

Building Plaque Application

Name Alma A. Hallock
Building Address 418 Arlington Avenue
Building Name _____
(for public/commercial structures)

Original Owner Charles B. Read
Date of Construction 1914
Architect (if known) _____
Builder (if known) Maxwell Kuettnor

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 [Signature]

Date 8-9-98

Signed Alma A. Hallock

Date 8-9-98

STATEMENT OF VALUE

In 1914, Maxwell Kuettner and his son Albert began work on a four square prairie style brick home at 418 Arlington Avenue. Max was a respected mason contractor from East Dundee. Also hired to help construct this home was John D. Shaw, a plumbing contractor. Leon St. Peter and his son worked on the house, they were the brains behind the carpentry.

This house was special because Max was building it for one of his daughters, Bertha. The next year he would begin work on 424 Arlington Avenue, right next door, for his other daughter Louise and her family.

The property was purchased by Charles and Bertha Read in July 1913 for \$750. It was lot #13 of the Bowen Homestead Subdivision. This property was first owned by Julia E. Bowen, whom the Reads purchased the property from. According to records found at Kane County, someone else purchased lot #13 quite a few years earlier, paid it off and it somehow got back into the hands of Ms. Bowen.

Work on the property didn't begin until the following year, 1914, when a substantial sum of money was borrowed from the Elgin Loan and Homestead Association, today known as Home Federal Savings and Loan. From these records one can conclude the house was built in 1914.

The construction technique of this house is the American Foursquare Form, ca. 1900-1925. There is also influence of Prairie School, ca. 1900-1920.

Although there is not as much ornate detail as other homes in Elgin; there are many distinctive features that contribute to its beauty. The one-story porch extends the whole width of the house. The porch roof is supported by square brick columns. These columns have detailed brickwork near the top, making something that looks like the capital letter "I". The upstairs windows in the house are rectangular 4/1 sash windows. The first floor windows are generally 3/1, with the exception of the first floor Southeast windows.

Both the roof above the porch and the roof above the house are hipped roofs. Also, there is a hipped roof dormer. This hipped roof dormer does not have windows, rather wooden vents. The garage was also built to model the house roof, this constructed in 1926.

Another original aspect of the house is the concrete blocks. Compared to some foundations of today's homes, this was done with as much care as with the rest of the house. If you look closely, it appears that there are little bits of stone and gravel mixed together. The texture is rough and each block is unique. They blend beautifully when glancing at the house from a distance. These blocks rise three feet above ground, giving the house a different look. Neither of the houses next door have a foundation as unique as this one.

The wingwalls that rise from either side of the concrete steps were built using the same concrete blocks as the foundation. The wingwalls have begun to crumble but renovation will begin soon. This house has the largest wingwalls on Arlington Avenue. It is also evident that the concrete steps are the widest as well. 418 Arlington Avenue was built with wide concrete steps because the Reads had no intentions on having any children. On the contrary, 424 Arlington Avenue was designed with wooden steps because the Salmons had two small children.

The details that originally contributed to the aesthetic character of the building have been preserved. All original brick and stonework are in tact, as well as all original woodwork.

Although there have been alterations and additions since the house was built, they do not detract from the original style. Some might say the shutters add character, others may disagree. The major alterations, for example, the deck and the kitchen addition, are not seen from the street or from the sidewalk. These are modern improvements and one must look closely to notice there is a difference.

There is minimal upkeep necessary for this brick house. Currently, the owners are repainting the eaves, soffits and gutters; this time changing the color. It will add a rich brown color to compliment the dark brick. The surrounding grounds add a breathtaking accent. The owners have plans to makeover the front yard. The two maple trees shading the treebank were planted shortly after the house was built. To the author's knowledge these are original trees planted some eighty years ago.

418 Arlington Avenue is associated with significant individuals. The first owners were employed by the Elgin National Watch Factory until their retirement. This might be the reason why the Reads wanted to build here. This house was a convenient location for workers of the

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factory buildings. It is a short ten minute walk west. The first three owners, in fact, were all employed at the factory. Charles and Bertha Read, August Peterson and his daughter and son-in-law, and Arthur Geldmacher, spent time at the factory. Another owner, Mr. Hackler, was employed in Chicago with the railroads. He was one of the very first commuters to Chicago from Elgin. A few teachers and also a judge have resided here.

This house is definitely associated with a local development pattern. These workers needed someplace to live and, this neighborhood was just beginning its establishment. Many occupants of the houses in the Elgin National Watch Historic District were workers in the factory. This is evidence that the Watch Factory did indeed have an impact on the city.

As mentioned above, the age prediction of the house is 1914. This research was completed in the Records Department in Geneva, Illinois.

The Owners of 418 Arlington Avenue

Charles B. & Bertha K. Read
July 1913-July 1926

August R. & Sophia Petersen; Henry & Lulu Petersen Wacholz
July 1926-April 1944

Arthur H. & Helen L. Geldmacher
April 1944-August 1950

James P. & Mildred W. Hackler
August 1950-June 1967

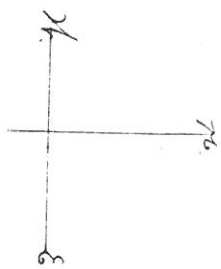
Harry S. & Martha K. Brodde
June 1967-August 1976

Thomas H. & Linda R. Youngren
August 1976-July 1983

James C. & Barbara W. Hallock
July 1983-present

BUILDING ALTERATIONS

There have been exterior alterations to this house. All were sensible and practical and did not detract from the look of the house. Aluminum shutters were put on the front by the Broddes who lived here in the late sixties and seventies. The Broddes also put the addition on the back for the kitchen. The front porch has been screened in at least since the sixties. The author cannot find any evidence as to who made this alteration. The Broddes extended the garage three feet because they bought a car that was too long to fit inside the original structure. In the Fall of 1988, the west wall was taken out and a sliding glass door was installed. Then in the Spring of 1989, a 15 foot deck was constructed along the west side by the current owner and his father. This was a major improvement to the inside of the house. It opened up the dining room allowing the owners to enjoy the backyard from the inside.



7-4

208 148982

THIS INDENTURE, WITNESSETH, That the Mortgagors August R. Petersen and Sophia Petersen, his wife; and Henry Wacholz and Lulu Wacholz, 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

August R. Petersen, Sophia Petersen, Henry Wacholz and Lulu Wacholz

bearing even date herewith, payable to THE ELGIN LOAN AND HOMESTEAD ASSOCIATION, eight years after date, the sum of

Four Thousand (\$4,000.00)

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 August R. Petersen and Henry Wacholz

to said Association as collateral security, according to the tenor and effect of said note, the following described real estate, to-wit:

Lot Thirteen (13) of Bowen Homestead Subdivision, being a Sub-division of Block One (I) of Bowen Heights Addition to Elgin, as amended, 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 appurtenant 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 solicitor's fees, outlays for documentary evidence, stenographer's charges, costs of procuring or completing an abstract of title showing the whole title to said premises embracing foreclosure decrees—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 any 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 hereof 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 decreed entered in such foreclosure proceeding, or in reduction of the redemption money, 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 17th day of July A. D. 192 6

August R. Petersen [SEAL]

Sophia Petersen [SEAL]

Henry Wacholz [SEAL]

Lulu Wacholz [SEAL]

STATE OF ILLINOIS,

County of Kane,

ss. I. William J. Byrne,

a Notary Public in and for said County, in the State aforesaid, do hereby certify that August R. Petersen and Sophia Petersen, his wife; and Henry Wacholz and Lulu Wacholz, his wife;

personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my Hand and Notarial Seal, this 31st day of July A. D. 192 6.

William J. Byrne
Notary Public
Kane County, Ill.

William J. Byrne Notary Public.

No. 278178 Filed for Record this 3rd day of August A. D. 192 6 at 3:20 o'clock P. M.

Book 824

Charles Doetschman Recorder.

