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ILLINOIS SAVINGS & LOAN
ASSOCIATION
Homewood, Illinois

MAIL → Box 72

[Space Above This Line For Recording Data]

3251-21

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on March 7, 1986.
19..... The mortgagor is MICHAEL E. AHEY AND JOYCE AHEY, HIS WIFE
("Borrower"). This Security Instrument is given to
SOUTH END SAVINGS, A FEDERAL ASSOCIATION, which is organized and existing
under the laws of the United States of America, and whose address is
18200 S. Halsted St., Homewood, Illinois 60430 ("Lender").
Borrower owes Lender the principal sum of TWENTY THOUSAND AND NO/100
Dollars (U.S. \$ 20,000.00). 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 April 1, 1996. 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.

The East Eighty feet of Lots 34 and 35 in W. K. Gore's
Subdivision of that part of the South West Quarter of the
North East Quarter of Section 31, Township 36 North, Range 14,
East of the Third Principal Meridian, lying East of the
Illinois Central Railroad, in Cook County, Illinois.

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which has the address of 1945 Pine Road Homewood
[Street] [City]
Illinois 60430 ("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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Notary Public

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My Compensation Experiments:

Witness my hand and official seal this 1st day of October 1986

They received said instrument for the purposes and uses herein set forth.

MICHAEL E. MAYER AND JOYCE MAYER, HIS WIFE, **3 Notary Public in and for said county and state, do hereby certify that**
IN THE STATE OF CALIFORNIA

STATE OF ILLINOIS COUNTY OF Cook
ss: {

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

By signing below, Borrower accepts and agrees to the terms and conditions contained in this Security Agreement.

- AdjusTable Rider
- Condominium Rider
- Planned Unit Development Rider
- Graduate Parment Rider
- Family Rider

22. Waiver of Homestead. Borrower waives all right of homestead exception in the Property.

23. Right to This Security Instrument. If one or more trustees are executed by Borrower and recorded together with this Security Instrument, if one or more trustees are executed by Borrower and recorded together with this Security Instrument, the convenants and agreements of each such trustee shall be incorporated into and shall amende this instrument (hereinafter called "the Covenants of this Security Instrument").

20. Leader in Possession. Upon acceptance of any period of readmission following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of management costs of maintenance of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on repossessed bonds and reasonable attorney's fees, and then to the sums secured by this Security Instrument.

21. Release. Upon payment of all sums accrued by this Security Instrument, Lender shall pay any recording costs.

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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 sum 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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Securitry Instruments. Unless Borrower and Lender under this paragraph 7, Lender does not have to do so.
Any amounts disbursed by Lender under this paragraph 7, Lender may take action to collect the Note, unless
Lender may take action to collect the Note, and shall be payable, with interest, upon notice from Lender to Borrower
the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower
Security Instruments. Unless Borrower and Lender under this paragraph 7 shall become additional debt of Borrower secured by this
Instrument may take action to collect the Note, and shall be payable, with interest, upon notice from Lender to Borrower
Security Instruments, unless Borrower and Lender under this paragraph 7, Lender does not have to do so.

Lender's actions may include paying any sums accrued by a lessor which has priority over this Security
in the Property; Lender's actions may do and pay for whatever is necessary to protect the value of the Property and Lender's rights
regulations, such as a proceeding in bankruptcy, probable, for condemnation or to enforce laws, or
Lender's rights in the Security Instruments, or there is a legal proceeding that may significantly affect
covenants and agreements contained in the Security Instruments that may significantly affect
7. Protection of Lender's Rights in the Property: Borrower shall pay when due
fees and expenses to the Lender.
Borrower shall not merge unless Lender agrees to the merging.
Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and
change the Property, allow the Borrower to deteriorate or commit waste. If this Security instrument is on a leasehold
6. Preservation and Assignment of Property: Lender shall not destroy, damage or substandard
Instrument immediately prior to the acquisition.
unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal,
from damage to the Property is acquired by Lender, Borrower's right to any insurance policies and accounts resulting
under paragraph 19 the due date of the monthly payments referred to in paragraphs 1 and 2 or change; the amounts of the payments
postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or principal, shall not exceed or
unless Lender and Borrower otherwise agree in writing, to the extent of loss, Borrower shall not exceed
when the notice is given.

the Property or to pay sums secured by this Security Instrument, whether or not then due. The full payment will begin
offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to restore
Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has
applied to the sums secured by this Security instrument, whether or not then due, with any excess paid to Borrower. If
restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be
of the Property damaged, if the restoration of repair is economic feasible and Lender's security is not lessened. If the
unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair
carrier and Lender may make good of loss by Borrower or
all receipts of paid premiums and renewals, in the event of loss, Borrower shall promptly give to Lender
Lender shall have the right to hold the policies and renewals. If Lender needs to Lender and shall include a standard mortgage clause.
All insurance losses by fire, hazards included within the term "extreme fire coverage" and any other hazards for which Lender
insured against shall keep the insurance existing or hereafter created on the Property
5. Hazard Insurance. Borrower shall pay the insurance shall be chosen by Borrower, subject to Lender's approval which shall not be
insurance carrier providing the insurance shall be maintained in the amount and for the periods that Lender requires. The
requires insurance. This insurance included within the term "extreme fire coverage" and any other hazards for which Lender
insured against shall keep the insurance existing or hereafter created on the Property
of the giving of notice.

notice indicating the lien. Borrower shall satisfy all notices of the more of the actions set forth above within 10 days
the Property is subject to a lien which may attach prior to this Security instrument. Lender may give Borrower a
agreement satisfies to Lender subordinating the lien in this Security instrument. If Lender determines that an
percentage that the encroachment of the lien in, legal proceedings which in the Lender's opinion relate to
aright the lien by, or defends against encroachment of the lien in a manner acceptable to Lender; (b) continues in good
agrees in writing to the payee under paragraph 2, fourth, to interests; second, to preparement charges due to Lender under
Borrower shall promptly discharge any lien which has priority over this Security instrument unless Borrower
receives evidence of payment.

Note: third, to amounts payable under paragraph 2, fourth, to interests; second, to preparement charges due to Lender
paragraphs 1 and 2 shall be applied: first, to late charges due under the Note; second, to preparement charges due to Lender
applicable to the sums secured by this Security instrument.

than immediately after to the sale of the property to its acquisition by this Security instrument.
any Funds held by Lender, if under paragraph 19 the property is sold or acquired by Lender, Lender shall promptly refund to Borrower
Upon deposit in full of all sums secured by this Security instrument, Lender shall promptly refund to Borrower
amount necessary to make up the deficiency in one or more payments as required by Lender.
amount of the Funds held by Lender is not sufficient to pay the current items when due, Borrower shall pay to Lender any
at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the
the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be
If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to
this Security instrument.

The Funds held by Lender in an institution the future monthly payments was made. The Funds are pledged as additional security for the sums secured by
purposes for which each debt to the Funds was made. An annual account of the Funds showing credits and debits to the Funds and the
shall give to Borrower, without charge, an annual account of the Funds showing credits and debits to the Funds. Lender
repairs interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender
Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law
Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and
Lender may not charge for holding and applying the Funds, namely taking the account or retaining the escrow items, unless
state agency (including Lender is such as such an institution). Lender shall apply the Funds to pay the escrow items,
basis of current debts held in an institution the debts of future escrow items.

more than premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the
Lender may retain portions over which Security may attach over this Security instrument. (d) clearly
one-twelfth of: (a) clearly taxes and assessments which Note, until the Note is paid in full, a sum ("Funds") equal to
to Lender on the day my debt exceeds the Note, until the Note is paid in full, a sum ("Funds") equal to
2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay when due
the principal of and interest on the principal Prepayments and Late Charges. Borrower shall pay when due
1. Payment of Premiums. Borrower and Lender covenant and agree as follows: