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RES-6/84

This instrument was prepared by:

David A. Weber.....
(Name)
106 E. Irving Park Road.....
(Address)
Roselle, IL 60172.....

THIS IS A SECOND MORTGAGE

MORTGAGE

86248657

THIS MORTGAGE is dated as of June 14, 1986, and is between KENNETH E. MAZIKOWSKI and DORIS A. MAZIKOWSKI, his wife

~~(Mortgagor)~~ and HARRIS BANK ROSELLE, an Illinois Banking Corporation, 106 East Irving Park Road, Roselle, Illinois 60172, and its successors and assigns ("Mortgagee").

WITNESSETH:

Mortgagor has executed an Installment Note dated as of the date of this Mortgage, payable to the order of the Mortgagee ("Note") in the principal amount of \$ 12,000.00. The Note is payable in 59 monthly installments of \$ 330.00 each including interest, beginning July 15, 1986 and continuing on the same day of each month thereafter, and a final installment of the balance of unpaid principal and interest on June 14, 1991, with interest at the per annum rate of 120% over Chgo Prime payable monthly on the principal balance of the Note remaining from time to time unpaid. Interest on the principal balance of the Note remaining from time to time unpaid shall be increased to the per annum rate of 3% Over Chgo Prime% after the due date of the final installment or upon Default under the Note or this Mortgage. The Note also provides that Mortgagor shall pay a late charge of 1% based upon and for the amount of any payment due on the Note that is not paid on or before the date such payment is due, until such payment is made. The terms and provisions of the Note are hereby incorporated by reference herein.

To secure payment of the indebtedness evidenced by the Note and the hereinafter defined Liabilities, Mortgagor does by these presents CONVEY, WARRANT and MORTGAGE unto Mortgagee, all of Mortgagor's estate, right, title and interest in the following described real estate located in Cook County, Illinois:

Lot 17070 in Weathersfield Unit 17 being a Subdivision in the Northwest Quarter of Section 21, Township 41 North, Range 10, East of the Third Principal Meridian, in Cook County Illinois according to the Plat thereof recorded in the office of the recorder of Deeds in Cook County, Illinois, on January 28, 1972 as Document #21791037.

Permanent Index No. 07-21-102-001-0000

H.W.

which has the address of

216 Wianno Lane

Schaumburg

Illinois 60194

(Street)

(City)

(herein "Property Address"); Property Tax No.

07-21-102-001-000

(State and Zip Code)

which is referred to herein as the "Premises", together with all improvements, buildings, tenements, hereditaments, appurtenances, gas, oil, minerals, easements located in, on, over or under the Premises; and all types and kinds of furniture, fixtures, apparatus, machinery and equipment, including without limitation, all of the foregoing used to supply heat, gas, air conditioning, water, light, power, refrigeration or ventilation (whether single units or centrally controlled) and all screens, window shades, storm doors and windows, floor coverings, awnings, stoves and water heaters, whether now on the Premises or hereafter erected, installed or placed on or in the Premises, or whether or not physically attached to the Premises. The foregoing items are and shall be deemed a part of the Premises and a portion of the security for the Liabilities as between the parties hereto and all persons claiming by, through or under them.

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12. When the Indebtedness secured hereby shall become due, whether by acceleration or otherwise, Mortgagor shall have the right to foreclose the lien of this Mortgage. In any suit to foreclose the lien of this Mortgage, there shall be allowed and included as additional indebtedness in the judgment of foreclosure all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagor for attorneys' fees, appraiser's fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs of procuring all abstracts of title, title searches and examinations, title insurance policies, Torrens certificates, tax and lien searches, and similar data and assurances with respect to title as Mortgagor may deem to be reasonably necessary either to prosecute the foreclosure suit or to evidence to bidders at any foreclosure sale. All of the foregoing items, which may be expended after entry of the foreclosure judgment, may be estimated by Mortgagor. All expenditures and expenses mentioned in this paragraph shall become additional indebtedness secured hereby and shall be immediately due and payable, with interest thereon at a rate equivalent to the post maturity interest rate set forth in the Note, when paid or incurred by Mortgagor. This paragraph shall also apply to any expenditures or expenses incurred or paid by Mortgagor or on behalf of Mortgagor in connection with (a) any proceeding, including without limitation, probate and bankruptcy proceedings, to which Mortgagor shall be a party, either as plaintiff, claimant or defendant, by reason of this Mortgage or any indebtedness secured hereby; or (b) preparations for the commencement of any suit for the foreclosure of this Mortgage after accrual of the right to foreclose whether or not actually commenced or preparation for the commencement of any suit to collect upon or enforce the provisions of the Note or any instrument which secures the Note after DEFAULT under the Note, whether or not actually commenced; or (c) preparations for the defense of any threatened suit or proceeding which might affect the Premises or the security hereof, whether or not actually commenced.

