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THIS INSTRUMENT WAS PREPARED BY,
AND WHEN RECORDED MAIL TO:

FIRST ILLINOIS BANK OF EVANSTON, [Space Above This Line For Recording Date]
800 DAVIS
EVANSTON, IL 60204

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on JUNE 3
19...86.. The mortgagor is KENT A. HEITZINGER AND RITA HEITZINGER, HIS WIFE.....
("Borrower"). This Security Instrument is given to
.FIRST. ILLINOIS. BANK. OF. EVANSTON, N.A....., which is organized and existing
under the laws of ..THE. UNITED. STATES....., and whose address is 800. DAVIS,.....
....EVANSTON,.. IL....60204..... ("Lender").
Borrower owes Lender the principal sum of .SEVENTY. FIVE. THOUSAND. AND. NO./100.....
..... Dollars (U.S. \$...75,000.00.....). 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 JULY. 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 13 IN BLOCK 10 IN DINGEE AND McDANIEL'S RESUBDIVISION OF BLOCKS 3,6,9
AND 10 AND THE SOUTH 1/2 OF BLOCK 8 AND OF LOTS 4,5, AND 6 IN BLOCK 5 IN
WILMETTE VILLAGE AND 33 FEET SOUTH OF AND ADJOINING THE CENTER OF SOUTH AVENUE,
IN SECTION 34, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.



PIN: 05-34-120-007

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which has the address of 400 PARK WILMETTE
(Street) (City)
Illinois 60091 ("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 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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18882 MURKIN, THE LITTLE MERMAID FOR LIBRARY AND MEMBERS

Notary Public
Cynthia R. Hart A. Notary Public in and for said County and State,
do hereby certify that I, a Notary Public in and for said County and State,
personally known to me to be the same person(s) whose name(s) are
subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that
I signed and delivered the said instrument as there, free and voluntary act, for the uses and purposes herein
set forth.

Given under my hand and official seal, this 6 day of JUNE, 1986

My Commission expires: 5/15/88

STATE OF ILLINOIS. County ss:

ALTA HEITZINGER **—** **EDITIONER**

KENT A. HETZINGER
HETZINGER

IN WITNESS WHEREOF, I have signed this instrument this twenty-third day of May, 1981.

Other(s) [Specify] _____

- Adjustable Kite Rider
- Condorium Rider
- 2-4 Family Rider
- Graduated Payment Rider
- Planned Unit Development Rider

This security instrument is given on this 20 day of July, 2008, and is made in consideration of certain agreements and instruments of record between the parties hereto.

22. Waves of Homestead. Borrower waves all right of homestead excepted by Property.

Instrument without charge to Borrower. Borrower shall pay reasonable attorney's fees, and then to the same secured by this Security Instrument.

The Property Recreational Right is limited to one residence per lot. Any rental collection or fees, including management fees, shall be applied first to payment of the costs of maintenance of the property and collection of rents, including, but not limited to, receiver's fees, premiums on

20. Landlords in Period 1, notwithstanding any other provisions in the lease, shall have the right to terminate the lease and sue for damages if the tenant fails to pay rent or any other sum due under the lease for a period of 3 months.

Security instrument without further demand and may require the remodelling of this paragraph 19, including

debut; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the debut must be cured; and (d) the date the default or before the date specified in the notice may result in acceleration of the note or the balloon payment.

19. Acceleration; Remedies. Lender shall give notice to Borrower to accelerate payment of principal and interest as follows:

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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 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 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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the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Security Instruments. Unless Borrower and Lender under this paragraph 7 shall become additional debt of Borrower secured by this instrument.

Any amounts disbursed by Lender under this paragraph 7 shall bear interest at the rate agreed to by Borrower and Lender under this paragraph 7, Lender does not have to do so.

Lender may take action under this paragraph 7, Lender does not have to do so.

Instruments, preparing in court, paying reasonable attorney fees and costs of the property to make repairs. Although Lender's actions may include paying any sums accrued by a lien which has priority over this instrument or to enforce laws or regulations, then Lender may do so to protect the value of the property and Lender's rights in the property.

