

# UNOFFICIAL COPY



Mercedes-Benz  
Credit Corporation

MORTGAGE  
ILLINOIS

RETURN TO: 1555257-15  
LEXIS® DOCUMENT SERVICES  
135 South LaSalle Street, Suite 2260  
Chicago, Illinois 60603



09151747

THIS MORTGAGE is made on November 25, 1999. The owner(s) of the property who is/are giving this Mortgage (known as the "Mortgagor(s)") is/are Noel and Janet Debacker.) This Mortgage is given to MERCEDES-BENZ CREDIT CORPORATION, a Delaware corporation (known as the "Mortgagee"), whose address is 201 Merritt 7, Suite 700, Norwalk, Connecticut 06856, or its successors and assigns. In this Mortgage, the terms "you", "your" and "yours" refer to the Mortgagor(s), and the terms "we", "us" and "our" refer to the Mortgagee.

You owe us the principal sum of Thirty One Thousand Three Hundred Fifteen and 30/100 Dollars (\$31,315.80), plus interest. This debt is evidenced by a Retail Installment Contract (the "Contract") dated September 25, 1999, which provides for monthly payments with the full debt, if not paid earlier, due and payable on October 25, 2004. In consideration of this debt, you do hereby mortgage, grant and convey to us, and our successors and assigns, that certain real property located in the County of Cook, State of Illinois, and more fully described in EXHIBIT A, which is attached hereto and made a part hereof, which property is more commonly known as (street address) 218 Central Park, (city) Wilmette, Illinois (zip code) 60091-3204 ("Property Address"), together with all the improvements now or hereafter erected on the property, all easements, appurtenances and fixtures now or hereafter a part of the property, and power of sale to the extent permitted by law. All replacements and additions shall also be covered by this Mortgage. All of the foregoing is referred to in this Mortgage as the "Property."

This Mortgage secures to us: a) the repayment of the debt evidenced by the Contract, with interest, and all refinancings, renewals, extensions and modifications of the Contract; b) the payment of all other sums, with interest, advanced under this Mortgage to protect the Property and our rights in the Property; and c) the performance of your promises and agreements under this Mortgage and the Contract.

YOU REPRESENT to us that you are the lawful owner of the Property and have the right to mortgage, grant and convey the Property to us as provided in the Mortgage and that the Property is unencumbered, except for encumbrances of record. You warrant and will defend generally the title to the Property against all claims and demands of anyone, subject to any encumbrances of record.

YOU AND WE promise and agree with each other as follows:

- 1. Payment of Principal, Interest and Other Charges.** You shall pay when due the principal of and interest owing under the Contract and all other charges due under the Contract.
- 2. Payments of Taxes and Insurance.** You will pay, when due, all taxes, assessments, leasehold payments or ground rents (if any), and premiums for hazard insurance on the Property and mortgage insurance (if and to the extent required by us).
- 3. Prior Mortgages; Charges; Liens.**
  - a) You shall perform all of your obligations under any mortgage, deed of trust or other security instruments with a lien which has priority over this Mortgage (a "Prior Mortgage"), including your promises to make payments when due. You shall not increase, amend or otherwise modify any Prior Mortgage without our prior written consent.
  - b) You shall pay all taxes and assessments, leasehold payments or ground rents (if any), fines and charges of any kind against the Property which may attain priority over this Mortgage or any advance under the Contract or this Mortgage.

c) You shall promptly discharge any lien (other than a lien disclosed to us in your application or in any title report we have obtained) which has or attains priority over this Mortgage or any advance to be made under the Contract or this Mortgage.

d) Upon our request, you shall promptly furnish to us all notices of amounts to be paid under this paragraph 3 and receipts evidencing any such payments you make directly.

#### 4. Hazard Insurance.

a) You shall keep the Property insured against loss by fire and hazards included within the term "extended coverage". This insurance shall be maintained in the amounts and for the periods that we require. You may choose any insurer reasonably acceptable to us. Insurance policies and renewals shall be acceptable to us and shall include a standard mortgage clause. All insurance policies on the property, whether required by us or not, shall identify us as a "mortgagee". If we require, you shall promptly give us all receipts of paid premiums and renewal notices.

b) You shall promptly notify the insurer and us of any loss. We may make proof of loss if you do not promptly do so. Insurance proceeds shall be applied to restore or repair the Property damaged, if i) you are not in default of your obligations under the Contract and this Mortgage, ii) restoration or repair is economically feasible, and iii) the value of the Property would not be lessened. Otherwise, insurance proceeds shall be applied to sums secured by this Mortgage, whether or not then due, with any excess paid to you.

c) If we acquire the Property at a forced sale following your default, your right to any insurance proceeds resulting from damage to the Property prior to the acquisition shall pass to us to the extent of the sums secured by this Mortgage immediately prior to the acquisition.

#### 5. Preservation and Maintenance of Property; Leaseholds.

You shall not destroy, damage or substantially change the Property or allow the Property to deteriorate or go to waste. If this Mortgage is on a leasehold estate in the Property, you shall fully comply with all terms of the ground lease.

#### 6. Protection of Our Rights in the Property; Inspection.

If you fail to perform the promises and agreements contained in this Mortgage, or there is a legal proceeding that may significantly affect our rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then we may do, and pay for, anything necessary to protect the Property's value and our rights in the Property. Our actions may include paying any sums secured by a lien which has priority over this Mortgage or any advance under the Contract or this Mortgage, appearing in court, paying reasonable attorneys' fees, paying any sums which you are required to pay under this Mortgage and entering on the Property to make repairs. We do not have to take any action we are permitted to take under this paragraph. Any amounts we pay under this paragraph 6 shall become additional debts you owe us and shall be secured by this Mortgage. These amounts shall bear interest from the disbursement date at the rate established under the Contract and, at our option, shall be either payable on demand or added to the outstanding principal balance of the Contract. We may inspect the Property at any reasonable time and upon reasonable notice.

09151747

9546/0047 49 001 Page 1 of 8  
1999-12-10 13:52:30  
Cook County Recorder 67.50

UNOFFICIAL COPY

Property of Cook County Clerk's Office

Debtor: MORTGAGE BETWEEN NOEL & JANET DE  
Juris: Recorder of Deeds, Cook County, IL  
(UP TO N) - ("D")  
1656257 - 15



Return To:  
LEXIS Document Services  
135 S. LaSalle St., Suite 2260  
Chicago, IL 60603  
Phone: (312) 201-1273

7. **Possession of the Property.** You shall have possession of the Property until we have given you notice of default pursuant to paragraph 15 of this Mortgage.
8. **Condemnation.** The proceeds of any award for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance instead of condemnation, are hereby assigned and shall be paid to us.
9. **Transfer of the Property.** Unless prohibited by applicable law, if all or any part of the Property or any interest in it is sold or transferred without our prior written consent, we may, at our option, require immediate payment in full of all sums secured by this Mortgage.
10. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The promises and agreements made in this Mortgage shall bind and benefit your heirs, personal representatives and permitted assigns. Your promises and agreements shall be "joint and several" (that is, they shall be your joint obligations and also your individual obligations). Anyone who co-signs this Mortgage but does not also co-sign the Contract: a) is co-signing this Mortgage only to mortgage, grant and convey such person's interest in the Property; b) is not personally obligated to pay the Contract, but is obligated to pay all other sums secured by this Mortgage; and c) agrees that we and anyone else who signs this Mortgage as a Mortgagor may agree to extend, modify, refrain from exercising any rights and/or remedies or make any accommodations regarding the terms of this Mortgage or the Contract without such person's consent.
11. **Notices.** Unless otherwise required by law, any notice to you provided for in this Mortgage shall be hand-delivered or mailed by first class mail to the Property Address or to any other address you designate by written notice to us, and, if mailed, such notice shall be deemed "given" two (2) days following the date of such notice. Unless otherwise required by law, any notice to us shall be hand-delivered or mailed by certified or registered mail to our address stated above or to any other address we designate by written notice to you.
12. **Governing Law; Severability.** This Mortgage shall be governed by Federal law and, except as preempted by Federal law, by the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Mortgage or the Contract conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Contract which can be given effect without the conflicting provision. To this end the provisions of this Mortgage and the Contract are declared to be severable.
13. **Sale of Contract; Change of Loan Servicer.** The Contract or a partial interest in the Contract (together with this Mortgage) may be sold one or more times without prior notice to you. A sale may result in a change in the entity that collects monthly payments due under the Contract and this Mortgage (known as the "Loan Servicer"). There also may be one or more changes of the Loan Servicer unrelated to the sale of the Contract. If there is a change of the Loan Servicer, you will be given written notice of the change as required by applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any information required by applicable law.
14. **Hazardous Substances.**  
a) You shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. You shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of Hazardous Substances in quantities that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.  
b) You shall promptly give us written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which you have actual knowledge. If you learn or are notified by any government or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, you shall promptly take all necessary remedial actions in accordance with Environmental Law and provide us with written notice thereof.  
c) As used in this Mortgage, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this Mortgage, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located pertaining to health, safety or environmental protection, and regulations issued with respect thereto.
15. **Default; Remedies; Forbearance.** We shall give notice to you prior to acceleration following your default of any covenant or agreement in this Mortgage (but not prior to acceleration under paragraph 9 unless applicable law provides otherwise). The notice shall specify: 1) the default; 2) the action required to cure such default; 3) a date, not less than 30 days from the date the notice is mailed to you, by which such default must be cured; and 4) that failure to cure such default on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform you of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense you may have to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, we may, at our option, require immediate payment in full of all sums secured by this Mortgage without further demand and may foreclose this Mortgage by judicial proceeding. We shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 15, including but not limited to, reasonable attorney's fees as permitted by applicable law, but not to exceed 20% of the amount decreed for principal and interest (which fees shall be allowed and paid as part of the decree or judgment), and costs of title evidence.
16. **Borrower's Right to Reinstate.** Notwithstanding our acceleration of the sums secured by this Mortgage due to your breach, you shall have the right to have any proceedings begun by us to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: a) you pay us all sums which would be then due under this Mortgage and the Contract had acceleration not occurred; and b) you take such action as we may reasonably require to assure that the lien of this Mortgage, our interest in the Property and your obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by you, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.
17. **Release.** Upon payment of all sums secured by this Mortgage, this Mortgage shall become null and void. We shall discharge this Mortgage without charge to you. Unless prohibited by applicable law, you shall be responsible for the payment of charges to record the release.
18. **Waivers.** To the extent permitted by law, you waive and release any error or defects in proceedings to enforce this Mortgage, and hereby waive the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale, right of valuation and appraisal. *Additionally you expressly waive your rights to a homestead exemption in the Property.*

# UNOFFICIAL COPY

MORTGAGE  
ILLINOIS

09151747

EXHIBIT A  
TO  
MORTGAGE

This is Exhibit A to a Mortgage in favor of Mercedes-Benz Credit Corporation, dated November 25, 1999, and executed by (name of Mortgagor) Noel and Janet Debacker.

Description of Property:

*Noel*

Property of Cook County Clerk's Office

**CLERK:**

If detached from the above-described document, please return to Mercedes-Benz Credit Corporation, 201 Merritt 7, Suite 700, Norwalk, Connecticut 06856, Attention: Amiee Teal.

# UNOFFICIAL COPY

MORTGAGE  
ILLINOIS

19. **Documentary Stamp Taxes and Intangible Taxes.** You agree to pay any and all present and future documentary stamp taxes and non-recurring intangible taxes with respect to this Mortgage and the Contract. You shall indemnify and hold us harmless from and against any and all loss, liability, claim, deficiency or expense, including, without limitation, interest, penalties and legal fees, which we may have heretofore or hereafter incurred in connection with any and all present and future documentary stamp taxes and non-recurring intangible taxes with respect to this Mortgage and the Contract.

under such laws and regulations, nor to override any limitations on our rights imposed by such laws and regulations; and any provisions hereof which would have such an effect shall be considered null and void.

21. **Riders to this Mortgage.** If one or more attachments to this Mortgage (known as "riders") are executed by you and recorded together with this Mortgage, the promises and agreements contained in each such rider shall be incorporated into and shall amend and supplement the promises and agreements of this Mortgage as if the rider(s) were part of this Mortgage.

BY SIGNING BELOW, you accept and agree to the terms and covenants contained in this Mortgage and any rider(s) executed by you and recorded with it.

20. **Superseding Law.** The indebtedness evidenced by the Contract is also secured by a lien on personal property pursuant to the terms and conditions of the Contract and subject to laws and regulations applicable thereto. The terms and conditions of this Mortgage are not intended to be in derogation of any rights to which you are entitled

WITNESS:

*Theodore Albert DeBacker*

Printed Name: THEODORE ALBERT DEBACKER

*Christine Rosario*

Printed Name: CHRISTINE ROSARIO

*Noel A. DeBacker* (S&B)

Mortgagor  
Printed Name: Noel A. DeBacker

219-64-1525  
Social Security Number

218 Central Park Avenue  
Wilmette, IL 60091  
Address

*Janet M. DeBacker* (S&B)

Mortgagor  
Printed Name: Janet M. DeBacker

326-46-0847  
Social Security Number

218 Central Park  
Wilmette, IL 60091  
Address

09151747

# UNOFFICIAL COPY

## ACKNOWLEDGEMENT

STATE OF ILLINOIS, Cook County ss:

I, CHRISTINE ROSARIO, a Notary Public in and for said county and state, do hereby certify that Noel and Janet Debacker, personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument at his/her/their free voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal this 24 day of NOV, 1999



Notary Public, Christine Rosario County, Illinois.  
CHRISTINE ROSARIO

Print Name

12-17-02

My Commission Expires

This instrument was prepared by or under supervision of: Mercedes-Benz Credit Corporation

Jeffrey Dube  
600 Embassy Row - Suite 160  
Atlanta, GA 30328

09151747

Property of Cook County Clerk's Office



95268115

Warranty Deed  
TENANCY BY THE ENTIRETY  
Statutory (ILLINOIS)  
(Individual to Individual)

09151747

THE GRANTOR (Name and Address)

Noel A. DeBacker and Janet M. DeBacker, his wife,

DEPT-01 RECORDING

\$25.00

T#5555 TRAN 8466 94/24/95 11:27:00

#2394 # JJ #-95-248115

COOK COUNTY RECORDER

95268115

(The Above Space for Recorders Use Only)

of the Village of Wilmette County of Cook State of Illinois for and in consideration of Ten and No/100 (\$10.00) DOLLARS, and other good and valuable consideration in hand paid, CONVEY and WARRANT to

Noel A. DeBecker and Janet M. DeBacker  
218 Central Park, Wilmette, Illinois 60091  
(Names and Address of Grantees)

as husband and wife, not as Joint Tenants or Tenants in Common but as TENANTS BY THE ENTIRETY, the following described Real Estate situated in the County of Cook in the State of Illinois, to wit: (See page 2 for legal description.)

TO HAVE AND TO HOLD said premises as husband and wife, not as Joint Tenants or Tenants in Common but as TENANTS BY THE ENTIRETY forever. SUBJECT TO: (See page 2 for subject to).

Permanent Index Number(s) (PIN): 05-33-403-020-0000 and 05-33-403-021-0000

Address(es) of Real Estate: 218 Central Park, Wilmette, Illinois 60091

DATED this 7TH day of APRIL 1995

PLEASE PRINT OR TYPE NAME(S) BELOW SIGNATURE(S)

Van A. Mann (SEAL)  
Noel A. DeBacker  
Janet M. DeBacker (SEAL)

State of Illinois, County of Cook ss I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Noel A. DeBacker and Janet M. DeBacker, 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.



Given under my hand and official seal, this 7TH day of April 1995  
Commission expires DEC 12 1996  
Robert P. Haberlein  
Notary Public

This instrument was prepared by: Lawrence I. Richman, Neal Gerber & Eisenberg, Two N. LaSalle, Suite 2100, Chicago, Illinois 60602

95268115

UNOFFICIAL COPY

Legal Description

of premises commonly known as 218 Central Park, Wilmette, Illinois 60091

Lots 20 and 21 in Block 1 in Straubes Addition to Wilmette, Section 33, Township 42 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

09151747

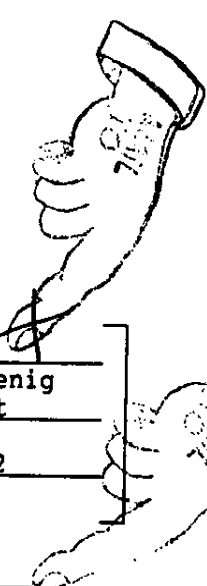
SUBJECT TO: General taxes for 1994 and subsequent years and easements, covenants, conditions and restrictions of record.

THIS TRANSACTION EXEMPT UNDER THE PROVISIONS OF PARAGRAPH (e), SECTION 4 OF THE REAL ESTATE TRANSFER TAX ACT.

Jim Jelik Agent 4/7/95 Date

Village of Wilmette  
Real Estate Transfer Tax  
Exempt  
APR 17 1995  
Exempt 3363 Issue Date

95288115



Mail to:

Neal Gerber & Eisenberg  
Attention: Jeanine L. Jenig  
Two North LaSalle Street  
Suite 2100  
Chicago, Illinois 60602

NO CHANGE  
SEND SUBSEQUENT TAX BILLS TO:

Noel A. and Janet M. DeBacker  
(Name)  
218 Central Park  
(Address)  
Wilmette, Illinois 60091  
(City, State and Zip)

Or: Recorder's Office Box No. 26