THIS INDENTURE,		
	aprio Jr. & Pamela S. Caprio	
551 Ridg		
Streamwo	od IL 60103	
herein referred to is:	NOSTREET) (CITY) (STATE) Mortgagors, "and Illinois Financial Svcs dy Dr	
Carpenter	sville IL 60110	
(NO. AN	ND STREET) (CITY) (STATE)	Above Space For Recorder's Use Only
	Mortgagee," witnesseth:	
That where Thirty Thi	AS the Mortgagors are justly indebted to the Mortgagee upon the insta reg. Thousand TwoHundred and Fourty	Eight DOLLARS
(\$ 33,248.4	8.0), payable to the order of and delivered to the Mortgagee, in and b	by which note the Mortgagors promise to pay the said principal
IN 9.6 and all accepts	e rate and in installments as provided in said note, with a final payment of principal any interest are made payable at such place as the holders of the n	mar move from time to time, in writing appoint, and in absence
of such appointment, XXXXXXXX	then at the flice of the Mortgagee at 111 kennedy Dri	ve Carpentersville IL 50110
NOW, THEREF	ORE, the Morte good to secure the payment of the said principal sum of mid imortgage, and the performance of the covenants and agreements herein am of One Dollar in hind paid, the receipt whereof is hereby acknowledged ortgagee's successors and assigns, the following described Real Estate and illage of Screamwood, COUNTY OF Cook	oney and said interest in accordance with the terms, provisions a contained, by the Mortgagors to be performed, and also in
consideration of the su Mortgagee, and the M	im of One Dollar in h and paid, the receipt whereof is hereby acknowledged ortgagee's successors at diassigns, the following described Real Estate and	I, do by these presents CONVEY AND WARRANT unto the all of their estate, right, title and interest therein, situate, lying
and being in the V	11age of Screamwood COUNTY OF Cook	AND STATE OF ILLINOIS, to wit:
Lot	t 2162 in Woodland Heights, Unit 5 1 Section 23,24, and 25, all in Towns	being a subdivision shin 41 North, Range 9
Eas	st of the Third Principal Meridian,	according to the plat
t h e	ereof in Recorders Office March 8.	1963 as Document 18737474,
in	Cook County, Illinois 06-24 -	308 - 026 - 0000
	perty also Known as: 551 Ridge Circ	
	Streamvood IL	
11200 E		
	ANATADILO VINITALI	a to Wale Mark to A to the first the sale of
	*Ox.	
THI	E IS A THAILAS	MATTORAR
1 44 4	3 13 11 GAMIEN	
	ty hereinafter described, is referred to herein as the "premises,"	
Jone and during all such	all improvements, tenements, easements, fixtures, and appurtenances the times as Mortgagors may be entitled thereto (which are pledged primarily	and on a parit, with said real estate and not secondarile) and
all apparatus, equipments single units or centrally	nt or articles now or hereafter therein or thereon used to supply heat, gas, r controlled), and ventilation, including (without restricting the foregoing	air conditioning water, light, power, refrigeration (whether), screens, win owishades, storm doors and windows, floor
or not, and it is agreed	awnings, stoves and water heaters. All of the foregoing are declared to be that all similar apparatus, equipment or articles hereafter placed in the pi	a part of said real er wie whether physically attached thereto emises by Mortgrigers or their successors or assigns shall be
TO HAVE AND 1	ing part of the real estate. FO HOLD the premises auto the Mortgagee, and the Mortgagee's success	ors and assigns, forever for the purposes, and upon the uses
the Mortgagors do here	om all rights and benefits under and by virtue of the Homestead Exemption by expressly release and waive.	
	wher is: CarmenCaprio Jr & Pamela S	
herein by reference and	nre a part hereof and shall be binding on Mertgagors, their heirs, successe	ors and assigns.
Witness the hand.	and seal of Mortenpors the day and fear first above written. (Seal)	SS AFRIES 23 02
PLEASE	Carmen Caprio UR	(Scat)
PRINT OR TYPE NAME(S) (Pa 1 10.00	
BELOW SIGNATURE(S)	Pamela S Caprio (Scal)	(Scal)
State of Illinois, County		1, the undersigned, a Notary Public in and for said County
and or americ, county	in the State aforesaid, DO HEREBY CERTIFY that Carmer	Caprio Jr & Pamela S. Caprio
mooree		S adaptibut to the first year in tramput
IMPRESS 15 TA personally known to me to be the same person S, whose name S subscribed to the foregoing instrument, subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that L h e.y signed, sealed and delivered the said instrument as		
	Being A free and voluntary act, for the uses and purpose or that of homestead.	es therein set forth, including the release and waiver of the 🥏 💇
Given under mydiand ar	22nd April	19. 86
Commission ex	November 5th 19 87	kennedy Dr Cville IL 60110
This instrument was	Pared by W. 13	edy Dr Cville IL Notery Public
	(NAME AND ADDRESS)	kennedy Dr Cville IL 60110
Mail this instrument to	(NAME AND ADDRESS)	

(STATE)

(ZIP CODE)

(CITY)

UNOFFICIAL COPY

THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1 (THE REVERSE SIDE OF THIS MORTGAGE):

- 1. Mortgagors shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (2) keep said premises in good condition and repair, without waste, and free from mechanic's or other liens or claims for lien not expressly subordinated to the lien thereof; (3) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon request exhibit satisfactory evidence of the discharge of such prior lien to the Mortgagee; (4) complete within a reasonable time any buildings now or at any time in process, of erection upon make premises; (5) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (6) make no material alterations in said premises except as required by law or municipal ordinance.
- 2. Mortgagors shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and shall, upon written request, furnish to Mortgagore duplicate receipts therefor. To prevent default hereunder Mortgagors shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagors may desire to contest.
- 3. In the event of the enactment after this date of any law of Illinois deducting from the value of land for the purpose of taxation any lien thereon, or imposing upon the Mortgages the payment of the whole or any part of the taxes or assessments or charges or them or charges or charges or charges or charges or the mortgages or
- 4. If, by the laws of the United States of America or of any state having jurisdiction in the premises, any tax is due or becomes due in respect of the issuance of the note hereby secured, the Mortgagors covenant and agree to pay such tax in the manner required by any such law. The Mortgagor further covenant to hold harmless and agree to indemnify the Mortgagoe, and the Mortgagee's successors or assigns, against any liability incorred by reason of the imposition of any tax on the issuance of the note secured hereby.
- 5. At such time as the Mortgagors are not in default either under the terms of the note secured hereby or under the terms of this mortgage, the Mortgagors shell have such privilege of making prepayments on the principal of said note (in addition to the required payments) as may be provided it said note.
- 6. Mortgagors shall keep all villdings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning and windstorn inder policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the one or to pay in full the indebtedness secured hereby, all in companies satisfactory to the Mortgagee, under insurance policies payable, in case of loss or damage, to Mortgagee, such rights to be evidenced by the standard mortgage clause to be attached to each policy, and shall deliver renewal policies, including additional and renewal policies, to the Mortgagee, and in case of insurance about to expire, shall deliver renewal policies than ten days prior to the respective dates of expiration.
- 7. In case of default therein, Morig the may, but need not, make any payment or perform any act hereinbefore required of Morigagors in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any and purchase, discharge compromise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or forfeiture affecting said premises or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax or saves ment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorney's fees, and any other moneys advanced by Morigagee to protect the morigaged premises and the lien hereof, shall become immediately due and payable without notice and with interest herein at the higher of the annual percentage rate disclosed on the present note of the highest rate allowed by law. Inaction of Morigagors that herein at the higher of the annual percentage rate disclosed on the present note of the Morigagors.
- 8. The Mortgagee making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate procured from the appropriate public office without into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or title or claup thereof.
- 9. Mortgagors shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of the Mortgagee and without notice to fortugors, all unpaid indebtedness secured by this mortgage shall, not withstanding anything in the note or in this mortgage to the contary, become due and payable (a) immediately in the case of default in making payment of any installment of principal or interest on the sol, or (b) when default shall occur and continue for three days in the performance of any other agreement of the Mortgagors herein contained.
- the performance of any other agreement of the Mortgagors herein contained.

 10. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, Mortgagee shall have the right to foreclose the lien hereof, there all be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagee for attorneys fees; appraisers fees, outlays for documentaty and expense which may be paid or incurred by or on behalf of Mortgagee for attorneys fees; appraisers fees, outlays for documentaty and expense which may be paid or incurred by or on behalf of Mortgagee for attorneys fees; appraisers fees, outlays for documentaty and expense of the decree) of procuring all such abstracts by of titled title searches, and examinations title there policies, Torrets, certificates and and expense of procuring all such abstracts by of titled title searches, and examinations title there policies, Torrets, certificates and and expense, with respect to all as Mortgage in the decree the trude colorions of the resonance of the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon it he highest rate allowed by law, when paid or incurred by Mortgagee in connection with (a) any proceeding, including foreclosure by senior or junior mortgage, probate and bankruptcy proceedings, to which the Mortgagee shall be a party, either as shariff, claimant or defendant, by reason of this mortgage or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the proceeding which might affect the premises or the security hereof.

 The proceeds of any foreclosure sale of the premises, shall be distributed and applied in the ollowing order of might affect the premises or the security hereof.
- 11. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the pllowing order of priority. If the account of all costs and expenses incident to the foreclosure proceedings, including all such items at the mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to that the foreclosure provided; third, all principal and interest remaining unpaid on the note; fourth any overplus to Mortgagors, their heirs, legal representatives or assigns; as their rights may appear.
- agors, their heirs, legal representatives or assigns, as their rights may appear.

 12. Upon or at any time after the filing of a complaint to foreclose this mortgage the court in which are complaint is filled may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice without regard to the time of appointment of such receiver and without regard to the then voice of the premises or whether the same; shall; be then occupied as a homestead or not, and the Mortgagee may be appointed as such receiver shall have power to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and, and the full statutory period of redemption, whether there be: redemption or not, as well as during any further times when Mortgagors, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection; possession; control, management and operation of the premises during the whole of said period. The Court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part of: (1) the indebtedness secured hereby, or by any decree foreclosing this mortgage, or any tax; special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure saie; (2) the deficiency in case of a sale and deficiency.
- 13. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the note hereby secured.
- 14. The Mortgagee shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that
- 15. The Mortgagors shall periodically deposit with the Mortgagoe such sums as the Mortgagoe may reasonably require for payment of taxes and assessments on the premises. No such deposit shall bear any interest.
- 16. If the payment of said indebtedness or any part thereof be extended or varied or if any part of the security be released, all persons now or at any, time hereafter liable therefor, or interested in said premises, shall be held to assent to such extension, variation or release, and their liability and the lien and all provisions hereof shall continue in full force, the right of recourse against all such persons being expressly reserved by the Mortgagee, notwithstanding such extension, variation or release.
- 17. Mortgagee shall release this mortgage and lien thereof by proper instrument upon payment and discharge of all indebtedness secured hereby and payment of a reasonable fee to Mortgagee for the execution of such release.
- Mortgagors, and the word "Mortgagors" when used herein shall include all such persons and all persons claiming under or through indebtedness or any part thereof, whether or not such persons shall have executed the note or this mortgagors. The word Mortgagors and assigns of the Mortgagee named herein and the holder or holders from time to time, of the note secured hereby. the note secured hereby.