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COOK COUNTY, ILLINOIS
FILED FOR RECORD

1986 DEC -9 AM 11: 03

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70-27-28-06

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on NOVEMBER 10
 1986. The mortgagor is TADEUSZ KOWALCZYK AND JANINA KOWALCZYK, HIS WIFE
 ("Borrower"). This Security Instrument is given to STANDARD
FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO, which is organized and existing
 under the laws of the United States of America, and whose address is 4192 S. Archer
AVENUE CHICAGO, ILLINOIS 60632 ("Lender").
 Borrower owes Lender the principal sum of THIRTY SIX THOUSAND FOUR HUNDRED AND NO/100
Dollars (U.S. \$ 36,400.00). 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 January 1, 2017. 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 4 IN PASER'S 92ND STREET AND MOODY AVENUE SUBDIVISION OF PART OF
 THE SOUTH WEST 1/4 OF SECTION 5, TOWNSHIP 37 NORTH, RANGE 13 EAST OF
 THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

13.00

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PERM TAX I.O. 24-05-301-096-0000

JB (F.A.I)

which has the address of 9216 S. Moody Avenue, Dak. Lawn
(Street) (City)
 Illinois 60453 ("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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This instrument was prepared by Mary E. Gonzales, 4102 S. Archer Avenue, Chicago, IL 60632

Notary Public

Christine Wallow (Seal)

My Commission Expires: March 11, 1989

Witness my hand and official seal this 17th day of November 1986

(he, she, they)

executed said instrument for the purposes and uses therein set forth.

(his, her, their)

Christine Wallow, a Notary Public in and for said county and state, do hereby certify that TADEUSZ KOWALCZYK AND JAWINA KOWALCZYK, HIS WIFE, personally appeared before me and is (are) known or proved to me to be the person(s) who, being informed of the contents of the foregoing instrument, have executed same, and acknowledged said instrument to be their free and voluntary act and deed and that they executed said instrument for the purposes and uses therein set forth.

STATE OF Illinois } COUNTY OF Cook } SS:

LOAN NO. 50-01-039231



Property of Cook County Clerk

28898598

(Space Below This Line for Acknowledgment)

JAWINA KOWALCZYK (Seal) TADEUSZ KOWALCZYK (Seal)

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

- 20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time but not limited to, reasonable attorneys' fees and costs of title evidence.
21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower.
22. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.
23. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.
24. Family Rider
Condominium Rider
Adjustable Rate Rider
Graduated Payment Rider
Planned Unit Development Rider
Other(s) [specify]