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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on MAY 20
 19 86 . The mortgagor is RUSSELL S. KETCHAM AND PATRICIA A. KETCHAM, HIS WIFE-----
 ----- ("Borrower"). This Security Instrument is given to FLEET MORTGAGE
 CORP . -----, which is organized and existing
 under the laws of THE STATE OF RHODE ISLAND-----, and whose address is 125 EAST WELLS STREET
 MILWAUKEE, WISCONSIN 53202----- ("Lender").
 Borrower owes Lender the principal sum of SIXTY THOUSAND NINE HUNDRED AND NO/100-----
 Dollars (U.S. \$ 60,900.00---). 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 JUNE 1, 2016 . 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 83 IN HILL VIEW ESTATES UNIT NUMBER 3, BEING A SUBDIVISION OF PART
 OF THE EAST $\frac{1}{2}$ OF THE EAST $\frac{1}{2}$ OF SECTION 29, TOWNSHIP 37 NORTH, RANGE
 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF
 RECORDED MAY 20, 1977 AS DOCUMENT 23935921 IN COOK COUNTY, ILLINOIS

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22-29-234 013

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which has the address of 533 KEEPATAW DRIVE LEMONT
 [Street] [City]
 Illinois 60439 (ZIP Code) ("Property Address");

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 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.
 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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PAWS HILLS, ILLINOIS 60061
1001 SOUTH ROBERTS ROAD
Fidelity Mortgage Corp.

JANET A. BURNS
THIS INSTRUMENT WAS PREPARED BY

Box 389 - H.A.

This instrument was prepared by:

Janet A. Burns

Notary Public

John Ketcham
1986

My Commission expires: 10-7-86

Given under my hand and official seal, this day of October, 1986
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that the foregoing instrument, personally known to me to be the same person(s) whose name(s) are

do hereby certify that RUSSELL S. KETCHAM AND PATRICIA A. KETCHAM, his wife
, a Notary Public and for said county and state,

1. THE UNDERSIGNED

STATE OF ILLINOIS.

John Ketcham

—Borrower
(Seal)

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UNIFORM COVENANTS, Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard Insurance. Borrower 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 any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30 day period will begin when the notice is given.

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 the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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18. Borrower's Rights to Remedies. 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 remedies) before sale of the Property pursuant to any power of sale contained in this Security instrument; or (b) entry of a judgment enjoining this Security instrument. Those conditions are: (a) payment of all sums which then would be due under this Security instrument and the Note had no acceleration; (b) payment of all sums which then would be due under this Security instrument; (c) paying all expenses incurred in enforcing this instrument; or (d) entry of a judgment enjoining this Security instrument. These conditions are: (a) payment of all sums which then would be due under this Security instrument and the Note had no acceleration; (b) payment of all sums which then would be due under this Security instrument; (c) paying all expenses incurred in enforcing this instrument; or (d) entry of a judgment enjoining this Security instrument. Those conditions are: (a) payment of all sums which then would be due under this Security instrument and the Note had no acceleration; (b) payment of all sums which then would be due under this Security instrument; (c) paying all expenses incurred in enforcing this instrument; or (d) entry of a judgment enjoining this Security instrument.

federal law as of the date of this Security Instrument.

16. **Borrower's Copy.** Borrower shall be given one controlled 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) in full or in part without Lender's prior written consent, Lender shall not be exercised by Lender if exercise is prohibited by law or regulation, Lender, however, may require immediate payment in full of all sums secured by this Security instrument. Without Lender's prior written consent, at its option, Lender may exercise his option shall not be exercised by Lender if exercise is prohibited by law or regulation, Lender, however, may require immediate payment in full of all sums secured by this Security instrument.

15. **Governing Law; Severability.** This Security Instrument shall be governed by the law and the instrument Note are declared to be severable.

provided for in this Security Instrument shall be deemed to have been given to Borrower at Lender when given as provided in this paragraph.

16. Notices. Any notice to Borrower provided for in this Security Lien Agreement shall be given by delivery or by mailing to the first class mail unless applicable law requires use of another method. The notice shall be directed to the mailing address of any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by delivery or any other address Borrower designates by notice to Lender. Any notice to Borrower. Any notice given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice given by first class mail to Lender to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice given by first class mail to Lender to Lender's address stated herein or any other address Lender designates by notice to Borrower.

partial preparation. **Article 13, Legislation and Preparatory Work** permits the relevant authority to prepare a bill in advance of the relevant period. **Article 14, Preparation of the Bill** specifies the steps required for the preparation of bills.

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 in accordance with the statute, and (b) any sums already collected from Borrower which exceed the permitted limits will be refunded to Borrower. In order to make this refund by reducing the principal and/or the interest, the Noteholder may prepay any principal or interest under the Note prior to the due date of the Note.

11. Successors and Assigees, Bonds; Joint and Several Liability; Co-signers. The conventions and agreements of this Security instrument shall bind the successors and assigees of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements of this Security instrument shall be joint and several. Any Borrower, successor to the provisions of this Security instrument but does not execute the Note; (c) is co-signing this Security instrument only to mortgagage, grant and convey the sums secured by this Security instrument; (d) is not personally obligated to pay the debts or expenses incurred by this Security instrument but does not make any accommodations with regard to the terms of this Security instrument or the Note without Borrower's consent.

To the sums secured by this Security instrument, whether or not timely,
unless a holder 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; Forgiveness By Lender Not A Waiver. Extension of the time for payment in
modification of amortization of the sums secured by this Security instrument granted by Lender to any successor in
10. Borrower. Not Released; Forgiveness By Lender Not A Waiver. Extension of the time for payment in
modification of amortization of the sums secured by this Security instrument granted by Lender to any successor in

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condominium 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, either to restoration or repair of the Property or to settle a claim for damages, whichever of the two Lender has the right to do.

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 applied to the taking, divided by the fair market value of the Property before the taking. Any balance shall be applied to the taking, divided by the total amount of the sums secured by this Security instrument.

8. **Inspection.** Lemder or its agent may make reasonable entries upon and inspections of the Property. Lemder
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 of 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,
assigned and shall be paid to Lemder.

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TALMAN HOME

The Talman Home Federal Savings and Loan Association of Illinois
Main Office 5501 S. Kedzie Avenue, Chicago, Illinois 60629 (312) 434-3322

RELEASE OF MORTGAGE

Loan No. 611607 - 8

3 5 2 D 0 2 4 7

86206248

THE ABOVE SPACE FOR RECORDERS USE ONLY

* KNOW ALL MEN BY THESE PRESENTS That

THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS

a corporation existing under the laws of the United States of America, for and in consideration of one dollar, and other good and valuable considerations, the receipt whereof is hereby confessed, does hereby Remise, Convey, Release and Quit-Claim unto

JOE MOSKOWITZ and GLORIA L. MOSKOWITZ, HIS WIFE

all the right, title, interest, claim or demand whatsoever it may have acquired in, through or by a certain Mortgage recorded/registered in the Recorder's Registrar's office of COOK County, Illinois, as Document No. 165-82-420 to the premises therein described to-wit:

LOT 294 IN ADDITION TO CRESTLINE HIGHLANDS SUBDIVISION, A, SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 34, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE 3RD PRINCIPAL MERIDIAN.

DEPT-91 RECORDING \$11.25
T#3333 TRAN 6105 05/23/86 09:01:00
#9882 # A *-86-206248

8146 SO. KOMENSKY AVE.
CHICAGO, ILLINOIS 60652

TAX # 19-34-212-046

RP

Said Association warrants that it has good right, title, and interest in and to said mortgage and has the right to release same either as the original mortgagee or as successor in interest to the original mortgagee.

IN TESTIMONY WHEREOF, THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS hath hereunto caused its corporate seal to be affixed, and these presents to be signed by its ~~Assistant Vice President~~, and attested to by its ~~Assistant Secretary~~, this 30th day of APRIL 1986

THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS

Marie Dealeo
LOAN SERVICING OFFICER

BY

Richard J. Kean
LOAN SERVICING OFFICER

STATE OF ILLINOIS } SS.
COUNTY OF COOK }

I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY THAT: the persons whose names are subscribed to the foregoing instrument are personally known to me to be duly authorized officers of The Talman Home Federal Savings and Loan Association of Illinois and THAT THEY appeared before me this day in person and severally acknowledged that they signed and delivered the said instrument in writing as duly authorized officers of said corporation and caused the corporate seal of said corporation to be affixed thereto pursuant to authority given by the Board of Directors of said Corporation as their free and voluntary act, and as the free and voluntary act and deed of said corporation for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal, the day and year first above written.

Karie Dealeo
Notary Public

THIS INSTRUMENT WAS PREPARED BY

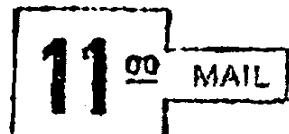
TALMAN HOME MORTGAGE CORPORATION
4342 N. HARLEM AVE.
NAME AND ADDRESS 60630

Recorder's Box No.

Mail to:

MR. & MRS. ROBERT MC GAFFREY
4244 WEST 79TH PLACE
CHICAGO, ILLINOIS 60652

FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE FILED WITH THE RECORDER OF DEEDS OR THE REGISTRAR OF TITLES IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED



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REDACTED

Return To:

Mr. & Mrs. Robert J. McCaffey
856 Foothills
ARROYO GRANDE,
REDACTED
93420-2001

Property of Cook County Clerk's Office

REDACTED
REDACTED

UNOFFICIAL COPY
QUIT CLAIM DEED
Statutory (ILLINOIS)
(Individual to Individual)NO. 822
APRIL, 1980
3 5 2 0 3 2 1 7CAUTION Consult a lawyer before using or acting under this form.
All warranties, including merchantability and fitness, are excluded.

THE GRANTOR

ADELINE S. SCHOPP, Widow

of the Village of Alsip County of Cook
State of Illinois for the consideration of
Ten ----- DOLLARS,
and other good and valuable consideration in hand paid,
CONVEY S. and QUIT CLAIM S. to Roger J.
Schopp, son, 2052 W. 135th Place, Apt. 1,
Blue Island, Illinois, Georgia J. Flaig,
daughter and Georgean M. Engel, daughter,
both at 12413 So. 45th, Alsip, Illinois, 60658.
(NAME AND ADDRESS OF GRANTEE)

all interest in the following described Real Estate situated in the County of Cook in the
State of Illinois, to wit:

Lot four (4), Lot five (5) Alsip Gardens, Second (2)
Edition a Subdivision in Northeast, one quarter ($\frac{1}{4}$) of
Southwest (SW $\frac{1}{4}$), one quarter at Section twenty-seven (27),
Township thirty-seven (37) North, Range thirteen (13) East
of the Third Principal Meridian.

Property Index No. 24-27-308-004

662-6249
DEPT-01 RECORDING \$11.25
T#3333 TRAN 6106 05/23/86 07:03:00
#9883 # A *-86-206249

(The Above Space For Recorder's Use Only)

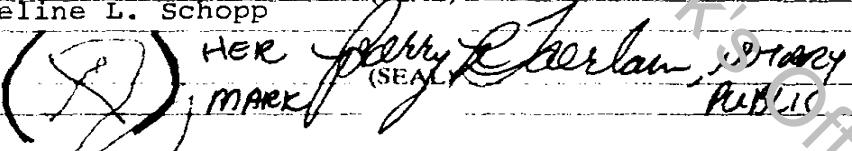
AFFIX "RIDERS" OR REVENUE STAMPS HERE
Exempt under provisions of Para. (E), Sec. 4
Real Estate Transfer Act and Cook County Ord. 95104
Signature 5-23-86
Signature

hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois.

DATED this 21st day of May 1986

PLEASE
PRINT OR
TYPE NAME(S)
BELOW
SIGNATURE(S)

Adeline L. Schopp (SEAL) (SEAL)


 (SEAL) (SEAL)

State of Illinois, County of Cook ss. I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that

ADELINE L. SCHOPP, Widow

IMPRESS
SEAL
HERE

personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed, sealed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this 21st day of May 1986

Commission expires May 29 1989

This instrument was prepared by Senior Citizens Legal Services, 15325 South Page Avenue, Harvey, Illinois 60426
(NAME AND ADDRESS)

MAIL TO: Adeline L. Schopp
(Name)
12413 S. 45th Avenue
(Address)
Alsip, Illinois 60658
(City, State and Zip)

ADDRESS OF PROPERTY
12413 S. 45th Avenue
Alsip, Illinois 60658
THE ABOVE ADDRESS IS FOR STATISTICAL PURPOSES ONLY AND IS NOT A PART OF THIS DEED
SEND SUBSEQUENT TAX BILLS TO
Georgean M. Engel
(Name)
12413 So. 45th Ave., Alsip, IL 60658
(Address)

Quit Claim Deed

INDIVIDUAL TO INDIVIDUAL

ADELINE L. SCHOPP

COPY

TO

ROGER SCHOPP

GEOORGIA J. FLAIG

GEORGEAN M. ENGEL

Property of Cook County Clerk's Office

GEORGE E. COLE®
LEGAL FORMS

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Quit Claim Deed

JUNIOR TENANCY
INDIVIDUAL TO INDIVIDUAL

TO

46216250

Property of Cook County Clerk's Office

Exempt under provisions of Paragraph e, Section 200.1-2B6 or under provisions of
Paragraph , Section 200.1-4B of the Chicago Land Tax Ordinance.

5/27/81

Date

Buyer, Seller, or Representative

Exempt under provisions of Paragraph e, Section 4,
Real Estate Transfer Tax Act.

5/1/81

Date

Buyer, Seller or Representative