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MORTGAGE

OCTOBER 21

19. The mortgagor is **KEVIN PATRICK K. MC LAUGHLIN AND JULIE T. MC LAUGHLIN**,
FIRST NATIONAL BANK OF LAGRANGE (borrower"). This Security Instrument is given to
THE UNITED STATES OF AMERICA, and whose address is **620 WEST BURLINGTON**,
AVENUE LAGRANGE, ILLINOIS 60525, and whose address is **COOK**,
Borrower owes Lender the principal sum of **EIGHT THOUSAND AND NO/100*** * * * * * ("debt").
Dollars (U.S. \$). 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 21, 1990**. 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 6 AND THE NORTH $\frac{1}{2}$ OF LOT 7 IN BLOCK C IN EDGEWOOD PARK,
BEING A SUBDIVISION IN THE EAST $\frac{1}{2}$ OF THE SOUTH EAST $\frac{1}{4}$ OF
SECTION 32, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD
PRINCIPAL MERIDIAN, AND THE NORTH EAST $\frac{1}{4}$ OF SECTION 5,
TOWNSHIP 38 NORTH, RANGE 22 EAST OF THE THIRD PRINCIPAL
MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED OCTOBER 1,
1925 AS DOCUMENT 9053229, IN COOK COUNTY, ILLINOIS.

15-32-409-006-⁶
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427 NORTH EDGEWOOD LAGRANGE PARK
which has the address of [Street] (City)
60525 Illinois ("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 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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Notary Public

My Commission expires:

Given under my hand and official seal this day of

..... do hereby certify that, Notary Public in and for said country and state,
..... Person(s) known to me to be the same person(s) whose name(s)
..... subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he
..... signed and delivered the said instrument as free and voluntary act, for the uses and purposes herein
..... set forth.

STATE OF ILLINOIS
County ss:

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

Insects/triennials. [Check up/plicable box(es)]

- 2-4 Family Rider
- Cloudominium Rider
- Cudiculae Rider
- Adiustable Rider
- Planified Unit Development Rider
- Grandmet Paymet Rider
- Other(s) [Specify]

21. REVERSE Upon payment of all sums due under this Security Instrument, Lender shall have no further rights or interests in the property described in this instrument.

22. WHETHER BORROWER, BORROWER, SPOUSE, AND CO-CREDITORS CANNOT PAY, RECOGNITION OF PROPERTY.

23. RIDGE SECURITY INSTRUMENT. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the convenants and agreements of each rider shall be incorporated into and shall amend and supersede the terms and conditions of this instrument.

including, but not limited to, reasonable attorney fees and costs or title evidence.

19. **Acceleration; Remedies.** Lender shall give notice to Borrower prior to accelerating following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless specifically provided otherwise). The notice shall specify: (a) the default or acceleration to cure the default; (b) the date the notice is given to Borrower, by which the default must be cured; and (c) a date, not less than 30 days from the date the notice is given to Borrower, on or before which Lender may accelerate without providing notice. The notice shall specify: (a) the default or acceleration to cure the default; (b) the date the notice is given to Borrower, by which the default must be cured; and (c) a date, not less than 30 days from the date the notice is given to Borrower, on or before which Lender may accelerate without providing notice. The notice shall specify: (a) the default or acceleration to cure the default; (b) the date the notice is given to Borrower, by which the default must be cured; and (c) a date, not less than 30 days from the date the notice is given to Borrower, on or before which Lender may accelerate without providing notice. The notice shall specify: (a) the default or acceleration to cure the default; (b) the date the notice is given to Borrower, by which the default must be cured; and (c) a date, not less than 30 days from the date the notice is given to Borrower, on or before which Lender may accelerate without providing notice.

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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 a 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 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 Relieved; 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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free title shall not merge unless Lender agrees to the merger in writing.

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the lesseehold and change the Property, all or a portion of which is Security Instrument is on a leasehold, Borrower shall allow the Property to deteriorate or commit waste. If this leasehold is Borrows shall not destroy, damage or subdivide

Unless Lesnder and Burrower otherwise agree in writing, any application of proceeds to principal shall not exceed or postpone the due date of the monthly payments referred to in Paragraphs 1 and 2 or change the amount of the payments under Paragraph 19 the property is acquired by Lesnder, Burrower's right to any insurance policies and proceeds resulting from damage to the acquisition shall pass to Lesnder to the extent of the sums secured by this Security instrument immediately prior to the acquisition.

