Center

McCormack Abbie I. Miss, student high
school, h. 132 N. Cheonan

McCormack Alexander, student univers-
ity Illinois, h. 164 Division

Mausoleums Elgin Marble & Granite Works

CHAS. A. SOPER, Proprietor
Office and Works Opposite Bluff City Cemetery

ELGIN CITY DIRECTORY. 1907-08

McCormack Andrew H. (Isabella) h. 521
Prospect

McCormack Charles S. (McCormack &
Moore) resides St. Charles

MCCORMACK EDWIN A. M. D.
physician room 2 Nolting blk. C. tel.
5912, h. 164 Division, both tels. 150

McCormack Ethel G. Miss, stenog. Cook
pub. co., h. 132 N. Channing

McCormack Eva J. Miss, teacher, h.
521 Prospect

McCormack Helen Miss, h. 164 N. Spring

McCormack John C. (Jennie) emp.
Cook pub. co., h. 132 N. Channing

McCormack Roy A. (Nora A.) emp. Am
exp. co., h. 453 Ryerson ave.

McCormack Wallace H. (Edna) plumber
Peterson, h. 173 Division

McCormack Walter R. student high
school, h. 521 Prospect

McCormack William F. (Josephine) re-
tired farmer, h. 160 1/2

McCormack & Moore (Charles S. Mc-
Cormack and Sherwood R. Moore) oil
dealers 370 S. State

McCoy see Gaughay

McCrary Alex. A. asst. sec. Y. M. C. A., h.
356 N. Spring

McCredle Jenn Miss, h. 838 N. Spring

McCredle Margaret (wid William) h.
838 N. Spring

McCredle Margaret Miss, h. 722 Doug-
las ave.

McCredle William (Mary J.) h. 722
Douglas ave.

McCredle William Jr. student high
school, h. 722 Douglas ave.

McCue James, clk. Burns hotel

McCue Thomas (Anna) lab., h. 206
411

McCurdy Lella B. Miss, emp. w. f., h.
135 S. State

McCurtain Ethel Miss, emp. w. f., h.
132 Jewett

McCutecheon James (Jane) emp. asylum,
470 Gertrude

McCutecheon James (Jane) emp. asylum
h. 132 Jewett

McDaniel, see also Daniels

McDaniel Clarence C. (Luella) money
order clk. post office, h. 313 Division

MCDANIEL LUELLA MISS
(Model Tailoring Co.) h. 443 Chicago

McDaniel Mary Mrs, h. 26 S. Edison
ave.

McDermott Elbert, emp. I. W. C. Co., h.
276 Division

McDonald, see also MacDonald, also O'
Donald

McDonald Elizabeth Miss, emp. I. S. tel.
co., h. 94 S. State

McDonald Frank H. (Sarah) bkpr. Peck,
h. 320 N. Spring

McDonald George H. (Ella) emp. I. C. M.
co., h. 440 Addison

McDonald Grace Miss, emp. w. f., h.
401 Division

McDonald James D. (Frances) retired
farmer, h. 787 South

McDonald John P. (Katherine) emp. gas
co., h. 15 Walker pl.

McDonald Mary Mrs, h. 210 Wallington
ave.

McDonald Nora Miss, teacher Abby O'
wing school, h. 94 S. State

McDonald Percy, emp. I. C. M. co., h.
110 Addison

Good, Honest
LAUNDERING
Elgin Steam Laundry

OUR BEDS EQUAL THE BEST EXCEL THE REST

The Western Hotel

17-19 NORTH STATE STREET, WEST SIDE.
BUFFET IN CONNECTION

ish

Office
107

311

com
h. 111

Kim-

wer
111.

h

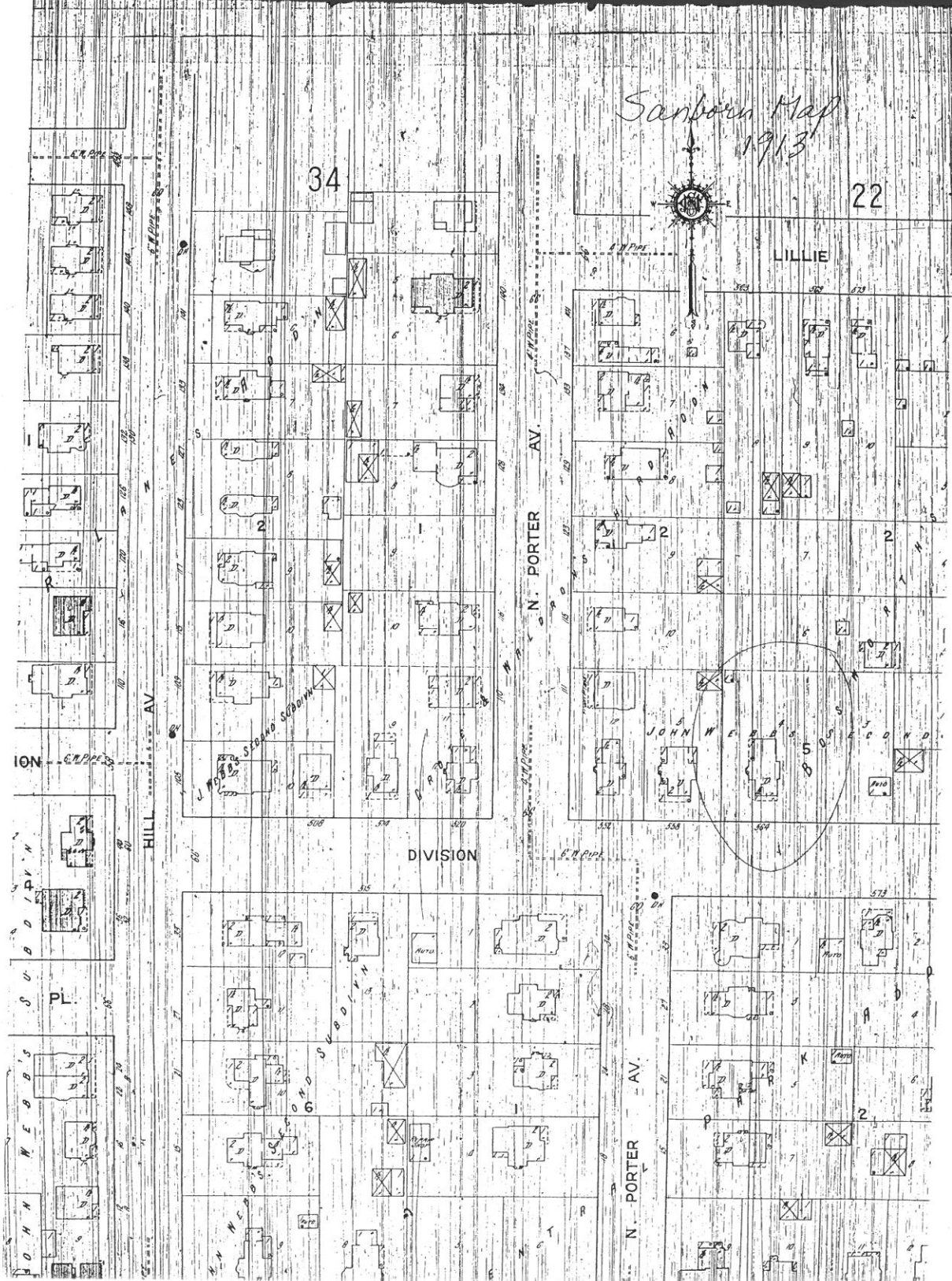
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Sanborn Map
1913





119380

This Indenture, Made this August 15th day of 1900

A. D. One Thousand Eight Hundred and Eighty Between John J. ...

of the County of ... and State of Illinois party of the first part; and the ELGIN LOAN AND HOMESTEAD ASSOCIATION of Elgin, County of Kane, and State of Illinois, party of the second part:

WITNESSETH: That the said party of the first part, for, and in consideration of the sum of 1000.00 DOLLARS,

to him in hand paid, the receipt of which is hereby acknowledged, has granted, bargained, sold, conveyed, and confirmed, and do hereby grant, bargain, sell, convey and confirm unto the said party of the second part, and to its successors and assigns FOREVER, the following described lands and premises, to-wit:

Lot 12, Block 1, ... of ...

Subject, however, to all legal highways upon or across said premises, situate in the City of Elgin County of Kane and State of Illinois; Hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of this State.

TOGETHER WITH ALL AND SINGULAR the appurtenances thereunto belonging or in any wise appertaining; TO HAVE AND TO HOLD the above described premises unto the said party of the second part, and to its successors and assigns FOREVER.

And the said party of the first part, for himself and his heirs, executors and administrators, do covenant and agree to and with the said party of the second part, its successors and assigns, that they well seized of the premises above conveyed, as of a good and indefeasible inheritance in the law in fee simple, and that the said premises are clear of all liens, taxes, assessments and incumbrances whatsoever, and that they will WARRANT AND FOREVER DEFEND the same.

And the said party of the first part covenants and agrees with the said party of the second part to pay promptly, when due, all taxes and assessments legally accruing or levied upon the said premises, and all liens upon the same, and to keep the buildings upon said premises insured in some reputable Insurance Company for the benefit and security of the said second party, its successors or assigns, for at least two-thirds of the value of such buildings, during the existence of the lien hereby created, and that they will keep the buildings and improvements upon said premises in good repair during the term of this mortgage.

And that in case of default for the space of six months in the payment of the note hereinafter described, or any part thereof, or the interest thereon, or any part thereof, or the monthly installments which said note is given to secure, or any part thereof, at the time the same may become due and payable, according to the tenor and effect of said note or the premium note hereinafter described; or in case of waste or non-payment of taxes or assessments, or neglect to procure or renew insurance as hereinbefore provided, or in case of a breach of any of the covenants or agreements herein contained, then, and in that case, the whole of the moneys, principal and interest, hereby secured, shall, at the election of the said party of the second part, become immediately due and payable, and this mortgage may be foreclosed in the manner and with the same effect as if the said indebtedness had matured by lapse of time. And in case of refusal or neglect of the said party of the first part to insure said premises, and pay such taxes and assessments, the said party of the second part, or its successors or assigns, may procure and pay for such insurance, and pay such taxes and assessments; and all moneys so paid, with interest thereon at eight per cent. per annum, shall become so much additional indebtedness against the said party of the first part, and secured by this mortgage, and may be paid out of the proceeds of any sale of said lands and premises. And in case of filing a Bill to foreclose this mortgage, the Court may appoint a receiver, with power to collect the rents and profits arising out of said premises during the pendency of such foreclosure suit, and until the day of redemption expires; and such rents and profits shall be paid to the purchaser or purchasers at such sale of said premises; provided, however, that in case of redemption from such sale, the same shall be accounted for as so much paid upon such indebtedness. And the said party of the first part agrees to deliver up possession of said premises to any receiver that may be so appointed by the Court, peaceably on demand. And in case of a Bill to foreclose this mortgage, the party of the first part covenants and agrees to pay all reasonable Solicitor's fees, and all costs and expenses incurred in and about such foreclosure suit, and the same are hereby made a debt against the said party of the first part, and a charge upon said premises, and shall be recovered and entered up in the decree of foreclosure, and collected in the same manner as the other moneys secured by this mortgage.

PROVIDED ALWAYS, That if the said party of the first part, or his heirs, executors, or administrators, shall well and truly pay, or cause to be paid, 00 certain promissory note and obligation set forth in the following words and figures, to-wit:

1000.00 Elgin, Ill. August 15th 1900

FOR VALUE RECEIVED, I promise to pay to the ELGIN LOAN AND HOMESTEAD ASSOCIATION, of Elgin, Illinois, the sum of One Thousand Dollars (\$1000.00) with interest at the rate of six per cent. per annum, interest payable in equal monthly installments of 8.15 Dollars and 00/100

This Indenture, Made this Twenty first day of May in the year of our Lord one thousand eight hundred and eighty three BETWEEN Pedro P. Rosenthal and Anna Louisa Rosenthal his wife of the City of Chicago in the County of Cook and State of Illinois parties of the first part, and Rosenthal of the same place party of the second part,

WITNESSETH, that the said party of the first part, for and in consideration of the sum of (\$ 602.50) Dollars, in hand paid by the said party of the second part, the receipt whereof is hereby acknowledged, have GRANTED, BARGAINED AND SOLD, and by these presents do GRANT, BARGAIN AND SELL unto the said party of the second part, his heirs and assigns, all the following described lot, place or parcel of land, situated in the City of Chicago in the County of Cook and State of Illinois, to wit:

Lot No. Four (4) in Block No. Five (5) of John Cobbe Second (2nd) Sub-division of Lot No. Seven (7) in the North East quarter (1/4) of Section Thirteen (13) in the City of Chicago as laid out and recorded in the Recorder's Office of said Cook County.

Together with all and singular the hereditaments and appurtenances therunto belonging, or in anywise appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof; and all the estate, right, title, interest, claim and demand whatsoever, of the said party of the first part, either in law or equity, of, in and to the above bargained premises, with the hereditaments and appurtenances: TO HAVE AND TO HOLD the said premises above bargained and described, with the appurtenances, unto the said party of the second part, his heirs and assigns FOREVER. And the said

party of the first part, hereby expressly waive, release and relinquish unto the said party of the second part, his heirs, executors, administrators and assigns, all right, title, claim, interest and benefit whatever, in and to the above described premises, and each and every part thereof, which is given by or results from all laws of this State pertaining to the exemption of homestead.

And the said Pedro P. Rosenthal party of the first part, for himself and his heirs, executors and administrators, do covenant, grant, bargain and agree, to and with the said party of the second part, his heirs and assigns, that at the time of the executing and delivery of these presents, he is well seized of the premises above conveyed, as of a good, sure, perfect, absolute and indefeasible estate of inheritance in law, and in fee simple, and has good right, full power and lawful authority to grant, bargain, sell and convey the same, in manner and form aforesaid, and that the same are free and clear from all former and other grants, bargains, sales, liens, taxes, assessments and incumbrances of what kind or nature soever; and the above bargained premises, in the quiet and peaceable possession of the said party of the second part, his heirs and assigns, against all and every person or persons lawfully claiming, or to claim, the whole or any part thereof, the said party of the first part shall and will WARRANT AND FOREVER DEFEND.

IN TESTIMONY WHEREOF, the said party of the first part has hereunto set their hands and seals the day and year first above written.

Signed, Sealed and Delivered in Presence of

Pedro P. Rosenthal (SEAL)
Anna Louisa Rosenthal (SEAL)
 (SEAL)
 (SEAL)

STATE OF ILLINOIS, ss. Cook County



I, Anna Louisa Rosenthal a Notary Public in and for the said County, in the State aforesaid, do hereby certify that Pedro P. Rosenthal and Anna Louisa Rosenthal 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 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 the right of homestead.
 Given under my hand and Notarial seal, this 21st day of May A. D. 1883.
A. L. Rosenthal
 Notary Public

Witness my hand this 21st day of May A. D. 1883, at Chicago Ill.
P. Rosenthal Recorder.

THIS OBLIGATION IS GIVEN by RO. S. ROOPER for money loaned, and to secure the payment of monthly installments of Five Dollars and 50 Cents, (\$ 5.00) each month on Five shares of the Home series of stock of the said Association, which stock is assigned as collateral security hereof, and the payment of all fines to be assessed according to the Rules and By-Laws of said Association, which interest, installment and fines 5 agree to pay on or before the fifteenth day of each month hereafter, and in case the said installments, or either of them, or said monthly interest, or any part thereof, or said fines, or any part thereof, shall remain unpaid for the space of six months after the same shall become due and payable, in accordance herewith, and with the Rules and By-Laws of said Association, then payment of said principal and interest may be enforced against RO. S. ROOPER and MARY ROOPER securities hereof, according to law. In case said installments on said stock, and said interest, and said fines shall all be paid respectively, as aforesaid, then the principal of this obligation shall become due when said shares of stock, which are held as collateral security for this loan, shall reach the matured value of one hundred dollars each, and the said principal shall then be paid by applying a sufficient amount of said stock to the payment of said principal, and the said stock so applied shall then be canceled.

RO. S. ROOPER

PROVIDED, ALSO, That if the said party of the first part, or RO. S. ROOPER heirs, executors, or administrators, shall well and truly pay, or cause to be paid, one certain premium note and obligation set forth in the following words and figures, to-wit:

\$ 5.50/100

ELGIN, ILL., August 18 1885

FOR VALUE RECEIVED, 5 promise to pay to the order of the ELGIN LOAN AND HOMESTEAD ASSOCIATION, Five Dollars (Five) Dollars on or before the fifteenth day of each month hereafter, in advance, and to continue such payments in equal amounts during the continuance of the loan hereinafter named, or until the Five shares of the Home series of the stock of said Association this day transferred by me to said Association as collateral security for a loan of Five Dollars (Five Dollars) shall have reached par value of one hundred dollars per share.

THIS OBLIGATION IS GIVEN to secure the payment of a monthly premium for money loaned upon said shares of stock, which stock is assigned as collateral security hereof, at the rate of 55 cents per month for each share for the preference or priority of said loan from said Association.

RO. S. ROOPER

then these presents shall be NULL AND VOID, anything hereinbefore contained to the contrary notwithstanding.

All the covenants and agreements herein contained shall be binding upon the parties hereto, their and each of their heirs, executors, administrators and assigns.

IN WITNESS WHEREOF, The said party of the first part has hereunto set his hand and seal, on the day and year first above written.

Signed, Sealed and Delivered in Presence of

RO. S. ROOPER
MARY ROOPER



STATE OF ILLINOIS, }
County of Madison }

I, Wm. H. Lewis a Notary Public

of said County, do hereby certify that

RO. S. ROOPER and MARY ROOPER, his wife, who are

Notaries

personally known to me to be the same persons whose names are subscribed to the foregoing Instrument, as having executed the same, 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 the right of homestead.

GIVEN UNDER MY HAND AND Notary Seal, at Elgin

this 20th day of August A. D. 18 85

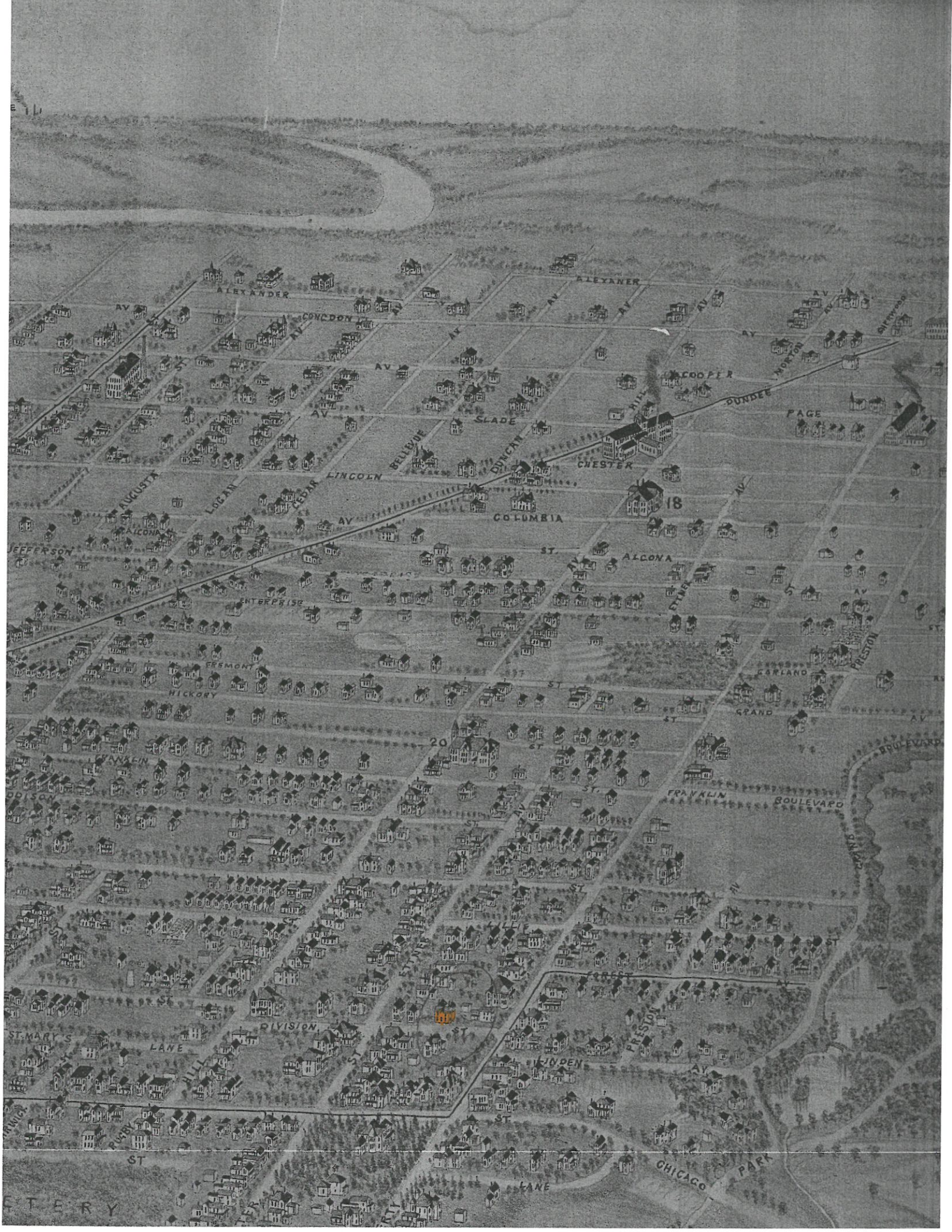
Wm. H. Lewis [SEAL]

Notary Public

Filed for Record this 27th day of August A. D. 18 85 at 11:00 o'clock P. M.

Wm. H. Miller

RECORDER



1894-95

WORK OF ALL KINDS
Painting, Etc., Etc.
Work of all kinds.
- ELGIN, ILL.

JAMES FARR REAL ESTATE Home Land & Town's Block.
HOUSES AND LOTS for sale in all parts of the City. **Farr Deals a Specialty.**

Elgin City Directory.

- Harney Michael J, painter, h 335 Vandalia
- HAROLD, see also HEROLD
- Harold Walter, emp E B co, bds 265 Franklin
- Harper James, emp H McBride, h 216 Highland ave
- Harper John G, emp w f, h 226 Michigan
- Harper Lawrence G, emp w f, h 564 Division
- Harpermann August, pedlar, h rear S Liberty near Dwight
- HARRINGTON, see also HERRINGTON
- Harrington Alfred J, emp w f, bds National house
- Harrington W H (The DeLaval Separator Co) h 96 S Crystal ave
- Harris Adeline Miss, bds 418 Hickory pl
- Harris Bertha Mrs, h 424 Hickory pl
- Harris Cornelius Miss, bds 418 Hickory pl
- Harris Lizzie Miss, emp E S F, bds 404 N Liberty
- Harris Walter, bds 418 Hickory pl
- Harris William J, watchman Swan's, h 445 Fremont
- Harris Wily, blacksmith, h 244 Railway ave
- Harrison August, bds 356 Brook
- Harrison Charles, emp w f, h 275 Grove ave
- Harrison Lawrence, h 356 Brook
- Harrison William, emp gas co, h 112 Seneca
- Hart Edward W, bds 638 Douglas ave
- Hart Peter, driver Herman Arndt, bds 113 Seneca
- HART WILLIAM**, tel 11, druggist 154 Chicago, h 638 Douglas ave
- Hartall Frederick H, emp w f, h 352 Griswold
- Hartford Mary Mrs, laundress, h 35 Leonard
- Hartings T F, attendant I N H I
- Hartley Richard, emp C E Hunter, rms 24 Chicago
- Hartman Henry, pop factory 226 N Gifford, h do
- Hartman John, expressman (No 36) h 112 S Union
- Hartmann Lenora Mrs, bds 638 Prospect bld
- Hartsell Lillie Mrs, school teacher, bus 856 Prospect bld
- Hartwell D R, h 252 Douglas ave
- Hartwell George, emp I C co, bds 357 Center
- Hartwell Ida Miss, bds 252 Douglas ave

ter ave
cust
to Walnut ave
fford and Dundee
and ave
f Bartlett pl
y ave
nd ave
gan ave
ry, bds 308 Dun-
ndee ave
neca
76 Park

h 76

Hamilton H. C., machinist, res 112 N Jackson.
Hamilton Lizzie, Miss, wks watch fety, boards 234 Center.
Hamilton Lydia, Miss, wks Cook's pblg hse, boards 178 Kimball.
Hamilton William, miller Elgin Milling Co, boards 234 Center.
Hamilton William, wks watch fety, res 206 DuPage.
Hammars Albert, wks condensing fety, boards 9 Dundee.
Hammers Frank, porter Jennings House, boards same.
Hammond Abraham H., molder C. H. Woodruff & Co, res South Elgin.
Hammond Laura A., wid David S., boards 13 Center.
Hammond Lizzie, Miss, wks watch fety, boards 128 Grove ave.
Hammond Louis, clerk Great Western Tea Co, boards 331 Summit.
Hanchett E. D., clerk H. M. Griffin, rooms 331 Chicago.
Hanchett James, wks watch fety, res 21 St Charles.
Hancok John, mason and contractor, res 462 Center.
Hancock Eben, machinist, res 119 Raymond.
Hancock George W., wks watch fety, boards 119 Raymond.
Hancock Grace F., Miss, boards 119 Raymond.
Hancock Minnie J., Miss, saleslady C. J. Schultz, boards 119 Raymond.
Haney William, lineman Elgin Electric Light Co, res Dundee.
Hannas Abraham, wks watch fety, res 183 Ann.
Hannas Joseph, res 267 Billings.
Hannas Julia, Miss, teacher, boards 196 South.
Hannon Thomas, wks watch fety, boards 108 Raymond.
Hanns John, wks watch fety, boards 294 Raymond.
Hansen Charles, lab, res 57 Division.
Hansen Clara, Miss, wks watch fety, boards 154 Villa.
Hansen C., wks watch fety, res es Railway ave 4 s of Jay.
Hansen Leon, wks watch fety, res 296 S State.
Hansen Mark, wks watch fety, boards 256 Billings.
Hansen Ole, wks watch fety, res 83 Stella.
Hanson Ezra, res 2 S State.
Hanson Henry, lab, res 302 Orchard.
Hanson Mary U., Miss, boards 2 S State.
Hanson Ole, tailor Lethin Bros, res 241 Villa.
Harcus James, wks watch fety, res 79 Bartlett pl.
Hardiman S. E., Mrs, res 130 Dundee.
Harford Paul, bartndr, rooms 84 Grove ave.
Harford R., wid Smith, res 82 Milwaukee.
Hargar Mary, Mrs, wid, res 272 Brook.
HARGER MERRITT, capitalist, res 60 Hendee.
Harlow A. D., leader Elgin Military Band, wks watch fety, res 36 Hendee.
Harlow Grace, Miss, boards 36 Hendee.
Harlow Hattie, Miss, boards 36 Hendee.
Harper Harry, wks watch fety, boards 153 Fulton.
Harper, John, wks watch fety, res 153 Fulton.
Harper Lawrence G., machinist, res 143 N Gifford.

Only the best Insurance Co's---D. R. JENCKS & SON.

WICKER & CO.
9 South.

ence 97 Kimball
uff & Co. residence
Co. bds. 331 Summit
pel
s National House
ls. 108 Raymond
National House
es. 230 Raymond
ymond
ce 119 Raymond
id
Schults, boards 119

ago
National House
e 39 Gifford

reet school, residence

Railway av.
Ving

Stella
4 Stella
78 Raymond
Villa

8 S. Geneva

e 296 S. State

OKS & SON
Hubbard Block.

FLOUR BEST BRANDS ★ **H. P. DOWNS,**
A SPECIALTY. 13 N. State. Tel. No. 72.

ELGIN DIRECTORY.

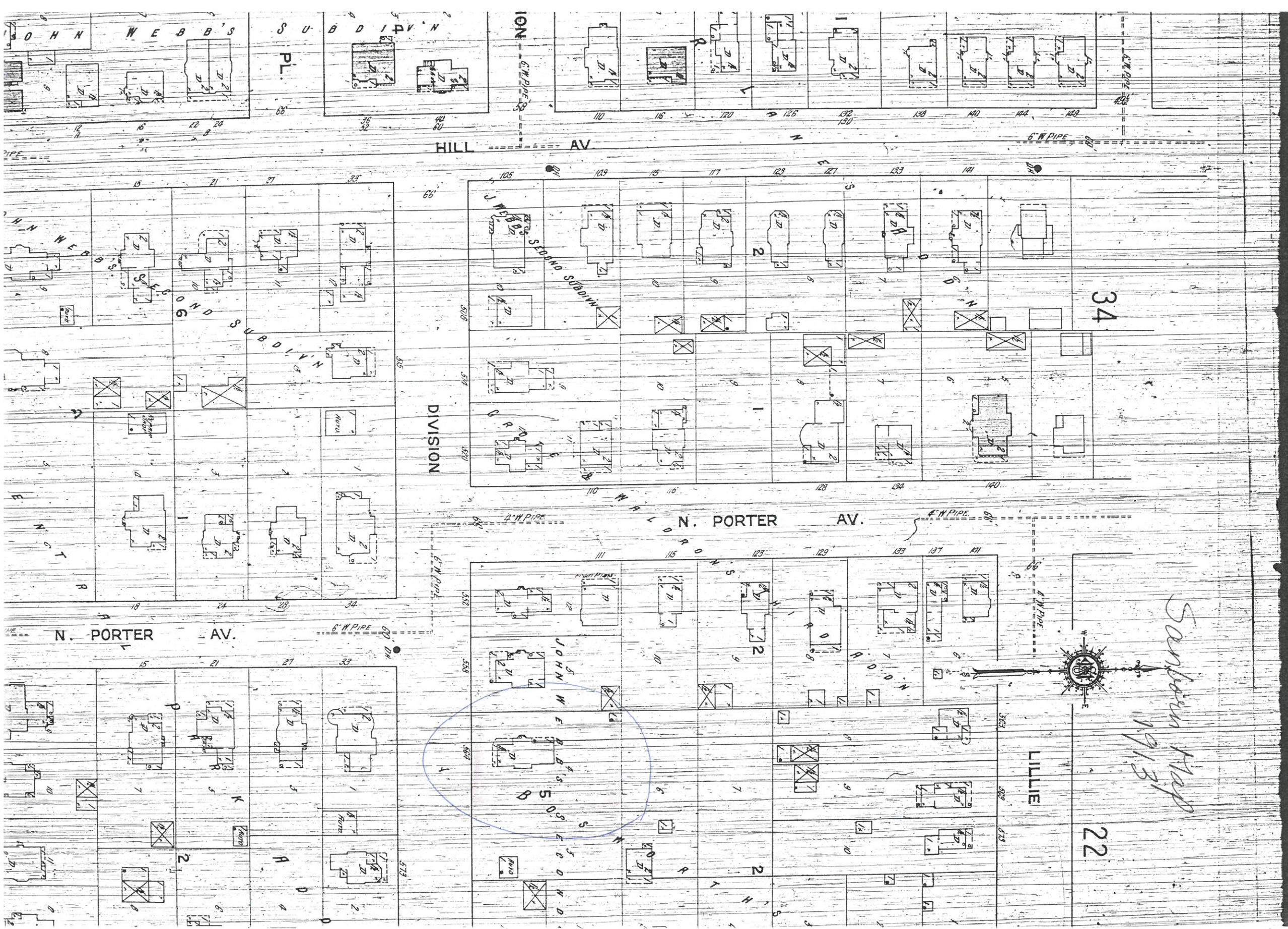
1885

101

Hanson Mary U. Miss, residence 2 S. State
Hanson Ola, tailor Lethin Bros. boards 347 Railway av.
Hanson William, wks. watch fcty. boards 347 Railway av.
Happyman August, laborer, residence 22 Leonard
Harback Edward, carpenter, residence 234 N. College
Harback William B. driver J. F. Pethybridge, boards 33 Center
Harcourt Hattie B. widow Alexander, residence 352 Prospect
Harcus James, wks. watch fcty. residence 356 Franklin
Harden Louisa Miss, servant 23 N. Chapel
Harford Rachel, widow Smith, residence 82 Milwaukee
Harger Maria Mrs. residence 272 Brook
Harger Merritt, residence 60 Hendee
Harlow Daniel, carpenter, residence 68 Fulton
Harper Harry, assistant Elgin Rink Co. residence 22 Michigan
Harper Lawrence G. machinist, residence 424 Pearl
Harper John, wks. watch fcty. residence 22 Michigan
Harper Sadie Miss, wks. watch fcty. boards 194 Fulton
Harrington Alfred J. wks. watch fcty. residence 283 Chicago
Harrington Anthony L. foreman engineering watch fcty. boards
National House
Harris Alexander, painter, residence 78 Hickory av.
Harris Emma Miss, wks. watch fcty. boards National House
Harris Shirley, clerk Central House, residence 158 Center
Harris Wiley, horseshoer William Tidmarsh
HART WILLIAM, drugs, paints, oils, glass, etc. 30 Chi-
cago, residence 58 Division
Hartman Lettie Mrs. cook Frank W. Mead
Hartung Emma Miss, residence 136 Chicago
Hartwell Daniel B. carpenter foreman, watch fcty. residence 154
Douglas av.
Hartwell George, residence 224 Ann
Harvey Cecil C. Miss, librarian Elgin Public Library, boards 15
N. Chapel
Harvey George P. insurance and real estate agent 10 Borden
block, residence 15 N. Chapel
Harvey Illione Miss, bookkeeper jewelry department watch fcty.
residence 15 N. Chapel
Harvey Mary E. Miss, residence 15 N. Chapel
Harwood Roland E. wks. watch fcty. boards 69 National

GIRARD INS. CO. | D. R. Jencks & Son,
OF PHILADELPHIA. | 1 and 2 Hubbard Block.

Cigars and Tobacco
WILLIAM SANDERS,
8 and 10 Chicago Street.
Best in the City.



*Sanborn Map
1913*

34

22



HILL AV

N. PORTER AV.

LILLIE

DIVISION

JOHN WEBB'S SUBDIVISION

JOHN WEBB'S SUBDIVISION

ION

SECOND SUBDIVISION

N. PORTER AV.

PL.

6" W. PIPE

6" W. PIPE

6" W. PIPE

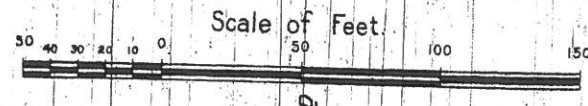
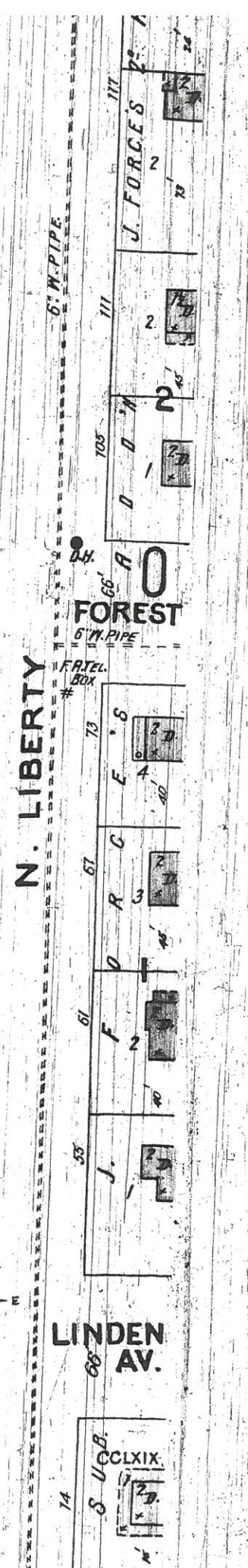
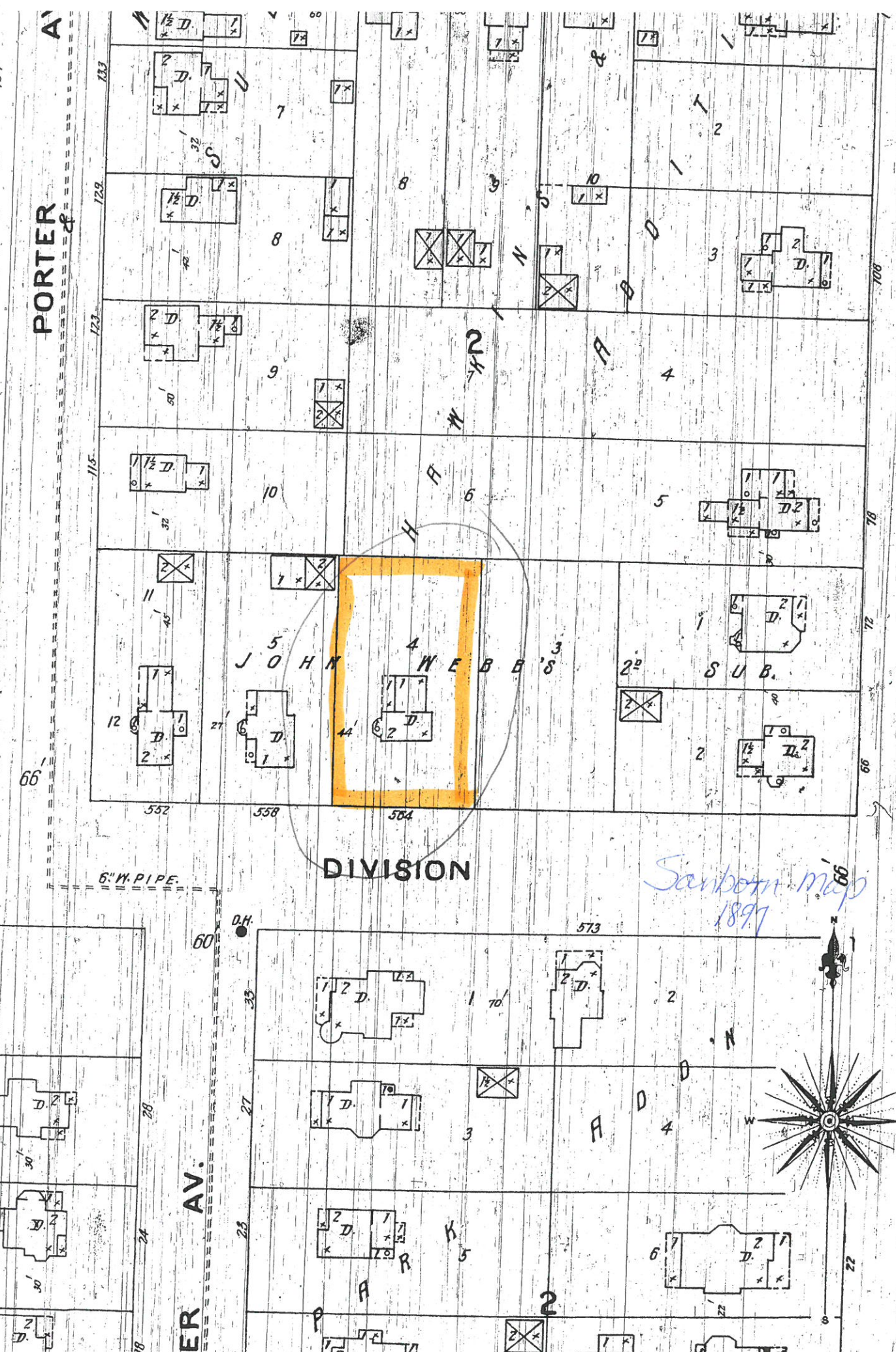
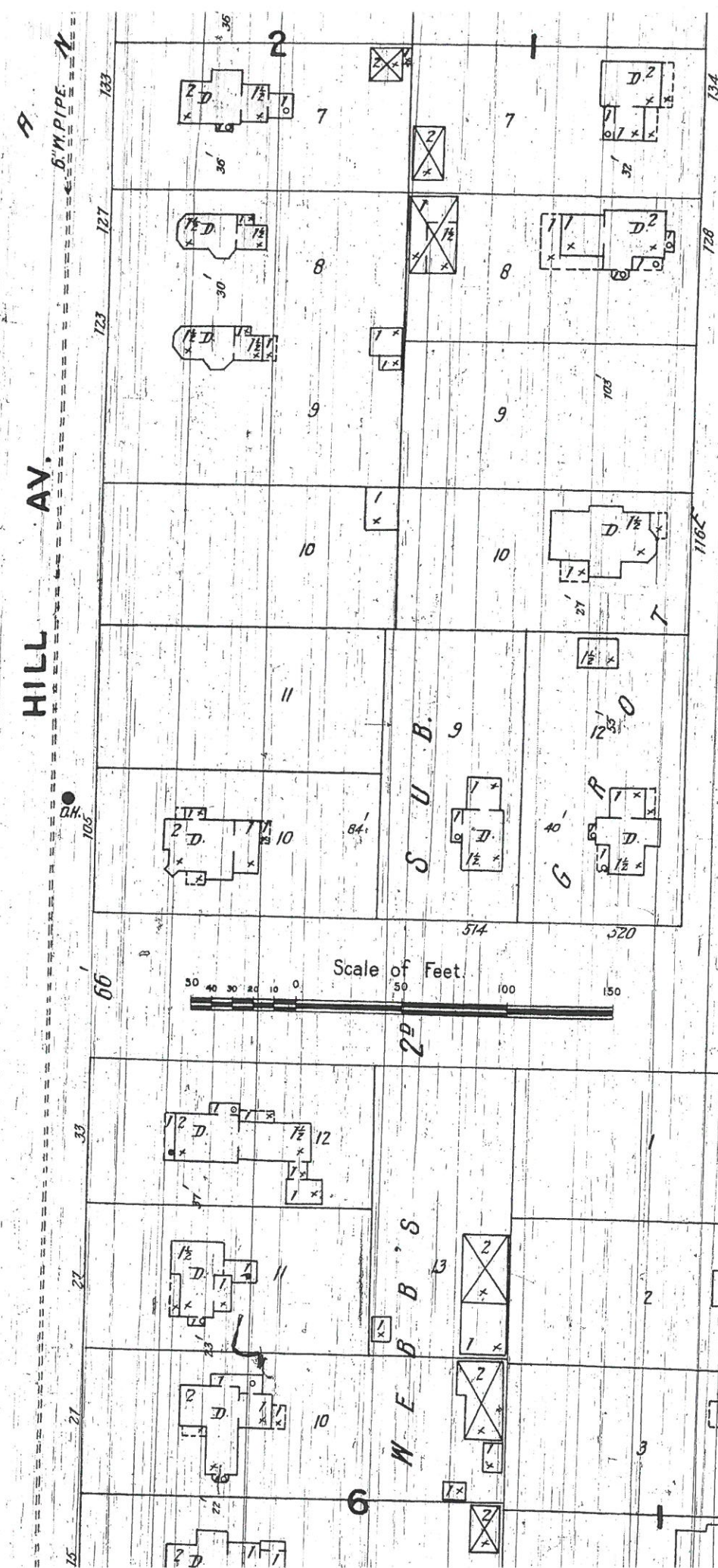
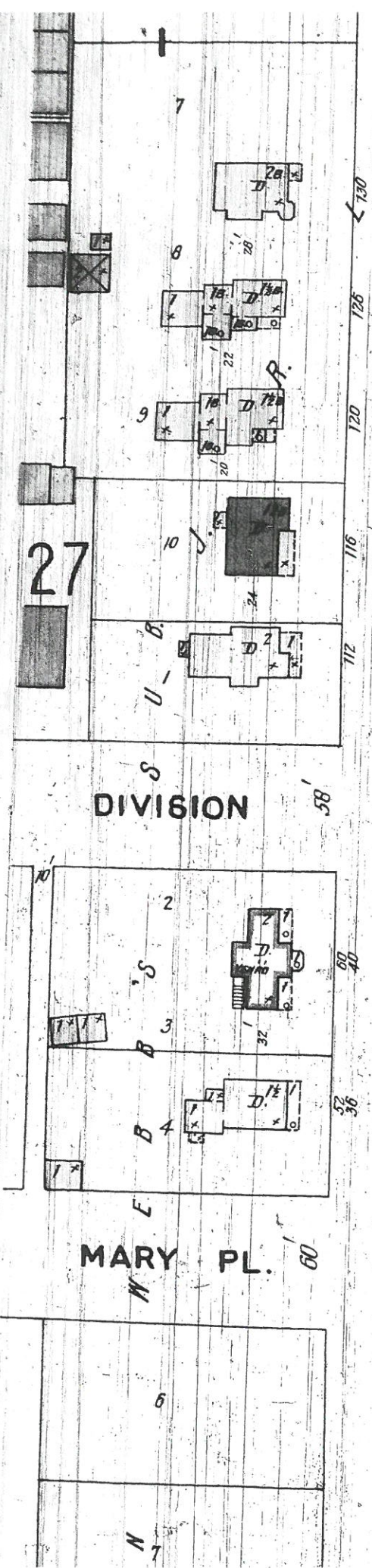
6" W. PIPE

