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86465431

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on SEPTEMBER 19TH
 19..... The mortgagor is JOHN A. KEATE and JUDITH A. KEATE, HIS WIFE
 ("Borrower"). This Security Instrument is given to
 CLYDE FEDERAL SAVINGS AND LOAN ASSOCIATION, which is organized and existing under the laws of
 THE UNITED STATES OF AMERICA, and whose address is 7222 WEST CERMAK ROAD, NORTH RIVER-
 SIDE, IL 60546 ("Lender").
 Borrower owes Lender the principal sum of ***FIFTY-FIVE THOUSAND AND 00/100***
 Dollars (U.S. \$ 55,000.00). 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 OCTOBER 1ST, 2016 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 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:

THE WEST 84 FEET OF LOT 2 IN BLOCK 3 IN FREDERICK H. BARLETT'S 83RD STREET
 ACRES, BEING A SUBDIVISION OF THE NORTH 1/2 OF THE EAST 1/2 OF THE SOUTH
 EAST 1/4 OF SECTION 32, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD
 PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

19-32-606-019
 m/c

DEPT-01 RECORDING \$13.00
 T#4444 TRAN 0175 10/08/86 14:23:00
 #3300 # D # 36-465431
 COOK COUNTY RECORDER

86465431

which has the address of 5648 W. 84TH PLACE BURBANK
 [Street] [City]
 Illinois 60459 ("Property Address");
 [Zip Code]

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.

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BOX 274

LOAN NUMBER 56782-6 JDS

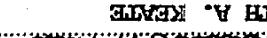
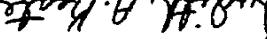
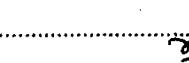
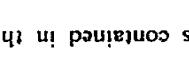
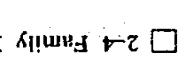
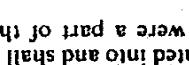
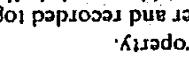
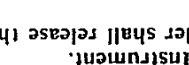
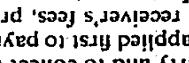
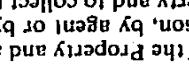
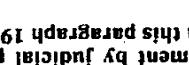
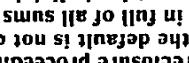
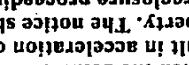
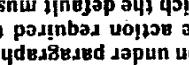
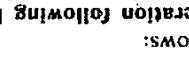
ELLEN M. SWANSON
OCTOBER 2000
Merry Maids, Inc.
147 Commonwealth Avenue, Suite 300

Northridge, Calif. 91346
(Address)
7222 West Germain Road
(Name)

This instrument was prepared by:
VINCENT F. GIULIANO
RESIDENT COUNSEL

Given under my hand and official seal, this day of
My Commission expires: 3-19-89
Bob Wm

do hereby certify that JOHN A. REED AND JUDITH A. ADAMS HIS WIFE
..... personally known to me to be the same person(s) whose name(s) ARE
..... subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they
..... signed and delivered the said instrument as
..... free and voluntarily act, for the uses and purposes herein

JOHN A. KERATE(SEAL)	JOHN A. KERATE(SEAL)	JOHN A. KERATE(SEAL)
JOHN A. KERATE 		
JOHN A. KERATE 		
JOHN A. KERATE 		
		
		
		
		
		
		
		
		
		
		
		
		
		
		
		
		
		
		
<img alt="Handwritten signature of John A. Kerate" data-bbox="100 469		

By SIGNING Below, Borrower accepts to the terms and conditions contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

2-4 Family Rider
 Adjustable Race Rider
 Grandstaircase Pyramid Rider
 Condominium Rider
 Planned Unit Development Rider
 Other(s) [Specify]

