



# UNOFFICIAL COPY

COOK COUNTY, ILLINOIS  
PUBLIC RECORDS

RECORDED: 11/11/95

03049193

03049193

LH

240012862

[Space Above This Line For Recording Data]

## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **December 13, 1993**  
The mortgagor is **JOHN J. RACIAK and LETA A. RACIAK, HUSBAND AND WIFE**

31  
24

Cole Taylor Bank ("Borrower"). This Security Instrument is given to  
which is organized and existing under the laws of the State of ILLINOIS, and whose address is  
1965 N. Milwaukee Ave., Chicago, IL 60647

("Lender"). Borrower owes Lender the principal sum of  
**EIGHTY THOUSAND AND 00/100**  
Dollars (U.S. \$ **80,000.00**). This debt is evidenced by Borrower's note dated the same date as this Security  
Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on  
**January 1, 2024**. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced  
by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with  
interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's  
covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage,  
grant and convey to Lender the following described property located in

COOK County, Illinois:

PARCEL 1: LOT 14 IN THE AMENDED AND RESTATED PLAT OF PALOS,  
LANDINGS A PLANNED UNIT DEVELOPMENT BEING A RESUBDIVISION  
LOTS, 1 TO 21 BOTH INCLUSIVE LOTS 26 TO 38 BOTH INCLUSIVE AND  
OUTLOT, 'A' OF PALOS LANDINGS A PLANNED UNIT DEVELOPMENT OF  
LOTS 6,7,8, AND A STRIP OF LAND MARKED "PRIVATE ROAD" IN  
EINODER'S SOUTHWEST, HIGHWAY A SUBDIVISION OF PART OF THE  
WEST 1/2 OF THE SOUTHWEST, 1/4 OF SECTION 24 TOWNSHIP 37  
NORTH RANGE 12 EAST OF THE THIRD, PRINCIPAL MERIDIAN IN COOK  
COUNTY ILLINOIS. PARCEL 2: EASEMENT, FOR INGRESS AND EGRESS  
OVER THE COMMON AREA FOR THE BENEFIT OF, PARCEL 1, AFORESAID  
AS SET FORTH IN DECLARATION OF PARTY WALL, RIGHTS, COVENANTS,  
CONDITIONS, RESTRICTIONS AND EASEMENTS FOR, PALOS LANDINGS  
TOWNHOMES RECORDED JULY 14, 1992 AS DOCUMENT, 92511306 AND  
FIRST SUPPLEMENTARY AND SPECIAL AMENDMENT THERETO, RECORDED  
JUNE 9, 1993 AS DOCUMENT 93435576 AND AS SHOWN ON THE, PLAT  
OF PALOS LANDINGS RECORDED JANUARY 24, 1992 AS DOCUMENT,  
92046856 AND ON THE AMENDED AND RESTATED PLAT OF PALOS  
LANDINGS, RECORDED JULY 15, 1993 AS DOCUMENT 93545752. PIN:  
23-24-300-100.

which has the address of **14 W. BAY ROAD** **PALOS HEIGHTS**  
[Street] [City]  
Illinois **60463**  
[Zip Code] ("Property Address");

BOX 333

93082781

747182020