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This instrument was prepared by:
Orest J. Popel
Attorney at Law.....
2300 W. (Name) Chicago Ave.
Chicago, IL 60622.....
(Address)

MORTGAGE

86554957

THIS MORTGAGE is made this 4th day of . . . November , 19 between the Mortgagor, JANET H. SEMCZUK, a spinster (herein "Borrower"), and the Mortgagee, SELFRELIANCE UKRAINIAN FEDERAL CREDIT UNION a corporation organized and existing under the laws of . . . the United States of America whose address is 2351 W. Chicago Avenue - Chicago, Illinois 60622 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of . . . SIXTEEN THOUSAND and 00/100-- (\$16,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated . . . November 4, 1986 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on . . . November 1, 1993

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of COOK State of Illinois:

Lot 291 and North 3 feet of Lot 292 in D.J. Kennedy's Park Addition, a subdivision of part of the East 1/2 of the Southeast 1/4 of Section 12, Township 38 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

DEPT-01 RECORDING \$13.25
TM4444 TRAN 0371 11/21/86 10:33:00
#8479 # 3D * 134-1584-957
COOK COUNTY RECORDER

P.I.N.: 19-12-429-038-0000

11/1

ALL

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In the event of sale, transfer or assignment of all or any part of the mortgagor's interest in the real estate herein described, the entire balance then due on the note secured by this mortgage shall immediately become due and payable.

which has the address of 5405 S. Maplewood Chicago
(Street) (City)
Illinois, 60632 (herein "Property Address");
(State and 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, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the household estate if this Mortgage is on a household) are herein referred to 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, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

188-554957
10/25/05

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MAIL TO

2351 W. Chicago Ave.
Chicago, IL 60622

Selkirkiance Federal Credit Union

MAIL TO:

(SPACE BELOW THIS LINE RESERVED FOR LENDER AND RECORDER)

Notary Public
Alma Bachnitsawkyj
Given under my hand and official seal, this day of November, 1986
Subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged it this
do hereby certify that, JANET H. SEMCZUK,
a Notary Public in and for said county and state,
My Commission expires: May 25, 1990
set forth.

signed and delivered the said instrument as free on a voluntary act, for the uses and purposes herein
subscribed to the foregoing instrument, before me this day in person, and acknowledged it this
personally known to me to be the same person(s) whose name(s) are
do hereby certify that, JANET H. SEMCZUK,
a Notary Public in and for said county and state,

County of: Cook
State of Illinois.

—BORROWER—
Janet H. Semczuk
—BORROWER—
Janet H. Semczuk

5/29/97

In witness whereof, Borrower has executed this Mortgage.

23. Waiver of Foreclosure. Borrower hereby waives all rights of homestead exemption in this Property.
to Borrower. Borrower shall pay all costs of recording, if any.
22. Release. Upon payment of all sums accrued by this Mortgage, Lender shall release this Mortgage after recording.
Mortgage, except the original amount of the Note plus US \$
Indebtedness incurred by this Mortgage that is due and owing hereby. At no time shall the principal amount of the
make Future Advances to Borrower, Such Future Advances, which interest thereon, shall be accrued by this Mortgage, may
21. Future Advances. Upon receipt of Borrower, Lender, at Lender's option prior to release of this Mortgage, may
accrue rents actually received.
at attorney's fees, and then to his sums secured by this Mortgage. Lender need not record or account only for
past due. All rents collected by Lender or the receiver shall be applied first to payments on account of the
entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those
of any payment, by immediate application of the principal, or by immediate application of the principal, shall be
Upson record of redemption following judicial sale, Lender, in person, by agent or by immediate application
holder of the instruments of the Property, have the right to demand payment of the Property, and at any time prior to the expiration
hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18
no acceleration had occurred.
20. Assignment of Rents; Assignment of Proceeds; Acceleration of Mortgagor, Borrower, in the event of a judgment
in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpeded. Upon notice
(d) Borrower takes such action as Lender may reasonably require to assure that the loan of this Mortgage, Lender's interest
and foreclosing Lender's remedies as provided in paragraph 18 hereof, but not limited to, reasonable attorney's fees; and
expenses of any other, government or agreement of Borrower contained in this Mortgage and in
that Mortgage, the Note and notes securing Future Advances, if any, had no acceleration accelerated; (b) Borrower grants all
prior to entry of a judgment against this Mortgage, if: (a) Borrower pays Lender all sums which would be then due under

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UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly installments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments which may attain priority over this Mortgage, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account, or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency within 30 days from the date notice is mailed by Lender to Borrower regarding payment thereof.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 18 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately 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 secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, then to the principal of the Note, and then to interest and principal on any Future Advances.

4. Charges; Liens. Borrower shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any, in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Mortgage; provided, that Borrower shall not be required to discharge any such lien so long as Borrower shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender, or shall in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require and in such amounts and for such periods as Lender may require; provided, that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums secured by this Mortgage.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All premiums on insurance policies shall be paid in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the insurance carrier.

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to void the policies and renewals thereof, and Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, provided such restoration or repair is economically feasible and the security of this Mortgage is not thereby impaired. If such restoration or repair is not economically feasible or if the security of this Mortgage would be impaired, the insurance proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 20 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments. If under paragraph 18 hereof the Property is acquired by Lender, all right, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition shall pass to Lender to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. If a condominium or planned unit development rider is executed by Borrower and recorded together with this Mortgage, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rider were a part hereof.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent, then Lender at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the Property to make repairs. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and

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12. Remedies Cumulative. All remedies provided in this Mortgagee shall be cumulative and cumulatively to any other right or remedy under this Mortgagee or afforded by law, in equity, and may be exercised consecutively, independently, simultaneously or successively.

13. Successors and Assigns Bound; Joint and Several Liability; Chapter 1. The coventants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assignees of Lender and Borrower, cumulatively, under this Mortgagee or any portion thereof, and may be exercised consecutively, independently, simultaneously or successively.

14. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgagee shall be given by certified mail, addressed to Borrower at such address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender and/or addressee by certified mail, return receipt requested, to Lender at such other address as Borrower may designate by notice to Lender as provided herein, and any notice to Lender by certified mail, return receipt requested, to Borrower at his or her address as given to Lender or Lender may designate by notice to Borrower as provided for in this Mortgagee shall be deemed to have been given to Borrower when given in the manner described herein.

15. Uniform Mortgagelaw; Governing Law; Severability. This form of mortgage combines uniform conventions for national and non-uniform conventions with limited variability. This form of mortgage complies with uniform conventions for national and state law.

16. Borrower's Copy. Borrower shall be furnished a conforming copy of this Note and of this Mortgage at the provisions of this Mortgage or the Note are declared to be enforceable, and to this extent provisions of this Mortgage which are given effect with the conflict shall not affect other provisions of the Note which are given effect with the conflict.

10. Borrower Not Responsible. Extension of the time for payment or modification of amortization of a mortgage granted by him to any successor in title to any manner, by this Borrower Not Responsible. Extension of the time for payment or modification of amortization of a mortgage granted by him to any successor in title to any manner, by this Borrower Not Responsible.

Useless Leanders and Borrower otherwise agree in writing, any such application or proceeding to be referred to in paragraphs 1 and 2 hereof or change the amount of such instalments.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condominium offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender, is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the property or to the sums accrued by this Mortgage.

skimming prices to raise profit margins before it moves into the mainstream of its pricing.

In the event of a total taking of the Property, the proceeds shall be applied to the sums accrued by the Mortgagor, in excess, if any, paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums accrued by this Mortgage prior to the date of

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation of other property, or part thereof, or for convenience in lieu of condemnation, are hereby waived

B. Inspection. Lennder may make or cause to be made reasonable inspections, upon and inspecting premises, equipment, machinery, structures, and other property, provided that Lennder shall give Borower notice prior to any such inspection specifically regarding the purpose thereof related to Lennder's interest in the property.

any permitted under applicable law. Nothing contained in this Paragraph 7 shall require Lender to incur any expenses or take

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, shall become additional amounts of Borrower's secured obligations to Lender under this Mortgagage.