22. Whether or not Home Instead Borrower waves all right to home metred equipment in the property.
23. Failure to pay to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the coverments and agreements of each such rider shall be incorporated into and shall amend and supplement this instrument. [Check, if applicable box(es)]

but not limited to, reasonable attorney fees and costs of title evidence. 20. Lender in Possession. Upon acceleration 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 such property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of management costs of management of the Property and collection of the rents of the Property past due. Any rents collected by Lender or the receiver shall be applied first to payment of management costs of management of the Property and collection of the rents of the Property past due. 21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise). This notice shall specify: (a) the date the default must be cured; and (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) the date to cure the default on or before the date specified in the notice. The notice may result in acceleration of the sums secured by this Security Instrument, foreclosures by judicial proceeding and sale of the sums secured by this Security Instrument without further demand and may force sale of the property. The notice shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to attorney fees, costs, expenses, and reasonable compensation for services rendered in connection with the enforcement of this instrument.

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

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower 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 or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notices provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

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 sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then 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, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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Lender may take action against this payee if Lender does not have to do so.

7. Protection of Lenders' Rights in the Merger. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding involving this instrument, or if there is a bankruptcy proceeding against Lenders' Property (such as a proceeding in bankruptcy, probate, or a proceeding under the Bankruptcy Act), Lenders' rights in the Property may be affected. In such cases, Lenders' actions may include paying any sums secured by a lien which has priority over this Security instrument, recovering fees and expenses paid by a Lender to make repairs. Although Lenders may take action under this paragraph even if Lenders' interest in the Property is not yet perfected, Lenders' rights under this paragraph do not have to be exercised until Lenders' interest in the Property is perfected.

6. PRETERAITION AND WAIVER OF PROOF. Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the lesseehold and leasehold, Lesseeshold.

Unless otherwise agreed and Borrower otherwise agrees in writing, any application of proceeds to principal shall not extend or postpone the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If neither party has the right to any insurance policies area exceeds the sum secured by this security instrument prior to the acquisition.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Increases in premium rates or fees shall be reasonable based on the event of loss.

5. **Hazard Insurance.** Borrower shall keep the hazard insurance premiums now existing or hereafter erected on the property insured against loss by fire, hazards included within the term "excepted coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

Borrower shall promptly disclose to the payee(s) any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) consents in good faith to the lien by, or defers against enforcement of the lien in, legal proceedings which in the Lender's opinion relate to prevent the encroachment of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender to subordinate or forfeit the lien in its entirety for a period of time determined by Lender.

3. Applications for or by means, Units applicable in law provides otherwise, unless specified under the Note; second, to preparements received by Lessees due under Paragraphs 1 and 2 shall be applied first, to late charges due under Paragraph 2; fourth, to interest due, to principal due. Note: third, to amounts payable under Paragraph 2; fourth, to interest due, to principal due.

Paragraphs 1 and 2 shall be applied first, to late charges due under the Note; second, to preparements received by Lessees due under Paragraphs 1 and 2 shall be applied first, to late charges due under Paragraph 2; fourth, to interest due, to principal due.

Upon a payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If Under Paragraph 19 the Property is sold as required by Lender, Lender shall apply, no later than immediately after the sale of the Property to its acquirer by Lender, any Funds held by Lender at the time of application as a credit against the sum secured by this Security Instrument.

the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable to this Security instrument, shall give to Borrower and interest or earnings on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender may require payment of principal and interest on the Funds at any time during the term of the Note.

The Funds shall be held in an institution in which are invested of guarantee by a federal or state agency (including Lender) in which are deposited or accounts of which are insured by a federal or state authority that permits Lender to apply the Funds to pay the escrow items, analyze the account for verifying the escrow items, unless otherwise provided in writing that interest shall be paid on the Funds. Lender may not charge for holding and applying the Funds, analyzing the account for verifying the escrow items, unless otherwise provided in writing that interest shall be paid on the Funds. Lender may agree in writing that interest shall be paid on the Funds. Lender may agree in writing that interest shall be paid on the Funds. Lender may agree in writing that interest shall be paid on the Funds.

To Lender or on the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments of ground rents and assessments which may attain priority over this Security Instrument; (c) yearly hazard insurance premiums; and (d) yearly mortgage premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current rates and reasonable estimates of future rates.

1. 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 prepayments and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay