

ASSIGNMENT OF RENTS (ILLINOIS)

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00793753

CAUTION: Consult a lawyer before using or acting under this form. All warranties, including merchantability and fitness for a particular purpose. Loan # 31317-30

8621/0073 02 001 Page 1 of 3
2000-10-11 11:54:08
Cook County Recorder 25.00

KNOW ALL MEN BY THESE PRESENTS, THAT the Assignor,
NORMA I. CORTEZ AND DANIEL R. CORTEZ, HER HUSBAND

of the CITY of CHICAGO County of COOK
and State of ILLINOIS, in consideration of One Dollar (\$1) and other valuable
consideration in hand paid, the receipt of which is hereby acknowledged, does hereby sell, assign,
transfer and set over unto the Assignee, United Credit Union, 4444 South Pulaski Road, Chicago,
Illinois 60632-4011 of the City of Chicago County of Cook and State of Illinois, his executors,
administrators and assigns, all the avails, rents, issues and profits now due and which may hereafter
become due under or by virtue of any lease, whether written or verbal, or any letting of, or any
agreement for the use or occupancy of any part of the premises hereinafter described, which may have
been heretofore or may be hereafter made or agreed to, or which may be made or agreed to by the
Assignee under the power herein granted, it being the intention to hereby establish an absolute transfer
and assignment of all such leases and agreements and all avails thereunder unto the assignee and
especially those certain leases and agreements now existing as follows, to wit:



Above Space For Recorder's Use Only

DATE OF LEASE LESSEE TERM MONTHLY RENT

such rent being payable monthly in advance with respect to the premises described as follows, to wit:

LOT 39 IN BLOCK 7 IN VAN SCHAAK AND FERRICK'S SUBDIVISION IN THE NORTHWEST QUARTER OF THE NORTHEAST
QUARTER OF SECTION 2, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
COUNTY, ILLINOIS.

Permanent Real Estate Index Number(s): 16-02-212-039-0000

Address(es) of Premises:

3526 W. HIRSCH ST., CHICAGO, IL
CHICAGO, IL 60651

and the Assignor hereby irrevocably appoints the Assignee as his true and lawful attorney to collect all of said avails, rents, issues and profits arising or accruing at any time hereafter,
and all now due or that may hereafter become due under each and every the leases or agreements, written or verbal existing or to hereafter exist, for said premises, and to use such
measures, legal or equitable, as in his discretion may be deemed proper or necessary to enforce the payment or the security of such avails, rents, issues and profits, or to secure and
maintain possession of said premises or any portion thereof and to fill any and all vacancies, and to rent, lease or let any portion of said premises to any party or parties at his
discretion, hereby granting full power and authority to exercise each and every the rights, privileges and powers herein granted at any and all times hereafter without notice to the
Assignor, and further, with power to use and apply said avails, issues and profits to the payment of any indebtedness or liability of the Assignor to the Assignee, due or to become
due, or that may hereafter be contracted, and also to the payment of all expenses and the care and management of said premises, including taxes and assessments, and the interest
on encumbrances, if any, which may in said attorney's judgment be deemed proper and advisable, hereby ratifying all that said attorney may do by virtue hereof.

GIVEN under THEIR hand(s) THEIR and seal(s) ON this 29TH day of SETPEMBER 2000

NORMA I. CORTEZ (SEAL)

[Signature of Norma I. Cortez] (SEAL)

DANIEL R. CORTEZ (SEAL)

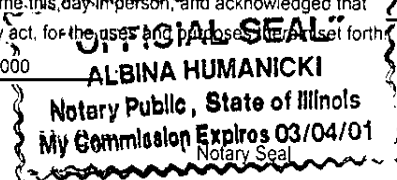
[Signature of Daniel R. Cortez] (SEAL)

STATE OF ILLINOIS }
COUNTY of COOK } SS

I, _____
a Notary Public in and for the residing in said County, in the state aforesaid, DO

HEREBY CERTIFY THAT _____ NORMA I. CORTEZ AND DANIEL R. CORTEZ, HER HUSBAND _____ personally known to me
to be the same person(s) whose name(s) 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 use and purposes therein set forth. Given under
my hand and Notarial Seal this _____ 29TH _____ day of _____ SEPTEMBER _____ 2000

[Signature of Notary Public]



BOX 158



UNITED CREDIT UNION
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FIXED RATE LOAN MORTGAGE

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FINAL PAYMENT IN 5 YEARS and NEED NOT BE RENEWED

TRUST DEED/INSTALLMENT NOTE DISCLOSURE RIDERS

RIDER #1

This loan will be repaid in accordance with a 30 year loan amortization schedule.

RIDER #2

CHANGE OF OWNERSHIP

If the undersigned conveys, sells, transfers or assigns, or enters into an agreement to convey, sell, transfer or assign all or any part of such real estate, or any interest therein without the prior written consent of the holder hereof, excluding the following:

- A) The creation of a mortgage encumbrance against the real estate, which is subordinate to said mortgage;
- B) The grant of a leasehold interest of three years or less, not containing an option to purchase;
- C) A transfer by devise, or descent

The holder hereof; at his option, may declare all sums due hereunder immediately payable.

RIDER #3

ESCROW ACCOUNT

The mortgagor(s) shall pay and deposit with the legal holder of the fixed rate installment note on a monthly basis one twelfth (1/12) of the real estate taxes attributable to this property based upon the most recent ascertainable real estate tax bill. In addition the mortgagor(s) shall pay and deposit one twelfth (1/12) of all required insurance premium(s) relating to this loan. All escrow account monies shall be held by UNITED CREDIT UNION in a dividend bearing account for the benefit of the mortgagor(s) at the same rate and terms as applicable for the regular share savings account.

RIDER #4

SECURITY FOR OTHER INDEBTEDNESS

PROTECTION OF LEGAL HOLDER'S SECURITY - If mortgagor(s) fail to perform the covenants and agreements contained in this mortgage or if any action or proceeding(s) is commenced which materially affects legal holder's interest in the property, including but not limited to eminent domain, insolvency, code enforcement, "Civil or criminal forfeiture proceedings pursuant to the United States Code, as amended from time to time," arrangements, or proceedings involving a bankruptcy or decedent, then at legal holder's option, upon notice to mortgagor(s) may make such appearances, disburse such sums and take such action as is necessary to protect legal holder's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the property to make repairs.

If legal holder required mortgage insurance as a condition of making the loan secured by this mortgage, mortgagor(s) shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with mortgagor(s) and legal holders written agreement or applicable law. Mortgagor(s) shall pay the amount of all mortgage insurance premiums in the manner provided herein.

Any amounts disbursed by legal holder pursuant in this paragraph with interest thereon, shall become additional indebtedness of mortgagor(s) secured by this mortgage. Unless mortgagor(s) and legal holder agree to other terms of payment, such amounts shall be payable upon notice from legal holder to mortgagor(s) requesting payment thereof and shall bear interest from the date of disbursement at the rate payable from time to time on the outstanding principal balance under the terms and conditions of this note, unless payment of interest at such rate would be contrary to applicable law in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph shall require legal holder to incur any expense or take any action hereunder.

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Initials

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FUTURE ADVANCES

RIDER #5

Upon request of mortgagor(s), legal holder at its option may prior to release of this mortgage, may make future advances to mortgagor(s). Such future advances with interest thereon, shall be secured by this mortgage when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the additional sums of money advances exceed one-half (1/2) of the principal amount secured by this mortgage.

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RIDER #6

LOAN RATE CHANGE

At no time during the original mortgage period or any subsequent renewals, the interest rate charged will not exceed 25.00% APR per annum.

RIDER #7

ASSIGNMENT

It is expressly understood and agreed that the holder may assign this installment note for value to a third party.

RIDER #8

MONTHLY PAYMENTS SUBMITTED - "MATURITY DATE"

Monthly payment submitted in funds not available until collected shall continue to bear interest until collected. If monthly payment becomes due and payable on a Saturday, Sunday or legal holiday under the laws of the United States of America and/or the State of Illinois, the due date of said monthly payment shall be payable at the rate specified during such extension.

WITNESS the hand and seal of Mortgagors the day and year first above written.

Norma I. Cortez [SEAL] _____ [SEAL]

NORMA I. CORTEZ
Daniel R. Cortez [SEAL] _____ [SEAL]
DANIEL R. CORTEZ

STATE OF ILLINOIS } SS I, the undersigned _____
COUNTY of COOK } a Notary Public in and for the residing in said County, in the state aforesaid, DO HEREBY CERTIFY

THAT NORMA I. CORTEZ AND DANIEL R. CORTEZ, HER HUSBAND
personally known to me to be the same person(s) whose name(s) 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
Given under my hand and Notarial Seal this 29TH day of SEPTEMBER 2000

Albina Humanicki
Notary Public

