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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on October 31,
1986. The mortgagor is Thomas Koshy and Omaha Thomas, his wife,
("Borrower"). This Security Instrument is given to Bank of,
Ravenswood, which is organized and existing
under the laws of Illinois, and whose address is 1825 West Lawrence,
Avenue, CHICAGO, ILLINOIS 60640, ("Lender").
Borrower owes Lender the principal sum of Seventy Nine Thousand and no/100
Dollars (U.S. \$ 79,000.00). 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 November 1, 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 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:

Lot 81 (except the South 15 feet measured along the West line thereof) in the
Lincoln Crawford Pratt Boulevard Subdivision, a subdivision of the South 1/2 of the
East 15 acres and the South 1/2 of the West 25 acres (except therefrom the South 30
feet of that part thereof lying West of Lincoln Avenue) of the Southeast 1/4 of the
Northeast 1/4 also that part of the East 1/2 of the Southeast 1/4 lying Northeast of
the Northeasterly line of Lincoln Avenue in Section 34, Township 41 North, Range 13,
East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Tax # 10-34-231-037

DEPT-01 RECORDING \$13.00
T#1444 TRAN 0130 11/10/86 13:19:00
W3303 # ID 44-86-4529743
COOK COUNTY RECORDER

which has the address of 6829 N. Kedvale, Lincolnwood,
(Street) (City)
Illinois 60646, 07, De: ("Property Address");

13.00

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 seized 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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This instrument was prepared by Tracy K. Koshy and Dennis J. Littino, Notary Publics, 1223 W. Lawrence Avenue, Chicago, Illinois, for the sole purpose of recording, witness, and acknowledging, this instrument.

Notary Public

My Commission Expires June 25, 1989
Notary Public, State of Illinois
Commission Number
Official Seal

My Commission expires:

The foregoing instrument was acknowledged before me this October 31, 1986
by Thomas Koshy and Dennis Littino, his wife (date)

(person(s) acknowledging)

COUNTY OF Cook
STATE OF Illinois
ss:

Property of Cook County Clerk's Office

(Space Below This Line for Acknowledgment)

Thomas Koshy

(Seal)

X G. Householder

(Seal)

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

- Other(s) [Specify] Graduated Payment Rider Planned Unit Development Rider
 Adjustable Rate Rider Condominium Rider 2-4 Family Rider

Instrument (Check applicable box(es))
23. Relating to this Security Instrument, if one or more riders are executed by Borrower and recorded together with this Security Instrument, the cover agreements of each such rider shall be incorporated into and shall amend and supplement the cover agreements of this Security Instrument in all respects as if they were a part of this Security Instrument.

22. Waiver of Homeestead. Borrower waives all right of homestead exemption in the property.

Instrument without charge to Borrower. Borrower shall pay any reordination costs.

21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security instrument without notice or demand and without prejudice to the rights of the property owner.

Instrument including those upon which security interest is held by Lender shall be applied first to payment of the property receiver's balance and reasonable attorney fees, and then to the sums secured by this Security instrument.

Appointed receiver shall be entitled to enforecement of all sums secured by this Security instrument prior to the expiration of any period of redemption following judicial sale, by agent or by judge prior to the expiration of any period of redemption under paragraph 19 or abandonment of the property and all instruments.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the property and all instruments but not limited to, reasonable attorney fees and costs of title evidence.

Lender shall be entitled to collect all expenses incurred in pursuing this paragraph 19, including.

This Security Instrument without further demand and may foreclose the Security Instrument in full or all sums secured by this Security Instrument.

Before the date specified in the notice to accelerate or foreclose to the right to receive payment in full of all sums secured by this Security Instrument, Lender at its option may require immediate payment of all sums secured by this Security Instrument.

Failure of a debtor to reinstate after acceleration and the right to assert in the property. The notice shall further secure the right to reinstate after acceleration and the date specified in the notice may result in acceleration of the sums

and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums

and (e) that failure to cure the default on or before the date specified in the notice by which the default must be cured unless applicable law provides otherwise. The notice shall be given to Borrower by which the default must be cured;

unless (a) the notice is given to Borrower to accelerate payment of the debt due to the default; (b) the action required to cure the

default is (i) a notice to cure the default on or before the date specified in the notice by which the default must be cured;

19. Acceleration; Remedies. Lender further agrees to accelerate following Borrower's breach of any provision in this Security Instrument to the date the notice is given to Borrower to accelerate payment of the debt due to the default on or before the date specified in the notice by which the default must be cured;

unless (a) the notice is given to Borrower to accelerate payment of the debt due to the default; (b) the action required to cure the

default is (i) a notice to cure the default on or before the date specified in the notice by which the default must be cured;

unless applicable law provides otherwise. The notice shall be given to Borrower by which the default must be cured;

unless (a) the notice is given to Borrower to accelerate payment of the debt due to the default; (b) the action required to cure the

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

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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 notice 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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Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower accrued by this Securitization instrument. Unless Borrower and Lender agree to other terms of payment, the same amounts shall bear interest at the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requiring payment.

7. Protection of Lender's Rights in the Property; Borrower fails to perform the covenants and agreements contained in this Security Instrument or to otherwise violate the terms hereof, Lender may proceed against the property as if it were a separate entity.

6. Preferential and Maintenance of Property; Leaseholds Borrower shall hold no leasehold interest in the property or equipment used to conduct its business, unless it is necessary to do so in order to receive payment of the lease.

Under paragraph 19 the Property is equipped by Landlord, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security instrument immediately prior to the acquisition.

The Property or to pay sums secured by this Security Instrument, whether or not then due. The period will begin when the Borrower fails to pay the amounts secured by this Security Instrument, whichever of the two is given.

spplied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or replace

Carryer and Lechner, Lechner may make profit if loss is not made prominently by both sides.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals in escrow. If Lender and Borrower shall promptly give to Lender all receipts of paid premiums and renewals notices, in the event of loss, Borrower shall give prompt notice to the insurance

requisites for insurance coverage. This insurance shall be maintained within one term, except as otherwise required by State or Federal law.

notarize indemnifying the lien. Borrower shall satisfy the lien or take care or more of the actions set forth above within 10 days of the giving of notice.

recipients can include payees.

Borrower shall pay these obligations in the manner provided in Paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the Payee. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender to be paid under this paragraph.

paraphraphs ; and 2 shs ; be applied : first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under the Note; fourth, to interest due; and last, to principal due.

than immediate liability prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums accrued by Lender, and Security Instruments.

amount of the funds held by Lennder is not sufficient to pay the escrow items when due, Borrower shall pay to Lennder any amount necessary to make up the deficiency in one of the following ways:

(a) Under Paragraph 19 the Borrower is entitled to receive a refund of all amounts received by the Lender under this Security instrument, less the amount paid to the Lender by the Borrower to pay the escrow items when due.

(b) If under Paragraph 19 the Borrower is entitled to receive a refund of all amounts received by the Lender under this Security instrument, less the amount paid to the Lender by the Borrower to pay the escrow items when due, the Lender shall apply any funds held by the Lender under this paragraph to the payment of the escrow items when due.

If the amount of the Funds held by Lemder, together with the future monthly payments of Funds payable prior to the due date of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be:

requires immediate return to the Fund, less than \$1000 not be required to pay borrower any interest or earnings on the Fund, and shall give to Borrower, without charge, an annual account showing details of the Fund's showing of the Fund's assets and the Fund's liabilities.

Lender may not charge for holding and applying the Funds, namely using the account or verifying the borrowee's identity or creditworthiness, unless under the terms of the agreement or law.

Based on current data and reasonable estimates of future growth, Leander is such an institution. Leander funds are used to pay the expense items.

to Leenders on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) Yearly taxes and rents on the Premises; or (b) Yearly hazard insurance premiums; and (c) Yearly

1. Payment of Principal and Interest and Legal Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and duly prepayment charges.

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