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Account No. 319-46-7846**MORTGAGE**

86003015

THE LOAN SECURED BY THIS INSTRUMENT IS IS NOT AN ADJUSTABLE-RATE OR RENEGOTIABLE RATE LOAN. IF IT IS AN ADJUSTABLE-RATE OR RENEGOTIABLE-RATE LOAN, THE ATTACHED RIDER _____, DESCRIBING THE ADJUSTMENT OR RENEGOTIATION PROVISIONS, IS A PART OF THIS INSTRUMENT AND INCORPORATED HEREIN BY THIS REFERENCE.

THIS MORTGAGE is made this 30th day of December 19 85, between the Mortgagor(s), Terry A. Warkentien and Carol M. Warkentien, Husband and Wife (herein "Mortgagor"), whose address is 6763 Lakeside Circle Worthington, Ohio 43085 and the Mortgagee, Manufacturers Hanover Financial Services of Ohio, Inc. (herein "Lender"), whose address is 6797 N. High Street Suite 106 Worthington, Ohio 43085. WHEREAS, Terry A. Warkentien and Carol M. Warkentien ("Borrower") is indebted to Lender in the principal sum of U.S. \$ 63,100.00 which indebtedness is evidenced by Borrower's note dated December 30, 1985 and extensions and renewals thereof (herein "Note"), with the balance of the indebtedness, if not sooner paid, due and payable on June 30, 1986;

IN CONSIDERATION OF, and to secure to Lender the repayment of, the indebtedness evidenced by the Note, with interest thereon; to secure the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and to secure the performance of the covenants and agreements of Mortgagor herein contained, Mortgagor does hereby mortgage, grant, and convey to Lender, the following described property located in the County of Cook, State of Illinois;

See Exhibit "A" Attached

which has the address of 1845 Elm Avenue Northbrook, Illinois
(Street) (City)
CHS, 60062 (herein "Property Address");
(Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which 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 leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

Mortgagor covenants that Mortgagor 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. Mortgagor covenants that Mortgagor warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

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

1. **Payment of Principal and Interest.** Mortgagor shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. **Taxes, Assessments, and Charges.** Mortgagor shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain priority over this Mortgage, and leasehold payments or ground rents, if any.

3. **Application of Payments.** Unless applicable law provides otherwise, Lender will first apply payments received, whether or not delinquent, in the following order: (1) to any applicable credit insurance premium, (2) to any applicable late charges, (3) to any applicable prepayment penalties, (4) to any interest that has accrued, and finally (5) to the unpaid balance of principal.

4. **Prior Mortgages and Deeds of Trust; Charges; Liens.** Mortgagor shall perform all of Mortgagor's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Mortgagor's covenants to make payments when due.

5. **Hazard Insurance.** Mortgagor 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.

The insurance carrier providing the insurance shall be chosen by Mortgagor subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

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Property of Cook County Clerk's Office

ASSIGNMENT

This instrument prepared by: Manufacturers Real Estate Services of Ohio, Inc. 6797 N. High Street, Suite 2006 Worthington, Ohio 43085

(Seal) My Commission Expires: 8-27-90

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

_____ did examine and read the foregoing instrument and acknowledged that _____ their _____ free act and deed.

Public in and for said County and State, personally appeared _____
 Warkentien, Husband and wife
 Terry A. Warkentien and Carol M.
 before me, a Notary Public in and for said county and State, personally appeared _____
 day of December, 1985, before me, a Notary Public in and for said County and State, personally appeared _____
 County ss: Franklin STATE OF OHIO.

_____ did examine and read the foregoing ASSIGNMENT and acknowledged that _____
 the individual(s) who executed the foregoing ASSIGNMENT and the same is
 free act and deed.

STATE OF OHIO, County ss: _____
 a Notary Public in and for said county and State, personally appeared _____
 day of _____, 19____, before me,
 County ss: _____

STATE OF OHIO, County ss: _____
 a Notary Public in and for said County, personally appeared _____
 day of _____, 19____, before me,
 County ss: _____

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

 My Commission Expires: _____

IN WITNESS WHEREOF, I have hereunto set my hand and official seal this _____ day of _____, 19____.

