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RECORDING REQUESTED BY:

Farmers Savings Bank

WHEN RECORDED MAIL TO:

86127118

MID-AMERICA FEDERAL
2450 East Main Street
Columbus, OH 43209

UP1034

Loan#7103097

ASSIGNMENT OF DEED OF TRUST/MORTGAGE

For Value Received, the undersigned hereby grants, assigns and transfers to MID-AMERICA FEDERAL all beneficial interest under that certain Deed of Trust/Mortgage dated April 16, 1984, executed by Thomas M. Collinger and Kathleen Fellows Collinger, Husband and Wife

Trustor/Mortgagor, to Manufacturers Hanover Mortgage Corporation

Trustee/Mortgagee, and recorded on _____ in Book _____, at page _____, as Instrument No. 27 283 545 of Official Records in the County Recorder's office of the County of Cook, State of Illinois

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said deed of trust.

DATED: OCTOBER 8, 1985

17-09-251-010-1010

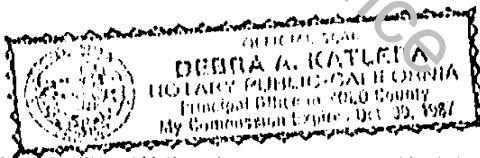
FARMERS SAVINGS BANK, a corporation

STATE OF CALIFORNIA)
COUNTY OF YOLO) ss

On Oct 9 1985 before me, the undersigned, a Notary Public in and for said State, personally appeared Colleen Tribble, personally known to me or proved to me on the basis of satisfactory evidence to be the person who executed the within instrument as the Senior Vice President and Becky S. Poisson, personally known to me or proved to me on the basis of satisfactory evidence to be the person who executed the within instrument as the Vice President of the Corporation that executed the within instrument and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors. WITNESS my hand and official seal.

BY Colleen Tribble
Colleen Tribble, Senior Vice President

BY Becky S. Poisson
Becky S. Poisson, Vice President



Signature Debra A. Katleba

DEBRA A KATLEBA
Name (Typed or Printed)

86127118

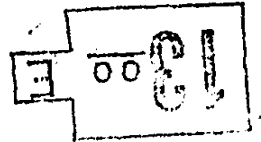
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Anthony K. O'Connell
RECORDED BY DEEDS
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MAIL TO
MAIL TO

27 055 833
32-10809-7

This instrument was prepared by:
MAUREEN O'CONNOR
3051 Oak Grove Rd
DOWNERS GROVE, IL 60515
(Address)

MORTGAGE

THIS MORTGAGE is made this 16th day of April, 1984, between the Mortgagor, THOMAS H. COLLINGER AND KATHLEEN FELLOWS COLLINGER, HUSBAND AND WIFE

(herein "Borrower"), and the Mortgagee, MANUFACTURERS HANOVER MORTGAGE CORPORATION a corporation organized and existing under the laws of THE STATE OF DELAWARE

whose address is 27555 FARMINGTON ROAD, FARMINGTON HILLS, MICHIGAN 48018 (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of ONE HUNDRED FIFTY THOUSAND AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on MAY 1, 2014;

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:

SEE ATTACHED EXHIBIT "A"

This document being recorded for the purpose of incorporating the date of the instrument.

THE ADJUSTABLE RATE RIDER AND CONDOMINIUM RIDER ATTACHED HERETO AND EXECUTED OF EVEN DATE HERewith ARE INCORPORATED HEREIN AND THE COVENANTS AND AGREEMENTS OF THE RIDERS SHALL AMEND AND SUPPLEMENT THE COVENANTS AND AGREEMENTS OF THIS (MORTGAGE, DEED OF TRUST, DEED) AS IF THE RIDERS WERE A PART HEREOF.

COOK COUNTY, ILLINOIS
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which has the address of 215 W. ILLINOIS STREET UNIT JA CHICAGO ILLINOIS 60610 (herein "Property Address").

Tenant 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, air, 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 for the leasehold estate (if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower warrants 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 exceptions, reservations or restrictions listed in a schedule of exceptions to coverage in any future instrument, bearing Lender's interest in the Property.

Witness my hand and seal of office this 16th day of April, 1984.

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Property

EXHIBIT "A"

UNIT 3A IN ANCHOR LOFTS CONDOMINIUM, AS DELINEATED ON A PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE, (HEREINAFTER REFERRED TO AS "PARCEL"): LOT SIX (6) AND THE EAST 62-10/12 FEET OF LOT FIVE (5) IN ASSESSOR'S DIVISION OF BLOCK ELEVEN (11) IN NEWBERRY'S ADDITION TO CHICAGO IN SECTION NINE (9), TOWNSHIP THIRTY NINE (39) NORTH, RANGE FOURTEEN (14) EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM MADE BY AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST AGREEMENT DATED DECEMBER 10, 1978 AND KNOWN AS TRUST NUMBER 5363 RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT 25579945, TOGETHER WITH 100 PER CENT INTEREST IN SAID PARCEL, (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF, AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY).

PERMANENT INDEX NUMBER: 17-09-251-010-1010

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ADJUSTABLE RATE RIDER
(Interest Rate Limits)

THIS ADJUSTABLE RATE RIDER is made this 16 day of APR 1986 and is incorporated into and shall be deemed to amend and supplement the Mortgage, deed of Trust, or deed in lieu of Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to an unaffiliated Adjustable Rate Note to MANUFACTURERS HANDBANK CORPORATION, A OKLAHOMA CORPORATION (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:

215 N. ILLINOIS STREET UNIT 3A, CHICAGO, ILLINOIS 60610
(Priority Address)

The Note contains provisions allowing for changes in the interest rate every year subject to the limits stated in this Note. If the interest rate increases, the Borrower's monthly payments will be higher. If the interest rate decreases, the Borrower's monthly payments will be lower.

ADDITIONAL PROVISIONS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 12.000%. Section 4 of the Note provides for changes in the interest rate and the monthly payments as follows:

(A) INTEREST RATE AND MONTHLY PAYMENT CHANGES

(i) Change Date

The interest rate I will pay may change on the 1st day of MAY, 1985 and on the 1st day of every 12th month thereafter. Each date on which my rate of interest could change is called a "Change Date."

(ii) The Index

Beginning with the first Change Date, my interest rate will be based on an index. The "Index" is the WEEKLY AVERAGE YIELD ON UNITED STATES TREASURY SECURITIES ADJUSTED TO A CONSTANT MATURITY OF ONE YEAR AS MADE AVAILABLE BY THE FEDERAL RESERVE BOARD. If the most recent index figure available as of the date 90 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose another index which is based upon comparable information. The Note Holder will give me notice of this choice.

(iii) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding 2.00 percentage points to 2.00% (or the Current Index). The Note Holder will then round the result of this calculation to the nearest one eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, the rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to pay the unpaid principal balance of my loan I am expected to owe on the Change Date in full on the maturity date if my new interest rate is substantially equal payments. The result of this calculation will be the new amount of my monthly payments.

(iv) Limit on Interest Rate Changes

The rate of interest I am required to pay may not exceed 12.000% at the first Change Date; thereafter the rate of interest I am required to pay shall never be increased or decreased on any single Change Date by more than 1/2 one percentage point (0.5%) or a percentage point (2.0%) (whichever is less) from the rate of interest I have been paying for the preceding twelve months. My interest rate also shall never be greater than 12.000%.

(v) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(vi) Notice of Changes

The Note Holder will mail or deliver to me a notice of any changes in the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person to whom I may have any question I may have regarding the notice.

B. CHARGES; LIENS

Uniform Covenant 4 of the Security Instrument is amended to read as follows:

4. Charges; Liens. Borrower shall pay all taxes, assessments, and other charges, fees and impositions attributable to the Property which may obtain a priority over this Security Instrument, and leasehold payments or ground rents, if any, in the manner provided under paragraph 7 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 accounts due under this paragraph and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payment. Borrower shall promptly discharge any lien which has priority over this Security Instrument; provided, that Borrower shall not be required to discharge any such lien so long as Borrower: (a) shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender; (b) shall in good faith contest such lien by, or defend against enforcement of such lien in, legal proceedings which in the opinion of Lender operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof; or (c) shall secure from the holder of such lien an agreement in a form satisfactory to Lender subordinating such lien to this Security Instrument.

If Lender determines that all or any part of the Property is subject to a lien which may obtain a priority over this Security Instrument, Lender shall send Borrower notice identifying such lien. Borrower shall satisfy such lien or take one or more of the actions set forth above within ten days of the giving of notice.

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C. NOTICE

Uniform Covenant 14 of the Security Instrument is amended to read as follows:

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

D. UNIFORM SECURITY INSTRUMENT; GOVERNING LAW; SEVERABILITY

Uniform Covenant 15 of the Security Instrument is amended to read as follows:

15. Uniform Security Instrument; Governing Law; Severability. This form of 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. 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, and to this end the provisions of this Security Instrument and the Note are declared to be severable.

E. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 17 of the Security Instrument is amended to read as follows:

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or an interest therein is sold or transferred for a beneficial interest in any person, it shall be transferred and Borrower is not a natural person) without Lender's prior written consent. Lender may, at Lender's option, declare all the sums secured by this Security Instrument to be immediately due and payable. 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 such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof. Notwithstanding a sale or transfer, Borrower shall continue to be obligated under the Note and this Security Instrument unless Lender has released Borrower in writing.

F. COVENANT DELETED

Non-Uniform Covenant 21 of the Security Instrument ("Future Advances") is deleted.

G. LOAN CHARGES

If the loan secured by the Security Instrument is subject to a law which sets maximum loan charges, and that law is hereby interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed permitted limits, then: (1) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit, and (2) 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 under the Note.

H. LEGISLATION

If, after the date hereof, enactment or expiration of applicable laws have the effect either of rendering the provisions of the Note, the Security Instrument or this Adjustable Rate Rider (other than this paragraph H) unenforceable according to their terms, or all or any part of the sums secured hereby uncollectable, or otherwise provided in the Security Instrument and this Adjustable Rate Rider, or of diminishing the value of Lender's security, then Lender, at Lender's option, may declare all sums secured by the Security Instrument to be immediately due and payable.

IN WITNESS WHEREOF, Borrower has executed this Adjustable Rate Rider.

THOMAS M. CHILINGER
KATHLEEN FELLOWS CHILINGER (MRS./MRS. WIFE)

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

(Sign Original Only)

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prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage, the Note and notes securing Future Advances, if any, had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage and in enforcing Lender's remedies as provided in paragraph 18 hereof, including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

20. Assignment of Rents; Appointment of Receiver; Lender in Possession. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 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 18 hereof or abandonment of the Property, and at any time prior to the expiration of any paction of redemption 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. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and the balance of the sums secured by this Mortgage. Lender and the receiver shall be liable to account only for those rents actually received.

21. Future Advances. Upon request of Borrower, Lender, at Lender's option prior to release of this Mortgage, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory notes to the effect that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Note plus US \$ -0-

22. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of acceleration, if any.

23. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

THOMAS H. COLLINGER - Borrower
KATHLEEN YELLOWS COLLINGER (HIS WIFE) - Borrower

STATE OF ILLINOIS

I, the undersigned

a Notary Public in and for said county and state,

do hereby certify that THOMAS H. COLLINGER AND KATHLEEN YELLOWS COLLINGER

personally 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 they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 10th day of April, 1984

My Commission expires: 12/24/86

Notary Public (Signature)

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RECORD & RETURN TO:

MANUFACTURERS HANOVER MORTGAGE CORPORATION 3051 Oak Grove Road, Suite 110 Downers Grove, IL 60818

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COOK COUNTY CLERK'S OFFICE
100 NORTH LAUREL STREET
CHICAGO, ILLINOIS 60602
TEL: 312.603.1000