Release

Know all Men by these Presents, That the Elgin Loan and Homestead Association, of the County of Kane and State of Illinois,

DOES HEREBY CERTIFY, that a certain Indenture of Mortgage, bearing date the 17th day of

October A. D. 1913 made and executed by Caroline Catterman and Henry Catterman her husband,

of the first part, to The Elgin Loan and Homestead Association of the second part, and recorded in the Recorder's Office of Kane County, in the State of Illinois, in

Book 569 of Mortgages, on page 75, on the 21st day of

October A. D. 1913, is, with the note accompanying it fully paid, satisfied, released and discharged.

IN WITNESS WHEREOF, the said Elgin Loan and Homestead Association has caused these presents to be executed by its President and Secretary, and its corporate seal to be attached hereto, under and by virtue of a resolution of the Board of Directors of said Association, passed the 29th day of November 1918.

Dated Elgin, Illinois, this 29th day of November 1918.

Elgin Loan & Homestead Association

By S. S. Wood President.

Attest: C. Alex Stone Secretary.

STATE OF ILLINOIS, } ss.
KANE COUNTY



I, Frida Anderson a Notary

Public in and for the County and State aforesaid, DO HEREBY CERTIFY that S. S. Wood President and C. Alex Stone Secretary of the Elgin Loan and Homestead Association, who are personally known to be the same persons whose names are subscribed to the foregoing Release Deed, as such President and Secretary, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument of writing as their free and voluntary act, and as the free and voluntary act of said Elgin Loan and Homestead Association, for the uses and purposes therein set forth, and caused the corporate seal of said Association to be hereto attached.

GIVEN under my hand and Notarial Seal, this 30th day of November A. D. 1918.

At 172680. Filed for record December 3rd. A. D. 1918 at 10:55 clock A.M. Charles Dietrichman Recorder.

Know all Men by these Presents, That the Elgin Loan and Homestead Association, of the County of Kane and State of Illinois,

DOES HEREBY CERTIFY, that a certain Indenture of Mortgage, bearing date the 1st day of

October A. D. 1915 made and executed by Charles B. Read and Bertha H. Read, his wife, each individually as husband and wife, and as joint tenants

of the first part, to The Elgin Loan and Homestead Association of the second part, and recorded in the Recorder's Office of Kane County, in the State of Illinois, in

Book 569 of Mortgages, on page 504, on the 11th day of

October A. D. 1915, is, with the note accompanying it, fully paid, satisfied, released and discharged.

IN WITNESS WHEREOF, the said Elgin Loan and Homestead Association has caused these presents to be executed by its President and Secretary, and its corporate seal to be attached hereto, under and by virtue of a resolution of the Board of Directors of said Association, passed the 29th day of November 1918.

Dated Elgin, Illinois, this 29th day of November 1918.

Elgin Loan & Homestead Association

By S. S. Wood President.

Attest: C. Alex Stone Secretary.



STATE OF ILLINOIS, } ss.
KANE COUNTY



I, Frida Anderson a Notary

Public in and for the County and State aforesaid, DO HEREBY CERTIFY, that S. S. Wood President and C. Alex Stone Secretary of the Elgin Loan and Homestead Association are who personally known to be the same persons whose names are subscribed to the foregoing Release Deed, as such President and Secretary, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument of writing as their free and voluntary act, and as the free and voluntary act of said Elgin Loan and Homestead Association, for the uses and purposes therein set forth, and caused the corporate seal of said Association to be hereto attached.

GIVEN under my hand and Notarial Seal, this 30th day of November A. D. 1918.

At 172681. Filed for record December 3rd. A. D. 1918 at 10:55 clock A.M. Charles Dietrichman Recorder.

MORTGAGE RECORD

This Indenture Witnesseth, That the mortgagors, Charles B. Read and Bertha H. Read, his wife, each individually, as husband and wife, and as joint tenants,

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

Charles B. Read and Bertha H. Read

bearing even date herewith, payable to the ELGIN LOAN AND HOMESTEAD ASSOCIATION, for the sum of

Twenty Six Hundred (\$2600.00)

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

Charles B. Read

to said Association as collateral security,

according to the tenor and effect of said note, and to continue such payments until the principal note hereinbefore described is fully paid, the following described real estate, to-wit:

Lot thirteen (13) of Bowen Homestead Subdivision in Elgin, being a Subdivision of Block I of Bowen Heights Addition to Elgin, as amended, in 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 appurtenant 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 to pay promptly, when due, all taxes and assessments levied upon the said premises, and all liens upon the same, and to keep the buildings upon said premises insured for the benefit and security of the 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, and to keep the buildings and improvements upon said premises in good repair during the lien of this mortgage.

But it is expressly provided and agreed that if default for the space of six months is made in the payment of the monthly installments on the shares of stock of said Association herein described, or any part thereof, or of the interest herein described, or any part thereof, according to the tenor and effect of said note, or in case of waste or non-payment of taxes or assessments levied on said premises, or breach of any of the covenants or agreements herein contained, then in such case the whole of said principal sum 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, assigns or attorneys, become immediately due and payable, and this mortgage may be immediately foreclosed to pay the same by the said mortgagee, its successors, assigns or attorneys, and in case of the refusal or neglect of the said party of the first part to insure said premises in accordance with agreement contained in application for loan from said Association, or to pay all taxes or assessments levied thereon, the said Association, its successors, assigns or attorneys may procure and pay for such insurance and pay for all such taxes and assessments; and all moneys so paid with interest thereon at the rate of seven per cent. per annum, together with all moneys paid for abstract of title to said real estate shall become so much additional indebtedness against the said party of the first part and secured by this mortgage.

Upon the filing of any bill to foreclose this mortgage in any court having jurisdiction thereof, such court may appoint any proper person receiver with power to collect rents, issues and profits arising out of said premises during the pendency of such foreclosure suit, and until the time to redeem the same from any sale that may be made under any decree foreclosing this mortgage shall expire, such rents, issues and profits when collected may be applied toward the payment of the indebtedness and costs hereto appertaining. And upon the foreclosure and sale of said premises there shall be first paid out of the proceeds of such sale all the expense of advertising, selling and conveying said premises, and reasonable attorney's or solicitor's fees to be included in the decree, and all moneys advanced for taxes, assessments, insurance and other liens, and then shall be paid the principal note and interest named herein.

Dated this 1st. day of October A. D. 1915.

Charles B. Read

Bertha H. Read



STATE OF ILLINOIS,
COUNTY OF KANE,

ss.

I, William J. Byrne

, a Notary Public, in and for

said County, in the State aforesaid, DO HEREBY CERTIFY, That

Charles B. Read and Bertha H. Read, his wife, each individually, as husband and wife, and as joint tenants,

William J. Byrne
Notary Public
Kane County, Ill.

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 they signed, sealed and delivered 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

8th day of October A. D. 1915.

William J. Byrne

Notary Public.

No. 149849

Filed for record October 11th

A. D. 1915, at 8.20 o'clock A. M.

M. D. Bailey

Acting- Recorder

~~This Indenture Witnesseth,~~ the Grantor John W. Mc Queen, a bachelor

of the City of Elgin In the County of Kane and State of Illinois
for ~~and in~~ consideration of ~~xxxxxx~~ One (\$1.00) Dollar and other good and valuable considerations ~~xxxxxx~~
~~xxxxxx~~ CONVEY and QUIT-CLAIM to Charles B. Read and Bertha H. Read, his wife

of the City of Elgin County of Kane and State of Illinois, as Joint Tenants
~~xxxxxx~~
But not as tenants in common, all interest in the following described Real Estate, to-wit:
Lot Number Thirteen (13) of the Plat of Bowen Homestead Subdivision in Elgin, Illinois, as
recorded in the office of the Recorder of said Kane County.

situated in the City of Elgin ~~xxxxxx~~ County of Kane in the State of Illinois, hereby releasing and waiving all rights
under and by virtue of the Homestead Exemption Laws of ~~xxxxxx~~ the State of Illinois.
To Have and to Hold the above premises with the appurtenances thereto unto the said Grantees,
and to the survivor of them and to their heirs and assigns of such survivor forever, in Joint
tenancy, but not in tenancy in common.
Witness the hand and seal of said Grantor this 39th day of August, A. D. 1914.
~~xxxxxx~~ ~~xxxxxx~~ ~~xxxxxx~~

John W. Mc Queen

SEAL
SEAL
SEAL
SEAL

STATE OF ILLINOIS } ss
County of Kane } I, C. Alex Stone, a Notary Public
and residing in
in and for said County, in the State aforesaid, DO HEREBY CERTIFY, That

{ C. Alex Stone
Notary Public
Elgin, Kane Co, Ills. }

John W. Mc Queen, a bachelor

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 said instrument as his 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 39th day of August A. D. 1914.
C. Alex Stone Notary Public.