Unless Lender and Borrower agree in writing, insurance premiums shall be paid monthly in advance by Borrower to protect the collateral until it is released or otherwise disposed of. If the Lender's damages exceed the amount of the insurance proceeds, the Borrower shall be liable for the difference. If the Lender's damages exceed the amount of the insurance proceeds, the Borrower shall be liable for the difference. If the Lender's damages exceed the amount of the insurance proceeds, the Borrower shall be liable for the difference.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender reserves the right to hold such policies and renewals for review.

5. Hazard Insurance. Borrower shall keep the property insured against hazards after receipt of notice.

Borrower's Rights shall prominently disclose a key lien which has priority over this Security Instrument unless Borrower: (a) agrees to pay in full, or defers and secures payment by cash in a manner acceptable to Lender; (b) consents in good faith to this lien by, or defers and secures payment by cash in a manner acceptable to Lender; (c) agrees to pay in full, or defers and secures payment by cash in a manner acceptable to Lender; (d) consents in good faith to this lien by, or defers and secures payment by cash in a manner acceptable to Lender; (e) agrees to pay in full, or defers and secures payment by cash in a manner acceptable to Lender; (f) consents in good faith to this lien by, or defers and secures payment by cash in a manner acceptable to Lender; (g) agrees to pay in full, or defers and secures payment by cash in a manner acceptable to Lender; (h) consents in good faith to this lien by, or defers and secures payment by cash in a manner acceptable to Lender; (i) agrees to pay in full, or defers and secures payment by cash in a manner acceptable to Lender; (j) consents in good faith to this lien by, or defers and secures payment by cash in a manner acceptable to Lender; (k) agrees to pay in full, or defers and secures payment by cash in a manner acceptable to Lender; (l) consents in good faith to this lien by, or defers and secures payment by cash in a manner acceptable to Lender; (m) agrees to pay in full, or defers and secures payment by cash in a manner acceptable to Lender; (n) consents in good faith to this lien by, or defers and secures payment by cash in a manner acceptable to Lender; (o) agrees to pay in full, or defers and secures payment by cash in a manner acceptable to Lender; (p) consents in good faith to this lien by, or defers and secures payment by cash in a manner acceptable to Lender; (q) agrees to pay in full, or defers and secures payment by cash in a manner acceptable to Lender; (r) consents in good faith to this lien by, or defers and secures payment by cash in a manner acceptable to Lender; (s) agrees to pay in full, or defers and secures payment by cash in a manner acceptable to Lender; (t) consents in good faith to this lien by, or defers and secures payment by cash in a manner acceptable to Lender; (u) agrees to pay in full, or defers and secures payment by cash in a manner acceptable to Lender; (v) consents in good faith to this lien by, or defers and secures payment by cash in a manner acceptable to Lender; (w) agrees to pay in full, or defers and secures payment by cash in a manner acceptable to Lender; (x) consents in good faith to this lien by, or defers and secures payment by cash in a manner acceptable to Lender; (y) agrees to pay in full, or defers and secures payment by cash in a manner acceptable to Lender; (z) consents in good faith to this lien by, or defers and secures payment by cash in a manner acceptable to Lender.

3. APPLICABILITY OF PAYMENTS. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied, first, to late charges due under the Note; second, to prepayments made by Lender under Note; third, to amounts payable under Paragraph 1 and 2; fourth, to interest due under the Note; and last, to principal due.

4. CHARGES. Lender, Borrower shall pay all taxes, charges, and expenses arising out of or in connection with the preparation, execution, delivery, recording, filing, or registration of this Agreement or any notes or documents executed in connection therewith.

POLICY WHICH MAY AFFECT PURCHASE AGREEMENTS IN THE FUTURE. Borrower shall promptly furnish to Lender notices of amounts to be paid in that manner. Borrower shall pay them at the time directly to the person owed such amounts. Borrower makes it clear, however, that payment of amounts to Lender recaps evidence of this paragraph. If Borrower makes it clear, Borrower shall promptly furnish to Lender notices of amounts to be paid under this paragraph.

Upon payment in full of all sums secured by this instrument, Lender shall promptly return to Borrower any funds held by Lender. If under Paragraph 19, the Property is sold or acquired by Lender, Lender shall pay Lender at the time of application as a credit against the sums secured by this Security Instrument.

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 paid 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 amounts necessary to make up the deficiency in one or more payments as required by Lender.

Section 3: Contribution of Funds Unless an agreement is made of applicable law, contributions shall be paid on the funds. Unless an agreement is made of applicable law, contributions shall be received by the funds prior to the filing of the instrument.

The Funds shall be held in an institution the depositories or accounts of which are insured or guaranteed by a federal or state agency if Lender is such an institution.

One-to-one feedback of: (a) yearly taxes and assessments which may affect an individual's ability to pay taxes; (b) yearly fees charged by the county assessor for property tax purposes; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lenders may estimate the funds due on the basis of current data and reasonable estimates of future escrow items.

Principles of Financial and Interests: Repayment and late charges; Borrower shall promptly pay when due the taxes and interest on the debt evidenced by the Note and any prepayment 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 to the Noteholder all taxes and insurance premiums due under the Note.

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2-4 FAMILY RIDER

(Assignment of Rents)

9 3 9 3 3

THIS 2-4 FAMILY RIDER is made this 21st day of OCTOBER, 1986,
and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the
"Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to
FIRST NATIONAL BANK OF LAGRANGE (the "Lender")
of the same date and covering the property described in the Security Instrument and located at:

427 NORTH EDGEWOOD LAGRANGE PARK IL 60525
(Property Address)

2-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower
and Lender further covenant and agree as follows:

A. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the
use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with
all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

B. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the
Security Instrument to be perfected against the Property without Lender's prior written permission.

C. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards
for which insurance is required by Uniform Covenant 5.

D. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.

E. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property
and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to
modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this
paragraph E, the word "lease" shall mean "sublease," if the Security Instrument is on a leasehold.

F. ASSIGNMENT OF RENTS. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of
the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant
of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's
breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of
the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and
not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) all rents received by Borrower shall be held by Borrower as trustee for
benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and
receive all of the rents of the Property; and (iii) each tenant of the Property shall pay all rents due and unpaid to Lender or
Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent
Lender from exercising its rights under this paragraph F.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of
breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any
application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of
rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

G. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has
an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the
Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 2-4 Family Rider.

Julie T. McLaughlin (Seal)
JULIE T. MC LAUGHLIN
Borrower

Patrick K. McLaughlin (Seal)
PATRICK K. MC LAUGHLIN
Borrower



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10. **What is the relationship between the two types of energy?** The two types of energy are related by the equation $E = mc^2$, where E is energy, m is mass, and c is the speed of light.

19.07.2013. Тривалість таємниці між ми і бандитами - це заслуга нашої підтримки та заслуги війська України.

¹⁸ *Urgent Decree*, article 59, point m, second sentence, says that the committee will be entitled to make recommendations.

It is also important to note that the results of the present study are limited by the fact that the sample size was small.

rope
the following sentence from the original speech of the author, who is quoted by him:

On the other hand, the *Wesleyan* is a very good book, and it is well worth reading.

...and the first time I ever saw a real live trout was at the lake in the mountains of Colorado. The boy
had a net and he caught a trout and I asked him if I could have it and he said "No".

COOK
The following is a list of the names of the men who were present at the meeting of the Board of Directors of the Cook County Hospital on the 21st instant. The names of the members of the Board of Governors and the Board of Trustees are also given.

and the corresponding values of the parameters are given in Table 1. The numerical results are presented in Figs 1-3.

However, it is important to note that the results of this study are preliminary and further research is needed to fully understand the impact of the proposed changes on the long-term sustainability of the system.

9. **What is the primary purpose of the *Journal of Clinical Psychology*?** The primary purpose of the *Journal of Clinical Psychology* is to publish research findings and clinical applications related to the field of clinical psychology. It aims to promote the development of knowledge and practice in the area of clinical psychology through the dissemination of high-quality research and clinical reports.

... alegem de la cadrul unei întâlniri cu un membru al Consiliului Național al PNL și în urma căreia am decis să nu mai susțină în continuare proiectul de lege.

Office of the Secretary of State
State of California

*Brasil
unido*

10. *Leucostethus* *leucostethus* (Linné) *leucostethus* (Linné)

Leucosticte tephrocotis (Linnaeus) — *White-tailed Grosbeak*

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新嘉坡總理司理事會公報第廿四號
新嘉坡總理司理事會公報第廿四號