

Above This Line For Recording Data]

MORTGAGE

TUIS NOT TO A GE ("Security Instrument") is given on	JUNE 19		,
THIS 1.01 TGAGE ("Security Instrument") is given on 19 86. The mort agor is HUSEIN IDRIZOVICH AND HUSE ("Borrower"). TI IRVING FEDE (A", SAVINGS AND LOAN ASSOCIATION	NIJA IDRIZOVICH. H	IS WIFE	
("Borrower"). T	his Security Instrument is g	given to	
under the laws of 'N) TED STATES OF AMERICA	M Whose address is	nich is organized and exist	ng
3515 West Irving Park Road — Chicago, Illinois 60618		("Lender	").
Borrower owes Lender the principal sum ofONEHUNDREDTH	10.00). This deht is	evidenced by Borrower's no	ote
dated the same date as this Security Instrument ("Note"), which paid earlier due and payable ou JULY 1, 2001	provides for monthly paym	nents, with the full debt, if r This Security Instrume	not ent
secures to Lender: (a) the repayment of all other sums, with interest, ad	he Note, with interest, and Ivanced under paragraph 7	d all renewals, extensions a to protect the security of the	ino his
Security Instrument; and (c) the performance of Borrower's coven the Note. For this purpose, Borrower does hereby mortgage, gran	iants and agreements under	r this Security Instrument a	ırış
located in		County, Illino	ois

LOT 17 IN DEVON-CRAWFORD ADDITION TO NORTH EDGEWATER, BEING A SUBDIVISION OF THAT FRACTIONAL 4 OF SECTION 2, TOWNSHIP 40 NORTH RANGE 13, EAST OF THE THIRD PRINCIPAL VERIDIAN, LYING NORTH OF THE INDIAN BOUNDARY LINE (EXCEPT THE EAST 26 ACRES THEREOF AND EXCEPT THE RIGHT OF WAY OF THE CHICAGO AND NORTHWESTERN RAILWAY COMPANY) COUNTY, ILLINOIS.

TAX NUMBER: 13-02-115-017,

DEPT-01 RECORDING

#2222 TRAN 02 TRAN 0269 06/24

COCK COUNTY RECORDER

INSTRUMENT WAS PREPARED BY: MART CENTER

which has the address of6117	N. Pulaski Rd		Chi	cago		5	
TERROR OF THE WAR DO IN	(Street)		,		[City]		
Illinois 60646	("Property Addres	is'');	· ·		4.5		
[Zin_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 seised 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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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 Fund, 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 L nd:r. 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 Fay nents. 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 in ler 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 Borrowe mates these payments directly, Borrower shall promptly furnish to Lender

receipts evidencing the payments.

Borrower shall promptly discharge any len 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 fen 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 inis 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 co erage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amoun's 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, 30. ower 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 te applied to restoration or repair of the Property damaged, if the restoration or repair is economically seasible 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 said to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the resurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds or 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.

If Borrower fails to perform the 7. Protection of Lender's Rights in the Property; Mortgage Insurance. 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.

occurred However, this right to res of acceleration mader paragraphs 13 or 17. Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as it, no acceleration had application winay, specify for tensistement) foroite sale of the kroperty pursuant to any power for sale contained in this Security, Instrument, or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrowers Security, Instrument and the Mote had no acceleration occurred. (c) 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 reasonable, and many instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonable, and property and Borrower's somely require to, assure that the ille 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 abilization some secured by this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had aborrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had applicable law, may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this 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 remedies permitted by this Security Instrument without further notice or demand on Borrower. this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any of nor less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period rederal law as of the date of this Security Instrument. person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by Lender if exercise is prohibited by Lender if exercise is prohibited by 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 interesting it is sold or transferred and Borrower is not a natural interesting it is a like in Borrower is sold or transferred and Borrower is not a natural interesting it is sold or transferred and Borrower is not a natural interesting it is sold or transferred and Borrower is not a natural interesting it is sold or transferred and Borrower is not a natural interesting it is sold or transferred and Borrower is not a natural interest in Borrower is sold or transferred and Borrower is not a natural interest in Borrower is sold or transferred and Borrower is not a natural interest in Borrower is sold or transferred and Borrower is not a natural interest in Borrower is sold or transferred and Borrower is not a natural interest in Borrower is sold or transferred and Borrower is not a natural interest in Borrower is sold or transferred and Borrower is not a natural interest in Borrower is sold or transferred and Borrower is not a natural interest in Borrower is sold or transferred and Borrower is not a natural interest in Borrower is sold or transferred and Borrower is not a natural interest in Borrower in Note are declared to be severable. which can be given effect without the conflicting provision. To this end the provisions of this Security instrument and the Mote conflicts with applicable law, such conflict shall not affect other provisions of this Security Insert ment or the Mote 15. Coverning 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 in this paragraph. provided for in this Security Instrument shall be deemed to have been given to Borrower or Lengar when given as provided interclass mail to Lender's address stated herein or any other address Lender designates or notice to Borrower. Any notice Property Addiess or any other address Borrower designates by notice to Lender. Any rotice to Lender shall be given by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the 14, Notices. Any notice to Borrower provided for in this Security Insertu neat shall be given by delivering it or by 71 dqsrgsrag may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19.11 Lender exercises this option, Lender shall take the steps specified in the second paragraph of