~~This Indenture Witnesseth,~~ that the Grantor is, Charles B. Read and Bertha H. Read, his wife,

of the City of Elgin ~~in the~~ County of Kane and State of Illinois
for and in consideration of the sum of One (\$1.00) Dollar and other good and valuable considerations ~~in~~ DOLLARS
in hand paid, CONVEY and WARRANT to

John W. McQueen

of the City of Elgin County of Kane ~~and~~ State of Illinois
the following described Real Estate, to wit:

Lot number thirteen (13) of the Plat of Bowen Homestead Subdivision in Elgin, Illinois, as recorded
in the office of the Recorder of said Kane County.

situated 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 State of~~ the State of Illinois.

Dated this 20th day of August A. D. 1914.

Signed, Sealed and Delivered in the Presence of

Charles B. Read

Bertha H. Read



STATE OF ILLINOIS, }
Kane County } ss I, C. Alex Stone a Notary Public
said County, in the State aforesaid, DO HEREBY CERTIFY, That

residing in
in and for said

C. Alex Stone
Notary Public
Elgin, Kane Co.
Illn.

Charles B. Read and Bertha H. Read, his wife,

personally known to me to be the same persons whose name is subscribed to the
foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and
delivered 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 26th day of August A. D. 1914.

C. Alex Stone,

Notary Public.

No. 141699 Filed for record this 31st. day of August A. D. 1914, at 9 o'clock A. M.
Frank E. George Recorder

MORTGAGE RECORD

This Indenture Witnesseth, That the mortgagor **e, Charles B. Read and Bertha H. Read, 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

Charles B. Read and Bertha H. Read

bearing even date herewith, payable to the ELGIN LOAN AND HOMESTEAD ASSOCIATION, for the sum of

Twenty Four Hundred (\$2400.00)

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

Charles B. Read

to said Association as collateral security,

according to the tenor and effect of said note, and to continue such payments until the principal note hereinbefore described is fully paid, the following described real estate, to-wit:

Lot Thirteen (13) of Bowen Homestead Subdivision in Elgin, being a subdivision of Block I of Bowen Heights Addition to Elgin, as amended, in 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 appurtenant 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 to pay promptly, when due, all taxes and assessments levied upon the said premises, and all liens upon the same, and to keep the buildings upon said premises insured for the benefit and security of the 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, and to keep the buildings and improvements upon said premises in good repair during the lien of this mortgage.

But it is expressly provided and agreed that if default for the space of six months is made in the payment of the monthly installments on the shares of stock of said Association herein described, or any part thereof, or of the interest herein described, or any part thereof, according to the tenor and effect of said note, or in case of waste or non-payment of taxes or assessments levied on said premises, or breach of any of the covenants or agreements herein contained, then in such case the whole of said principal sum 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, assigns or attorneys, become immediately due and payable, and this mortgage may be immediately foreclosed to pay the same by the said mortgagee, its successors, assigns or attorneys, and in case of the refusal or neglect of the said party of the first part to insure said premises in accordance with agreement contained in application for loan from said Association, or to pay all taxes or assessments levied thereon, the said Association, its successors, assigns or attorneys may procure and pay for such insurance and pay for all such taxes and assessments; and all moneys so paid with interest thereon at the rate of seven per cent, per annum, together with all moneys paid for abstract of title to said real estate shall become so much additional indebtedness against the said party of the first part and secured by this mortgage.

Upon the filing of any bill to foreclose this mortgage in any court having jurisdiction thereof, such court may appoint any proper person receiver with power to collect rents, issues and profits arising out of said premises during the pendency of such foreclosure suit, and until the time to redeem the same from any sale that may be made under any decree foreclosing this mortgage shall expire, such rents, issues and profits when collected may be applied toward the payment of the indebtedness and costs hereto appertaining. And upon the foreclosure and sale of said premises there shall be first paid out of the proceeds of such sale all the expense of advertising, selling and conveying said premises, and reasonable attorney's or solicitor's fees to be included in the decree, and all moneys advanced for taxes, assessments, insurance and other liens, and then shall be paid the principal note and interest named herein

Dated this **17th** day of **June** A. D. 1914

Charles B. Read

Bertha H. Read



STATE OF ILLINOIS,

COUNTY OF KANE,

} ss.

I, **Wm. J. Byrne**

a Notary Public, in and for

said County, in the State aforesaid, DO HEREBY CERTIFY, That **Charles B. Read and Bertha H. Read, his wife,**

William J. Byrne
Notary Public
Kane County, Ill.

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 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 **17th** day of **June** A. D. 1914

Wm. J. Byrne Notary Public

No. **140320** Filed for record **June** 20th

A. D. 1914 at **11:30** o'clock A. M.

Frank E. George Recorder
B40

MISCELLANEOUS RECORD

45

IT IS HEREBY STIPULATED AND AGREED by and between Charles B. Read, the owner of the premises hereinafter described and Leon St. Peter & Son, Max Kuettner, and John D. Shaw, the Contractor, that the contract and the legal effect of the provisions thereof entered into by them on the - day of May, A. D. 1914., for the construction, building, altering, repairing, ornamenting or otherwise improving or changing, a house or other building on the following described real estate, situated in the City of Elgin, County of Kane, and State of Illinois, to-wit:

Lot thirteen (13) of the Plat Bowen Homestead Sub. Division in Elgin, Illinois, is that no lien or claim may be filed or maintained by any one on said building and premises, and it is the stipulation and agreement of said parties in consideration of One Dollar and the performing of said contract, that no lien or claim may be filed or maintained by any one against said house, other building or premises, and notice thereof is hereby given as provided by law.

Witness our Hands and Seals this - day of - A. D. 191-.

Charles B. Read

John D. Shaw (seal)

Max Kuettner (seal)

Leon St. Peter & Son (seal)

No. 139844.

Filed for record this 21st day of May., A. D. 1914, at 8 o'clock A. M.

Frank E. George,

Recorder.

SEN.

This Indenture Witnesseth, That the Grantor

Julia E. Bowen, a widow,

of the City of Elgin in the County of Kane and State of Illinois
for and in consideration of the sum of Seven Hundred Fifty Dollars (\$750.00)
in hand paid, CONVEY and WARRANT to

DOLLARS

Charles B. Rord

of the City of Elgin County of Kane and State of Illinois
the following described Real Estate, to-wit:

Situate in City of Elgin, the County of Kane and State of Illinois, to-wit: Lot number thirteen (13) of the Plat of Bowen Homestead Subdivision in Elgin, Illinois, as recorded in the office of the Recorder of said Kane County. This conveyance is made subject to all special assessments, if any, and the general taxes for the year 1913, which are assumed by the grantee.

Under and by virtue of the Homestead Exemption Laws of this State.

Julia E. Bowen, hereby releasing and waiving all rights

Witness the hand and seal of said grantor,

Dated this 15th day of July A. D. 1913.

Signed, Sealed and Delivered in the Presence of

7/5/13

Julia E. Bowen

SEAL
SEAL
SEAL
SEAL

STATE OF ILLINOIS,
Kane County

I, C. B. Hopson, a Notary Public

said County, in the State aforesaid, DO HEREBY CERTIFY, That

(C. B. Hopson Attorney at Law)
(Notarial Seal)
(Kane Co. Ill.)

Julia E. Bowen, a widow, who is,

personally known to me to be the same person whose name subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed, sealed and delivered said instrument as her 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 5th day of July A. D. 1913.

C. B. Hopson,
Notary Public.

No 139573 Filed for record this 16th day of May

A. D. 1914 at 10.30 AM
Frank E. George, Recorder

517.