Lender's rights in the property (such as a proceeding in bankruptcy, probable, for condemnation or to enforce laws or regulations), then Lender may do so to protect the value of the property and Lender's rights in the property.

7. Protection fails to perform the security instruments, or there is a legal proceeding that may significantly affect fee title shall not merge unless Lender agrees to the merger in writing.

Borrower shall comply with the provisions of the Note and if Borrower acquires title to the property, the leasehold and change the property to determine who owns title to the property. If this Security Instrument is on a leasehold, damage or substantial injury prior to the acquisition of the property.

6. Pre-emption and Maintenance of Property: Lessees hold. Borrower shall not destroy, damage or substantially instrument immediately prior to the acquisition.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not exceed or from damage to the property prior to the acquisition of the property.

Under paragraph 19 the property is acquired by Lender, Borrower's right to any insurance policies and exceeds the amount of the sum secured by this Security Instrument shall pass to Lender to the extent of the sums secured by this Security

from the date of the month of payment received to Lender, Borrower's right to any insurance policies and exceeds the amount of the sum secured by this Security Instrument shall pass to Lender to the extent of the sums secured by this Security

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 the due date of the insurance policy paid to Borrower.

Restoration of repair is not economically feasible or Lender's security interest be lessened, the insurance proceeds shall be applied to the repair if the repair is not repaired or Lender's security is not lessened. If the property damaged, if the restoration or repair is not feasible in writing, insurance proceeds shall be applied to restoration or repair.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair all receipts of paid premiums and renewals shall be acceptable to Lender to the event of loss. Borrower shall promptly give to Lender

Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall standard mortgage clause.

All insurance policies and renewals shall be acceptable to Lender subject to Lender's approval when withheld.

Insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval when not be required against loss by fire, hazards included within the term "standard coverage" and any other hazards for which Lender

measured against the insurance shall be maintained in the event of loss. Borrower shall prompt notice to Lender

5. Hazard Insurance. Borrower shall keep the insurance over the property erected on the property

Borrower shall provide proof of loss if not made promptly by Borrower of the date of notice.

Agreements assuring that the lien in, legal proceedings which in the lien, Borrower shall pay within 10 days

of the date of notice to Lender shall satisfy the lien or take one or more of the actions set forth above within 10 days

of the property is subject to a lien which may attach or over this Security Instrument, Lender may file Borrower a

agreement satisfactory to Lender subordinating the lien or part of the property, or (c) secures from Lender of the lien an

prevention the enforcement of the lien in, legal proceedings which in the lien, Borrower shall promptly file to Lender to

pay them on time due obligations secured by the lien in a manner acceptable to Lender, (b) connects in good

agreements in writing to the payment of note, (a) lien which has priority over this Security Instrument unless Borrower:

Note: third, to amounts payable under this paragraph 2, fourth, to interest due; and last, to principal due.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the

paragraphs 1 and 2 shall be applied to the charge held by Lender, second, to prepayment charges due under the

application as a credit, third, to the sum secured by this Security Instrument.

Upon payment 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 when due, Borrower shall pay to Lender any

amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender

the due dates of the escrow items, either earlier with the future monthly payments of Funds when due,

If this amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to

this Security Instrument.

The Funds shall be held by Lender in an account the deposit of which are insured by a federal or state agency (including Lender if Lender is such an institution).

Interest on the day monthly payments and rebatable estimates of future escrow items.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay

the principal of and interest on the Note and any payment due under the Note and late charges due under the Note.

UNIFORM COVENANTS. Borrower and Lender shall pay when due

late agency (including Lender if Lender is such an institution), Lender shall apply the funds due on the

mortgage payments of ground rents in any. These items are called "escrow items". Lender may estimate the funds due on the

leasehold payments of ground rents and assessments which may attach over this Security Instrument, and (d) yearly

dues-taxes on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds"), equal to

to Lender may not holdings and applying the Funds, analyzing the account of verifying the escrow items, unless

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base of current deposits and reasonable estimates of future escrow items.

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