13. Legislation Affecting Lender's Rights. If enactment of applicable laws has the effect of

rendering any provision of the Mote or this Security Instrument unenfor es ale according to its terms. Lender, at its option,

partial prepayment without any prepayment charge under the Note.

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 refur d reduces principal, the reduction will be treated as a connection with the loan exceed the permitted limit, and (b) any such loan charge shall be reduced by the amount ancessary to reduce the charge to the permitted limit, and (b) at y sums already collected from Borrower which exceeded charges, and that law is sinally interpreted so that the in crest or other loan charges collected or to be collected in

If the loan secured by this Security Instrument is subject to a law which sets maximum loan 12. Loan Charges.

that Borrower's consent. 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 interest in the Property Lader the terms of this Security instrument; (b) is not personally obligated to pay of paragraph 17. Borrower's covenants and a greements shall be joint and several. Any Borrower who co-signs this Security Instrument only to mortgage, grant and convey Instrument but does not execute the Mete. (1) is co-signing this Security Instrument only to mortgage, grant and convey

this Security Instrument shall bind at a 1 erefit the successors and assigns of Lender and Borrower, subject to the provisions

shall not be a wayver of or precind. the exercise of any right or remedy.

11. Successors and Ass'gr. Round; Joint and Several Liability; Co-signers. The covenants and agreements of by the original Borrower of Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy

payment or otherwise modify a nortization of the sums secured by this Security Instrument by reason of any demand made Tender shall not be a or tred to commence proceedings against any successor in interest or reluse to commence to a first shall not be a possible of the commence of particular and the com interest of Borrower's hall not operate to release the liability of the original Borrower or Borrower's successors in interest.

Postpone the dr. of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrow. Not Released, Forbearance By Lender Not a Waiver. Extension of the time for payments modification of shortowers the secured by this Security Instrument granted by Lender to any successor in modification of all of the sums secured by this Security Instrument granted by Lender to any successor in modification of all of the sums secured by this Security Instrument granted by Lender to any successor in the security is security in the security is security in the security in the security in the security in the security is security in the security is security in the security

to the sums recorded by this Security Instrument, whether or not then due. given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or

make an award or settle a claim for damages; Borrower fails to respond to Lender within 30 days after the date the notice is If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to

paid to Borrower the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking. Any balance shall be

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 In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security assigned and shall be paid to Lender.

any condemnation or other taking of any part of the Property, or for conveyance in ileu of condemnation, are hereby

on but were still that

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 8 Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender

insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law. Borrower, shall pay the premiums required to main and in some in effect until such the premium requirement for the

If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument.

UNOFICIAL GREAT 2

(Assignment of Rents)

THIS 2-4 FAMILY RIDER is made this	, 19
and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Securi	
"Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrow	ver's Note to
IRVING FEDERAL SAVINGS AND LOAN ASSOCIATION (the same of the	he "Lender")
of the same date and covering the property described in the Security Instrument and located at:	
6117 N. Pulaski, Chicago, Illinoi 60630	
(Property Address)	

- 2-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:
- A. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.
- B. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.
- C. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.
 - D. "BORROWER'S LIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.
- E. ASSIGNMENT OF UASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph E, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.
- F. ASSIGNMENT OF RENTS. Borrower enconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the rents of the Property; and (iii) each tenant of the Fronzety shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph F.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or rentedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

G. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note of agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the semidies permitted by the Security Instrument.

By Signing Bellow, Borrower accepts and agrees to the terms and provisions contained in this 2-4 Femily Rider.

....(Seal) -Borrower

(Scal)

T. T.

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