6" W. PIPE

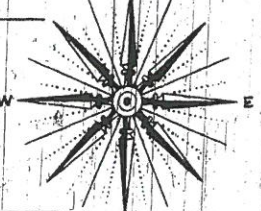
6" W. PIPE

6" W. PIPE

JOHN WEBB'S SUBDIVISION



*Sanborn map
1897*



117830

This Indenture, Made this Eighteenth day of August

A. D. One Thousand Eight Hundred and Eighty 1908, BETWEEN W. H. Roscher and Mary Corporation

of the City of Elgin County of Illinois and State of Illinois party of the first part; and the ELGIN LOAN AND HOMESTEAD ASSOCIATION of Elgin, County of Kane, and State of Illinois, party of the second part:

WITNESSETH: That the said party of the first part, for, and in consideration of the sum of (\$1000.00) One thousand 00/100 DOLLARS,

to them in hand paid, the receipt of which is hereby acknowledged, have granted, bargained, sold, conveyed, and confirmed, and do hereby grant, bargain, sell, convey and confirm unto the said party of the second part, and to its successors and assigns FOREVER, the following described lands and premises, to-wit:

Block No. 100 (4) in (Block No. 100) of John P. Debbas second land in Division of (Block No. 100) in the North West quarter 4th of Section 14 (T. 12 N. R. 10 W.) in the City of Elgin, as said out was recorded in the Recorder's office, of said Elgin County.

Subject, however, to all legal highways upon or across said premises, situate in the City of Elgin County of Illinois and State of Illinois; Hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of this State.

TOGETHER WITH ALL AND SINGULAR the appurtenances thereunto belonging or in any wise appertaining; TO HAVE AND TO HOLD the above described premises unto the said party of the second part, and to its successors and assigns FOREVER.

And the said party of the first part, for themselves and their heirs, executors and administrators, do covenant and agree and with the said party of the second part, its successors and assigns, that they are well seized of the premises above conveyed, as of a good and indefeasible inheritance in the law in fee simple, and that the said premises are clear of all liens, taxes, assessments and incumbrances whatsoever, and that they will WARRANT AND FOREVER DEFEND the same.

And the said party of the first part covenants and agrees with the said party of the second part to pay promptly, when due, all taxes and assessments legally accruing or levied upon the said premises, and all liens upon the same, and to keep the buildings upon said premises insured in some reputable Insurance Company for the benefit and security of the said second party, its successors or assigns, for at least two-thirds of the value of such buildings, during the existence of the lien hereby created, and that they will keep the buildings and improvements upon said premises in good repair during the term of this mortgage.

And that in case of default for the space of six months in the payment of the note hereinafter described, or any part thereof, or the interest thereon, or any part thereof, or the monthly installments which said note is given to secure, or any part thereof, at the time the same may become due and payable, according to the tenor and effect of said note or the premium note hereinafter described; or in case of waste or non-payment of taxes or assessments, or neglect to procure or renew insurance as hereinbefore provided, or in case of a breach of any of the covenants or agreements herein contained, then, and in that case, the whole of the moneys, principal and interest, hereby secured, shall, at the election of the said party of the second part, become immediately due and payable, and this mortgage may be foreclosed in the manner and with the same effect as if the said indebtedness had matured by lapse of time. And in case of refusal or neglect of the said party of the first part to insure said premises, and pay such taxes and assessments, the said party of the second part, or its successors or assigns, may procure and pay for such insurance, and pay such taxes and assessments; and all moneys so paid, with interest thereon at eight per cent. per annum, shall become so much additional indebtedness against the said party of the first part, and secured by this mortgage, and may be paid out of the proceeds of any sale of said lands and premises. And in case of filing a Bill to foreclose this mortgage, the Court may appoint a receiver, with power to collect the rents and profits arising out of said premises during the pendency of such foreclosure suit, and until the day of exemption expires; and such rents and profits shall be paid to the purchaser or purchasers at such sale of said premises; provided, however, that in case of redemption from such sale, the same shall be accounted for as so much paid upon such indebtedness. And the said party of the first part agrees to deliver up possession of said premises to any receiver that may be so appointed by the Court, peaceably on demand. And in case of a Bill to foreclose this mortgage, the party of the first part covenants and agrees to pay all reasonable Solicitor's fees, and all costs and expenses incurred in and about such foreclosure suit, and the same are hereby made a debt against the said party of the first part, and a charge upon said premises, and shall be recovered and entered up in the decree of foreclosure, and collected in the same manner as the other moneys secured by this mortgage.

PROVIDED ALWAYS, That if the said party of the first part, or his heirs, executors, or administrators, shall well and truly pay, or cause to be paid, 00

117830

WARRANTY DEED

This Indenture, Made this Twenty first day of May in the year of our Lord one thousand eight hundred and eighty three BETWEEN Peter Rowelstad and Anna Louisa Rowelstad his wife of the City of Elgin County of Kane and State of Illinois parties of the first part, and L. G. Harper of the same place formerly of the second part,

WITNESSETH, that the said party of the first part, for and in consideration of the sum of (\$ 602.50) Six Hundred and Sixty Two and Fifty one Hundredths DOLLARS, in hand paid by the said party of the second part, the receipt whereof is hereby acknowledged, have GRANTED, BARGAINED AND SOLD, and by these presents do GRANT, BARGAIN AND SELL unto the said party of the second part, his heirs and assigns, all the following described lot, piece or parcel of land, situated in the City of Elgin, in the County of Kane and State of Illinois, to wit:

Lot No. Four (4) in Block No. Five (5) of John Webb's Second (2nd) Sub-division of Out lot No. Seven (7) in the North East quarter (1/4) of Section Thirteen (13) in the City of Elgin as laid out and recorded in the Recorder's Office of said Kane County.

Together with all and singular the hereditaments and appurtenances thereunto belonging, or in anywise appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof; and all the estate, right, title, interest, claim and demand whatsoever, of the said party of the first part, either in law or equity, of, in and to the above bargained premises, with the hereditaments and appurtenances: TO HAVE AND TO HOLD the said premises above bargained and described, with the appurtenances, unto the said party of the second part, his heirs and assigns FOREVER. And the said

parties of the first part, hereby expressly waive, release and relinquish unto the said party of the second part, his heirs, executors, administrators and assigns, all right, title, claim, interest and benefit whatever, in and to the above described premises, and each and every part thereof, which is given by or results from all laws of this State pertaining to the exemption of homesteads.

And the said Peter Rowelstad of the party of the first part, for himself and his heirs, executors and administrators, do covenant, grant, bargain and agree, to and with the said party of the second part, his heirs and assigns, that at the time of the enrolling and delivery of these presents he is well seized of the premises above conveyed, as of a good, sure, perfect, absolute and indefeasible estate of inheritance in law, and in fee simple, and has good right, full power and lawful authority to grant, bargain, sell and convey the same, in manner and form aforesaid, and that the same are free and clear from all former and other grants, bargains, sales, liens, taxes, assessments and incumbrances of what kind or nature soever; and the above bargained premises, in the quiet and peaceable possession of the said party of the second part, his heirs and assigns, against all and every person or persons lawfully claiming, or to claim, the whole or any part thereof, the said party of the first part shall and will WARRANT AND FOREVER DEFEND.

IN TESTIMONY WHEREOF, the said party of the first part hath hereunto set their hands and seals the day and year first above written.

Signed, Sealed and Delivered in Presence of

Peter Rowelstad (REAL)
Anna Louisa Rowelstad (REAL)
(REAL)
(REAL)

STATE OF ILLINOIS, ss. Kane County,

I, Andrew C. Hawkins a Notary Public in and for the said County, and the State aforesaid, do hereby certify that Peter Rowelstad and Anna Louisa Rowelstad his wife subscribed to the foregoing

THIS OBLIGATION IS GIVEN by Robt. B. Harper for money loaned, and to secure the payment of monthly installments of Five Dollars and 50 Cents, (\$ 5.50) each month on Five shares of the Series series of stock of the said Association, which stock is assigned as collateral security hereof, and the payment of all fines to be assessed according to the Rules and By-Laws of said Association, which interest, installment and fines 5 agree to pay on or before the fifteenth day of each month hereafter, and in case the said installments, or either of them, or said monthly interest, or any part thereof, or said fines, or any part thereof, shall remain unpaid for the space of six months after the same shall become due and payable, in accordance herewith, and with the Rules and By-Laws of said Association, then payment of said principal and interest may be enforced against any and any securities hereof, according to law. In case said installments on said stock, and said interest, and said fines shall all be paid respectively, as aforesaid, then the principal of this obligation shall become due when said shares of stock, which are held as collateral security for this loan, shall reach the matured value of one hundred dollars each, and the said principal shall then be paid by applying a sufficient amount of said stock to the payment of said principal, and the said stock so applied shall then be canceled.

Robt. B. Harper

PROVIDED, ALSO, That if the said party of the first part, or his heirs, executors, or administrators, shall well and truly pay, or cause to be paid, one certain premium note and obligation set forth in the following words and figures, to-wit:

\$ 5.50 / 100 ELGIN, ILL. August 15th 1895
 FOR VALUE RECEIVED, 5 promise to pay to the order of the ELGIN LOAN AND HOMESTEAD ASSOCIATION, Five Dollars on or before the fifteenth day of each month hereafter, in advance, and to continue such payments in equal amounts during the continuance of the loan hereinafter named, or until the Five shares of the Series series of the stock of said Association this day transferred by me to said Association as collateral security for a loan of Five Hundred (Five Hundred) Dollars, shall have reached par value of one hundred dollars per share.

THIS OBLIGATION IS GIVEN to secure the payment of a monthly premium for money loaned upon said shares of stock, which stock is assigned as collateral security hereof, at the rate of 55 cents per month for each share for the preference or priority of said loan from said Association.

Robt. B. Harper

then these presents shall be NULL AND VOID, anything hereinbefore contained to the contrary notwithstanding.
 All the covenants and agreements herein contained shall be binding upon the parties hereto, their and each of their heirs, executors, administrators and assigns.
 IN WITNESS WHEREOF, The said party of the first part has hereunto set their hands and seals, on the day and year first above written.

Signed, Sealed and Delivered in Presence of

Robt. B. Harper
Henry Harper
 [SEAL]
 [SEAL]
 [SEAL]
 [SEAL]

STATE OF ILLINOIS, }
 County of Waukegan } ss. I, Paul Koenig as Notary Public

of said County, do hereby certify that Robt. B. Harper and Henry Harper, his wife, who are personally known to me to be the same persons whose names are subscribed to the foregoing Instrument, as having executed the same, 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 the right of homestead.

GIVEN UNDER MY HAND AND Notarial Seal, at Elgin
 this 25th day of August A. D. 1895
Paul Koenig [SEAL]
Notary Public