

## UNOFFICIAL COPY

This instrument prepared by:  
 Sally Oswald  
 Gildorn Mortgage Midwest Corp.  
 1501 Woodfield Rd.  
 Schaumburg, IL 60173

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**86276685**

DEPT-01 RECORDING, \$13.25  
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 \$1168 # E 86-276685

COOK COUNTY RECORDER

[Sign Above This Line For Recording Data]

**MORTGAGE**

JULY 02,

19. **THIS MORTGAGE ("Security Instrument")** is given on **JULY 02, 2016**  
 19. **The mortgagor is** **POST BRUNN A. WILLIAMS**  
**GILDORN MORTGAGE MIDWEST CORPORATION** ("Borrower"). This Security Instrument is given to **WILLIAMS POST**, which is organized and existing  
 under the laws of **THE STATE OF DELAWARE**, and whose address is **1501 WOODFIELD RD.** ("Lender").

Borrower owes Lender the principal sum of **THIRTY THOUSAND AND 00/100 Dollars (U.S. \$ 30,000.00)**. 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 **AUGUST 01ST, 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 conveys, hereby mortgage, grant and convey to Lender the following described property located in **COOK COUNTY, ILLINOIS**:

**LOT 32 IN HOLLYWOOD RIDGE UNIT NO. 1 BEING A RESUBDIVISION OF PARTS OF LOTS 14, 15 AND 16 TAKEN AS TRACT IN OWNER'S DIVISION OF BUFFALO CREEK FARMS, BEING A SUBDIVISION OF PART OF SECTIONS 2, 3, 4, 9, AND 10, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

**PI# 03-03-301-026**

**13 00****MAIL**

which has the address of **912 VALLEY STREAM** (Street), **WHEELING** (City), **IL 60090** (Zip Code), **Illinois** ("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.**

**ILLINOIS—Single Family FNMA/FHLMC UNIFORM INSTRUMENT**  
 CMTC

LOAN NUMBER: HARTMANN

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NON-UNIFORM COVENANT. Borrower and Lender further covenant and agree as follows:

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

22. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

23. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

Adjustable Rate Rider

Condominium Rider

2-4 Family Rider

Graduated Payment Rider

Planned Unit Development Rider

Other(s) [specify]

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

*Patsy Hartmann* .....(Seal)  
PATSY HARTMANN —Borrower

.....(Seal)  
—Borrower

[Space Below This Line for Acknowledgment]

State of Illinois, in the County of Lake, on the 14th day of July, 1986, before me, a Notary Public in and for said county and state, personally known to me to be the same person(s), whose name(s) is/are sub-

scribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she

do hereby certify that Patsy Hartmann, A WIDOW, personally known to me to be the same person(s), whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 2nd day of July, 1986.

My Commission expires: JUNE 14, 1987

*Karen M. Oatt*

Notary Public

86276685

MTGB

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UNIFORM COVENANTS. Borrower and Lender 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 "exterior 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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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 notice or demand on Borrower.

18. Borrower's Right to Remonstrate. 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 provide) after notice of the proposed pursuit to any power of sale contained in this instrument; or (b) entry of a judgment enforcing this Security Instrument to any power of sale contained in this instrument; or (c) before sale of any other sums which have been due under this Security Instrument. Those conditions are that Borrower: (a) pays all sums which have been due under this Security Instrument and the Note had no acceleration accrued; (b) cures any defect of any other sums which have been due under this Security Instrument; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorney's fees; and (d) takes such action as Lender may reasonably require to assist 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 reacceleration by Lender, Borrower shall remain obligated to pay the sums secured hereby shall remain fully effective as if it had occurred. However, this Security Instrument shall not apply in the case of acceleration under Paragraphs 13 or 17.

17. Transfer of the Property or Beneficial Interest in Borrower. If all or any part of the Property or Beneficial Interest in Borrower, Borrower shall be entitled to receive the sum of one thousand dollars (\$1,000.00) plus interest at the rate of six percent (6%) per annum on the unpaid balance until paid in full.

which can be given effect without the complicating provision. To this end the provisions of this Schedule may be severable.

13. **Confidentiality**. In the event that any provision of this instrument shall be made illegal or unenforceable, such provision shall not affect other provisions of this instrument or the Note.

provided for in this Security Instrument shall be deemed to have been given to Bottos or Lemder when given as provided in this paragraph.

Priority class mail to Lenders before or on other dates by notice to Lender. A notice to Lender shall be directed to the address set forth in the Lender's notice to Borrower. Any notice given by Lender to Borrower, or by Borrower to Lender, shall be given by first class mail to Lender's address set forth in the Lender's notice to Borrower.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by deliverying it or by e-mail to the address set forth above or to such other address as Borrower may designate in writing.

rendering any provision of the Note or this Security instrument unacceptable according to its terms. Lender, at its option, may require immediate payment in full of all sums secured by this security instrument under the Note or this Security instrument unless Lender has been satisfied in the second paragraph of

partial prepayment without any amendment change under the same conditions as the original contract.

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 limit, 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 exceed permitted limits will be refunded by reducing the principal owed by Borrower. Lender may choose to make this refund by reducing the principal owed by the date of the earliest default or by the date of the final payment. Note also that making a default reduction will be calculated as a reduction in principal to Borrower.

the sum of security instruments, and (c) agrees that Lenard and any other Rotower may agree to extend, modify, or replace any accommodation with regard to the terms of this Security Instrument or the Note without further Borrower's consent.

11. **Successors and Severability:** Joint and Several Liability; Co-Signers. - The covenants and agreements of

pay the premium or otherwise, and by amortization of the sums secured by this Security Instrument for any reason of any demand made by the holder of a power of attorney or successor in interest. Any holder may exercise any right or remedy

Intended for Bottorff's personal collection, this manuscript was never published. It is a detailed account of the author's research into the life and work of Bottorff, including his family history, education, and professional career as a painter and art teacher. The manuscript also includes a list of Bottorff's known works and a bibliography of sources consulted.

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.

Given a sum  $S$ , the algorithm finds a set of numbers  $\{x_1, x_2, \dots, x_k\}$  such that  $x_1 + x_2 + \dots + x_k = S$  and  $\max(x_1, x_2, \dots, x_k)$  is as small as possible.

If the property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemner offers to

assigued 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.

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

INSURANCE ESTIMATES IN COORDINATE WITH BORROWER'S AND LENDER'S WRITTEN AGREEMENTS OR APPROPRIATE LAW. BORROWER NOTICED AT THE TIME OF NOTICE TO AN INSURER THAT THE INSURANCE COULD NOT BE INSURED.

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 until such time as the requirement for the

प्राचीन विद्यालयों का अवधारणा विभाग ने इसका अधिकार लिया है।