13. Upon, or at any time after the filing of a complaint to foreclose this Mortgage, the court in which such suit is filed may appoint a receiver of the Premises. The receiver's appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of Mortgagor at the time of application for the receiver and without regard to the then value of the Premises or whether the Premises shall be then occupied as a homestead or not. Mortgagor may be appointed as the receiver. Such receiver shall have power to collect the rents, issues and profits of the Premises during the pendency of the foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, if any, whether there be redemption or not, as well as during any further times when Mortgagor, except for the intervention of the receiver, would be entitled to collect the rents, issues and profits. Such receiver shall also have all other powers which may be necessary or are usual for the protection, possession, control, management and operation of the Premises during the statutory redemption period, if any. The court in which the foreclosure suit is filed from time to time may authorize the receiver to apply the net income in the receiver's hands in payment in whole or in part of the indebtedness secured hereby, or secured by any judgment foreclosing this Mortgage, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of the judgment, and the deficiency judgment against Mortgagor or any guarantor of the Note in case of a foreclosure sale and deficiency.

14. No action for the enforcement of the lien or of any provision of this Mortgage shall be subject to any defense which would not be good and available to the party interposing it in action at law upon the Note.

15. Mortgagor shall have the right to inspect the Premises at all reasonable times and access thereto shall be permitted for that purpose.

16. Mortgagor shall release this Mortgage by a proper release upon payment in full of the Note and all Liabilities.

17. This Mortgage and all provisions hereof, shall extend to and be binding upon Mortgagor and all persons or parties claiming under or through Mortgagor. The word "Mortgagor" when used herein shall also include all persons or parties liable for the payment of the indebtedness secured hereby or any part thereof whether or not such persons or parties shall have executed the Note or this Mortgage. The singular shall include the plural, the plural shall mean the singular and the use of "my gender" shall be applicable to all genders. The word "Mortgagee" includes the successors and assigns of Mortgagor.

18. Unless otherwise agreed to in writing, Mortgagor covants and agrees to deposit at the place as Mortgagor may, from time to time, in writing appoint and, in the absence of appointment then at the office of Mortgagor commencing with the first interest payment pursuant to the Note secured hereby, and on the day each and every interest payment date thereafter until the indebtedness secured by this Mortgage is fully paid, a sum equal to 1/12th of the last total annual taxes and assessments for the last ascertainable year (general and special) with respect to the Premises. Notwithstanding the foregoing, if the taxes or assessments for the last ascertainable year exclude the buildings or improvements or any part thereof, now constructed or to be constructed on the Premises, then the amount of the deposits to be paid pursuant to this paragraph shall be based upon the reasonable estimate of Mortgagor as to the amount of taxes and assessments which shall be levied or assessed. Concurrent with the disbursement of the Note, Mortgagor will also deposit with Mortgagor an amount as determined by Mortgagor, based upon the taxes and assessments so ascertainable, or so estimated by Mortgagor as the case may be, for taxes and assessments with respect to the Premises for the period commencing on the date such taxes and assessments were last paid to and including the date of the first tax and assessment deposit hereinabove mentioned. The deposits are to be held in trust without allowance of interest and are to be used for the payment of taxes and assessments (general and special) on the Premises next due and payable when they become due. If the funds so deposited are insufficient to pay any of the taxes or assessments (general or special) for any year when the same shall become due and payable, Mortgagor shall, within ten days after receipt of a notice and demand from Mortgagor deposit the additional funds as may be necessary to pay such taxes and assessments (general and special) for any year. Any excess shall be applied to subsequent deposits for taxes and assessments.

19. Upon request by Mortgagor, concurrent with and in addition to the deposits for general and special taxes and assessments pursuant to the terms of Paragraph 18 of this Mortgage, Mortgagor will deposit with Mortgagor a sum equal to the premium that will next become due and payable on any insurance policies required hereunder, less all sums already paid therefore, divided by the number of months to elapse before one month prior to the date when the insurance premiums will become due and payable. All sums deposited hereunder shall be held in trust without interest for the purpose of paying the insurance premiums.

20. The proceeds of any foreclosure sale shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all the items that are mentioned in Paragraph 12 of this Mortgage; second, all other items which under the terms of this Mortgage constitute indebtedness secured by this Mortgage additional to that evidenced by the Note or the Liabilities, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the Note and the Liabilities (first to interest and then to principal); fourth, any surplus to Mortgagor or Mortgagor's heirs, legal representatives, successors or assigns, as their rights may

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11. "Liabilities" means all obligations of Mortgagor to Mortgagee for payment of any and all amounts due under the Note, this Mortgage and/or the Promises, or for any other liability of Mortgagor.

12. "Note" means a promissory note of Mortgagor to Mortgagee for payment of any and all amounts due under the Note, this Mortgage and/or the Promises, or for any other liability of Mortgagor.

13. "Trustee" means any trustee or receiver appointed by a court of competent jurisdiction to receive or administer the property subject to the Note and the Promises and to distribute the same among the persons entitled thereto in accordance with the Note and the Promises.

14. "Wife" means the wife of the maker of the Note and includes the wife of any other person who may at any time become the wife of the maker of the Note.

15. Negotiations made by the parties hereto in respect of any provision of this Mortgage, or any transfer of ownership of this Mortgage, shall not affect the validity or enforceability of this Mortgage.

16. Any kind, conveyance, contract to sell, or transfer of ownership of the Promises, or any part thereof, or power of attorney, or any instrument of assignment, creates or transfers all rights and powers of Mortgagor in respect of this Mortgage, except that Mortgagor retains the right to collect his/her interest in the property, if he/she dies before the mortgage is foreclosed, or if he/she becomes incompetent.

17. Upon Default, at the sole option of Mortgagor, the Note and/or Liabilities shall become immediately payable.

18. If Mortgagee makes any payment authorized by this Mortgage relating to taxes, assessments, charges or any other expenses, Mortgagor may do so according to any bill, statement or estimate received from the appropriate public office without inquiry into the actual validity of such bill, statement or estimate.

19. Upon Default, or upon expiration of the period for cure, Mortgagor shall pay all expenses paid or incurred in connection with the collection of any sum due under the Note and the Promises, and the amount so paid or incurred shall bear interest from the date of payment at the rate of interest provided in the Note or the Promises.

20. No remedy of Mortgagor hereunder shall be affected by any amendment, variation, or waiver of any provision of this Mortgage, or by any change in the law.

21. Any award of damages for damage to property shall be limited to the amount of the loss sustained.

22. Further, Mortgagor shall pay, when due and before any party attaches, all general taxes, special taxes, special assessments, water charges, drainage charges, sewer service charges, and other charges, all general, special, and other taxes, assessments, and fees, to the power of eminence domain, or the taking of the property for public use, or any other manner of title to the same.

23. Upon the request of Mortgagor, Mortgagor shall deliver to Mortgagor all original leases of all or any portion of the Promises, together with assignments of such leases, to Mortgagor to have the benefit of the same.

24. Any awards of damages for damage to property shall be limited to the amount of the loss sustained.

25. Further, Mortgagor agrees to accept any building which may become damaged or be destroyed; (a) promptly repair, restore or rebuild any buildings or improvements which may become damaged.

26. Further, Mortgagor pledges and assents to Mortgagor, all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois.

27. Further, Mortgagor hereby expressly waives and releases all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois.

28. Mortgagor does hereby agree to keep the Promises in good condition and repair, without waste, and, except for this Mortgage, free from any damage caused by him/herself.