MORTGAGE



Y: CAROLYN POTTS ONE NORTH DEARBORN STREET CHICAGO IL 60602

CITICORP SAVINGS

Corporate Office
One South Dearborn Street
Chicago, Illinois 60603
Telephone (1 312 977 5000)

ACCOUNT NUMBER 00000742379

86404229

THIS MORTGAGE ("Security Instrument") is given on AUGUST 11TH, 19 86 The mortager is (NICHOLAS G WANDA AND JANE A WANDA HIS WIFE

("Borrower"), This Security I saturment is given to Citicorp Savings of Illinois, a Federal Savings and Loan Association, which is organized and existing under the lives of The United States, and whose address is One South Dearborn Street, Chicago, Illinois 60603. ("Lender"). Borrower owes Lender the principal sum of THIRTY—THOUSAND AND 60/160 Dollars (U.S. \$ 30,000,00). This debt is evidenced

Dollars (U.S. \$ 30,000.00). 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 of SEFTEMBER 01 2001

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (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 Borre wer's covenants and agreements under this Security Instrument and Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located the County of COOK.

State of Plano's.

-86-404209

LOT 10 IN BLOCK 4 IN BARRETT BROTHERS ADDITION TO TINLEY PARK IN SECTION 31, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 9, 1956 AS DOCUMENT 16664915 IN COOK COUNTY, ILLINOIS.

I.D. #28-31-110-004 /m (

13.00 T1.027 (TRAN 0109 09/10/86.10:17:00 ・ 1892世日 ※一名5一年回年229 COUNTOUNTY REGISTER

which has the address of

B 6913 W 176TH STREET

(Street)

TINLEY FAI

Illinois

60477

("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by Jurisdiction to constitute a uniform security instrument covering real property.

1300

Any amounts disbursed by Lene and shall be payable, with interest, upon hones from Lender to Borrower requesting payment, disbursement at the Note rate and shall be payable, with interest, upon honce from Lender to Borrower requesting payment, disbursement at the Note rate and shall be payable, with interest, upon honce from Lender to Borrower requesting payment,

any sums secured by a lien which has priority over this Security instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7. Lender does not have to do whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying (such as a proceeding in bankruptey, probate, for condemnation or to enforce laws or regulations) then Lender may do and pay for agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptey, probate, for condemnation or to enforce laws or tender's rights in the Property Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and Lender agrees to the merger in writing.

I with the provisions of the lease, and it Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless. Lender agrees to the merger in writing. the Property, allow the Property, to deteriorate or commit waste, II this Security Instrument is on a leasehold. Borrower shall comp-6. Preservation and Maintenance of Property: Leaseholds. Borrower shall not destroy, damage or substantially change

acquisition. et prior to the nequisition shall pass to Lender to the extent of the secured by this Security Instrument immediately prior to the 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Properthe due date of the monthly payments referred to in paragraphs I and 2 or change the amount of the payments. It under paragraph

Instrument, whether or not then due. The 30-day period will begin when the notice is given, O. 7.7.7 (\$10.00) that the notion of postpone. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security ty; or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim; then Lender may Tepair is morred by this Security Instrument, whether or lessened, the insurance proceeds shall be oppied to the sums Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to it sto ation or repair of the

may make proof of loss if not made promptly by Borrower. Premiums and cenewal notices and renewals, if Lender requires, Borrower shall promptly kit to Lender and shall promptly kit to Lender and Lender Lender and renewals of loss, Borrower shall promptly kit to Lender and Lender Lender Lender and Lender Lender Lender and Lender Lender Lender Lender and Lender Lender Lender Lender and Lender L

viding the insurance shall be chosen by Borrower subject to Lender's approval which shaur of be universonably withheld surance. This insurance shall be maintained in the amounts and for the periods that Lender squires. The insurance carrier proagginac tota by fire, hazards included within the term "extended coverige" and citic hazards for which Lender requires in-And the stand in a manuser Borrower shall keep the improvements now existing an area from the Property insured

or take one or more of the actions set forth above within 10 days of the giving a notice. atiain priority over this Security Instrument. Lender may give Borrower a notir e idt atifying the lien. Borrower shall satisfy the lien subordinating the lien to this Security Instrument. If Lender determines that 2-7 per of the Property is subject to a tien which may the lieu or forteture of any part of the Property; or (c) secures from the rose of the lieu an agreement satisfactory to Lender Borrower shall promptly discharge any lien which has proceedings which it is a contray instrument unless Borrower: (a) agrees to the payment of the obligation secured by the lien in a manner creptable to Lender; (b) contests in good failh the lien by or defends against enforcement of the person of the lien by or defends against enforcement of the lien by the lien by the payment of the payment of the lien by the payment of the payment of the lien by the lien

tower makes these payments directly, Borrower shall promptly furr shito Lender receipts evidencing the payments person owed payment. Borrower shall prompily furnish to Lender of amounts to be paid under this paragraph. If Bory obligations in the manner provided in paragraph 2, or it not hat manner, Borrower shall pay them on time directly to the which may stigin priority over this Security Instrument, and easehold payments or ground rents, if any. Borrower shall pay these, 4. Charges; Liens. Borrower shall pay all tat ee, e seesments, charges, fines and impositions attributable to the Property

amonute payable under paragraph 2; fourth, to inter as due; and last, to principal due.

the sums secured by this Security Instrume 11.