My Commission Expires: _____

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Lender may consent to a sale or transfer if: (1) Mortgagor causes to be submitted to Lender information required by Lender to evaluate the transferee as if a new loan were being made to the transferee; (2) Lender reasonably determines that Lender's security will not be impaired and that the risk of a breach of any covenant or agreement in this Mortgage is acceptable; (3) interest will be payable on the sums secured by this Mortgage at a rate acceptable to Lender; (4) changes in the terms of the Note and this Mortgage required by Lender are made, including, for example, periodic adjustment in the interest rate, a different final payment date for the loan, and addition of unpaid interest to principal; and (5) the transferee signs an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Mortgage as modified if required by Lender. To the extent permitted by applicable law, Lender also may charge a reasonable fee as a condition to Lender's consent to any sale or transfer.

Mortgagor will continue to be obligated under the Note and this Mortgage unless Lender releases Mortgagor in writing.

NON-UNIFORM COVENANTS. Mortgagor and Lender further covenant and agree as follows:

17. Acceleration; Remedies. Upon Mortgagor's breach of any covenant or agreement of Mortgagor in the Note or this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further notice or demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, costs of documentary evidence, abstracts and title reports.

18. Lender's Right to Allow Mortgagor to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Mortgagor's breach, Lender may, in Lender's total discretion, discontinue any proceedings begun by Lender to enforce this Mortgage at any time prior to entry of a judgment enforcing this Mortgage if: (a) Mortgagor pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Mortgagor cures all breaches of any other covenants or agreements of Mortgagor contained in this Mortgage; (c) Mortgagor pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Mortgagor contained in this Mortgage, and in enforcing Lender's remedies as provided in Paragraph 17 hereof; and (d) Mortgagor takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Mortgagor's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Mortgagor, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred. The rights granted in this Paragraph 18 shall in no way be construed as allowing Mortgagor to reinstate at Mortgagor's will, it being understood that such reinstatement is totally within the discretion of Lender.

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Mortgagor hereby assigns to Lender the rents of the Property, provided that Mortgagor shall, prior to acceleration under Paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under Paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the cost of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Mortgagor. Mortgagor shall pay all costs of recordation, if any.

21. Advances to Protect Security. Disbursements made by Lender pursuant to Paragraph 7 hereof, such as those for the payment of taxes, assessments, insurance premiums or costs incurred for the protection of the Property, shall be advances made pursuant to Section 5301.233 of the Ohio Code.

22. Waiver of Exemptions. To the extent permitted by law, Mortgagor hereby waives and transfers to Lender any exemption rights permitted under applicable state or federal law.

23. Lender's Call Option. Notwithstanding any provision to the contrary contained in the Note, Mortgagor hereby covenants and agrees that the Lender shall have the right, at its sole option, to declare the entire outstanding principal balance of the loan evidenced by the Note and accrued interest thereon to be due and payable in full on a date not less than Six months (6 mo) ~~years~~ from the date of the Note, except that Lender, if it exercises such call option, shall send Mortgagor written notice thereof at least ninety (90) days (but not more than one-hundred and twenty (120) days) prior to such accelerated loan maturity date. The written notice to Mortgagor from Lender will set forth therein the Lender's accelerated maturity date for the loan. Prepayment in full of the loan as a direct result of Lender's exercise of its aforesaid call option shall not be subject to any prepayment penalty other than that applicable under the provisions of the Note. If the space above for insertion of a date in this Paragraph 23 is marked "N/A", Lender does not reserve a call option.

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Mortgagor and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on Page One of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Mortgagor has executed this Mortgage.

Witnesses:

S. Kelley
Witness
Susan D. Burns
Witness



Terry A. Warkentien
Mortgagor
Terry A. Warkentien
Carol M. Warkentien
Carol M. Warkentien

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In the event of loss, Mortgagee shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Mortgagee.

If the Property is abandoned by Mortgagee, or if the Mortgagee fails to respond to Lender within 30 days from the date notice is mailed by Mortgagee to Mortgagee 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.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Mortgagee shall keep the Property in good repair and shall not commit waste or permit demolition, 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, Mortgagee shall perform all of Mortgagee's obligations under the declaration and covenants creating and governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Mortgagee 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, then Lender, at Lender's option, upon notice to Mortgagee, may make such appearances, disburse such sums, including reasonable attorney's fees, and take such action as is necessary to protect Lender's interest. If Lender is required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Mortgagee's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this Paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Mortgagee secured by this Mortgage. Unless Mortgagee and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Mortgagee requesting payment thereof. Nothing contained in this Paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Mortgagee notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

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

11. Successors and Assigns; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Mortgagee, subject to the provisions of Paragraph 16 hereof. All covenants and agreements of Mortgagee shall be joint and several. Any Mortgagee who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to Mortgagee, grant and convey that Mortgagee's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Mortgagee hereunder may agree to extend, modify, forgive, or make any other accommodations with regard to the terms of this Mortgage as to that Mortgagee's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Mortgagee provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Mortgagee at the Mortgagee's address stated herein or at such other address as Mortgagee may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Mortgagee as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Mortgagee or Lender when given in the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses", and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Mortgagee's Copy. Mortgagee shall be furnished with and acknowledges receipt of a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

15. Rehabilitation Loan Agreement. Mortgagee shall fulfill all of Mortgagee's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Mortgagee enters into with Lender, Lender, at Lender's option, may require Mortgagee to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Mortgagee may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. Transfer of the Property or a Beneficial Interest in Mortgage. If all or any part of the Property or an interest therein is sold or transferred by Mortgagee (or if a beneficial interest in Mortgagee is sold or transferred and Mortgagee is not a natural person or persons but is a corporation, partnership, trust or other legal entity) without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage which does not relate to a transfer of rights of occupancy in the Property, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or tenant by the entirety, (d) the grant of any leasehold interest of three years or less not containing an option to purchase, (e) a transfer to a relative resulting from the death of Mortgagee, (f) a transfer where the spouse or children of Mortgagee become an owner of the property, (g) a transfer resulting from a decree of divorce, legal separation, or from an incidental property settlement agreement, by which the spouse of Mortgagee becomes an owner of the property, or (h) a transfer of rights of occupancy in the Property, Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable.

If Lender exercises such option to accelerate, Lender shall mail Mortgagee notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Mortgagee may pay the sums declared due. If Mortgagee fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Mortgagee, invoke any remedies permitted by paragraph 17 hereof.

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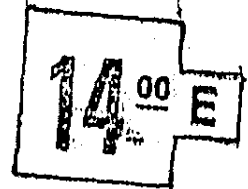
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EXHIBIT "A"

Lot 2 (except the West 30 feet thereof) and Lot 3 in Block 4 in First Addition to Northbrook Manor, a subdivision of the West $\frac{1}{2}$ of the South East $\frac{1}{4}$ of the South West $\frac{1}{4}$ (except the East 30 feet thereof) of Section 10, Township 42 North, Range 12, East of the Third Principal Meridian, also that part of the North $\frac{1}{2}$ of the South West $\frac{1}{4}$ of the South West $\frac{1}{4}$ of Section 10 aforesaid lying West of the right of way of the Chicago, Milwaukee and St. Paul Railroad, also the South $\frac{1}{2}$ of the South West $\frac{1}{4}$ of the South West $\frac{1}{4}$ (except railroad of Section 10), in Cook County, Illinois, subject to general taxes for 1978 and subsequent years; building lines and building and liquor restrictions of record; zoning and building laws and ordinances; public utility easements; public roads and highways; easements for private roads; covenants and restrictions of record as to use and occupancy; and party wall rights and agreements, if any.

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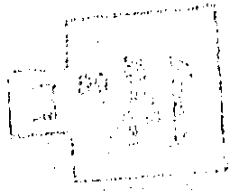
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THE STATE OF ILLINOIS
COUNTY OF COOK

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