3. Application of Payments. Unless applicate provides otherwise, all payments received by Lender under paragraphs to made application of Payments to late charges due under the Mote; third, to be applied: first to late charges due under the Mote; third, to

prior to the sale of the Property of its acquality, by Lender, any Funds held by Lender, at the time of application as a credit against Upon payment in full of all sur, is serured by this Security Instrument, Lender shall apply, no later than immediately theid by Lender, Lender shall apply, no later than immediately

deficiency in one or more payments a required by Lender. by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amounts necessary to make up the tion; cities promptly repaid to Enfower or credited to Borrower on monthly payments of Fundstill the amount of the Funds held dates of the escrow items. All eveced the amount required to pay the escrow items when due, the excess shall be, at Borrower's opit the amount of the I unds held by Lender, together with the future monthly payments of Funds payable prior to the due

pledged as additionary contive for the sums secured by this Security Instrument. of the Funds showing redits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are quired to pay Bot 🗢 🖟 any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting terest shall be 14.4 do 7 the Funds. Unless an agreement is made or applicable law requires interest to be paid, Londer shall not be reterest on the Fan sand applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that incharge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower inagency (including) Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state

escrow items items are called "cscrow items". Lenderimay estimate the Funds due on the basis of current dain and ressonable estimates of future rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These Of i(a) yearly taxes and dissessments which may attain priority over this Security instrument; (b) yearly leasehold payments or ground. Lender on the day, monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth

2. Funds for Taxes and insurance Subject to applicable law of to a written waiver by Lender Borrower shall pay to I. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and interest on the debt evidenced by the Note and any prepayment and interest on the debt evidenced by the Note and any prepayment and interest on the principal and interest on the principal and interest of t UNEORM COVENANTS, Borrower and Lender covenant and agree as follows:

ામાં કાર્યા કાર્યા કાર્યા કાર્યા મામ મેરે તાલાક ફાઇ નથે લાઈએ હોઇ હોઇ હોઇ હોઇ હોઇ હોઇ હોઇ કરે કે તે કરે કે તે મ મામ કાર્યા કાર્યા કાર્યા કાર્યા કાર્યા કોઈ તાલા માટે મામ કે હોઇ હોઇ હોઇ હોઇ હોઇ હોઇ હોઇ હોઇ કે મામ કાર્યા કાર્ય

ફેર્સામાં ઉપયો કોમ્પ્રાઇએમિકિસમાં જેમાં માત્ર સ્વારકોના માટે મહેલ કે કહાના ("મહિમાર્ય) કાર મહત્વના જો જામક દેશન

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ત્રો જુલે જેવા કાલું ફિલ્મોના સંસ્થિતિ કે કુલ જુલ જુલ કરવા કરાઈ છે. અને કુલ કુલ કુલ કાલ કરે કરો હોય છે. કુલ કરો ક

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NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise.) The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable at-

torneys' fees, and then to the sums secured by this Security Instrument.

21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Be crower. Borrower shall pay any recordation costs.

22. Waiver of He mestead. Borrower waives all right of homestead exemption in the Property.

23. Riders to this se urity Instrument. If one or more riders are executed by Borrower and recorded together with this

the covenants and agreements of this Security Instrument as it box(es)]	the rider(s) were a part of this Security Instrument. [Check applicable
Adjustable Rate Rider Conde	ominium Rider 2-4 Family Rider
Graduated Payment Rider Plann	ed Unit Development Rider
Other(s):[specify]	 A section of the sectio
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IN WITHESS WHEREOF, Borrower has executed this wicking	 A second of the s
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STATE OF ILLINOIS,	County ss:
THE UNDERSIGNED	, a Notary Public in and for raid county and state, do
hereby certify that NICHOLAS G WANDA A	ND JANE A WANDA HIS WIFF
MICHOCHS G MHMMH F	MAD THISE HE WHATH LITTE MILE
and the second of the second o	
, personally know	n to me to be the same Person(s) whose name(s)
subscribed to the foregoing instrument, appeared before me th	is day in person, and acknowledged that
signed and delivered the said instrument as THEIR	free and voluntary act, for the uses and purposes therein set forth.
	and I Land
Civen under my hand and official seal, this	day of, 19 de
My Commission expires:	
* "OFFICIAL SEAL"	
HENRY C. KIELY, Notary Public Cook County, State of Illinois	Notary Public
My Commission Expires 10/5/86	Commence of the second second of the second
(Space Below This Line Res	erved For Londer and Recorder)
CCOUNT NUMBER 00000742379	BOX \$165
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. 13 or 17. berruc to bad notiansteen on it as evit ac cleration under paragraphs unchanged Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effecment, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the flen of this Security Instru-(b) entry of a judgment enforcing this Security Instrument, Those conditions are that Borrower; (a) pays Lender and default of any other would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument, or ment of this Security Instrument discontinued at any time prior to the earlier of (a) 5 days (or such other period as applicable law

this Security Instrument without further notice or demand on Borrower (this Security Instrument without further notice or demand on Borrower (this Security Instrument shall have the right to have enforcestrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by

less than 30 days from the date the notice is delivered or malled within which Borrower must pay all sums secured by this Security ininstrument.
If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not

strument, However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Lender, sprior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Insold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a majural person) without 17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is

Borrower's Copy. Borrower shall be given one conformed copy of the Mote and of this Security Instrument. without the conflicting provision. To this end the provisions of this Security Instrument and the Mote are declared to be severable. applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note, which in he given effect

15. Governing Law, Severability. This Security instrument shall be governed by federal law and the jurisdiction in which the Property is located. In the event that any provision of clause of this Security Instrument of the jurisdict with

dentagated sidt ini bobivorg as novig med benedet when given group on page to have been all in this page. any other address Borrower designates by notice to Lender. Any notice to Lender, shall be given by in the Security Instructess and designates Lender designates by notice to Borrower, Any notice provided for address Lender designates by notice to Borrower, Any notice provided for any other address Lender designates by notice to Borrower, Any notice provided for any other address Lender designates by notice to Borrower, Any notice provided for the Security Instruction it by first class mail unless applicable law requires use of another method. The notice shall be direct of to the Property Address or 14. Notices. Any notice to Borrower provided for in this Security Instrument shall be, then by delivering it or by malling

exercises this option, Lender shall take the steps specified in this second paragraph of pargra, b. 17. paymentin full of all sums secured by this Security Instrument and may invoke any remedies ; e mitted by paragraph 19:1 IL Lender provision of the Note or this Security Instrument unenforceable according to its terms, Leader, at its option, may require immediate

13. Legislation Affecting Lender's Rights. If enaciment or expiration of er al eal is laws has the effect of rendering any If a refund reduces principal, the reduction will be treated as a partial prepayment withe at any prepayment charge under the Note. Lender may choose to make this refund by reducing the principal owed under the Mr. e or by making a direct payment to Borrower. mitted limit; and (b) any sums already collected from Borrower which exceeded p mitted limits will be refunded to Borrower. ceed the permitted limits, then; (a) any such loan charge shall be reduced by the imount necessary to reduce the charge to the perand that law is finally interpreted so that the interest or other loan charges to love of to be collected in connection with the loan ex-

regard to the terms of this Security Instrument of the Note without tha Notrower's consent.

12. Loan Charges. If the loan secured by this Security Instrumer, 's subject to a law which sets maximum loan charges, ment; and (c); agrees that Lender and any other Borrower may at ree ' 2 extend; modify, forbear, or make any accommodations with perty under the terms of this Security instrument (b) is not personally obligated to pay the sums secured by this Security Instru-Acceute the Note: (a) ha co-signing this Security Instrument on y to mortgage, grant and convey that Borrower's interest in the Pro-

ty instrument shall bind and benefit the successors and a sign of Lender and Borrower, subject to the provisions of paragraph 17. Borrower who co-signs this Security Instrument but does not 11. Successors and Assigna Bound; Joint and Saveral Liability; Co-signers. The covenants and agreements of this Securi-

terest. Any forbearance by Lender in exercising any a ght or remedy shall not be a whaver of or preclude the exercise of any right or sums secured by this Security instrument by reston of any demand made by the original Borrower or Borrower's successors in inmence proceedings against any successor in inter st or refuse to extend time for payment or otherwise modify amortization of the operate to release the liability of the original Portower or Borrower's successors in interest; Lender, shall not be required to comamortization of the sums secured by this is unity instrument granted by Lender to any successor in interest of Borrower shall not 10. Horrower Not Released . Ao. oearance By Lender Not a Walver; Extension of the time for payment or modification of

the due date of the monthly pay ner to ferred to in paragraphs I and 2 or change the amount of such payments. Unless Lender and Borre, et otherwise agree in writing, any application of proceeds to principal shall not extend or posipone

this Security Instrument, wheth tornot then due. authorized to collect and apr. y the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by

award or sertle a clain. 11 da nages, Borrower falls to respond to Lender Mithin 30 da well in clain the notice is given. Lender is It the Propert, is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an

market value of the Art perty immediately before the taking. Any balance shall be paid to Borrower: mnitibiled by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair Touget officer is caree in miling the same scorted by this Security instrument shall be reduced by the smount of the proceeds whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, paid to Lender.

Sorrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9 "Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation, are hereby assigned and shall be demnation or other taking of any part of the Property, or for conveyance in the of condemnation, are hereby assigned and shall be

Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give

Cordance with Borrower's and Lender's written agreement or applicable law. pay the premiums required to maintain the insurance in offect until such time as the requirement for the insurance terminates in ac-All Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall