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86317043

FHMC# 283923

(Space Above This Line For Recording Data)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on 17th Of June
1986. The mortgagor is MOHAMMED NAJMUDDIN AND NAHEED NAJMUDDIN, HIS WIFE
("Borrower"). This Security Instrument is given to
FIRST WESTERN MORTGAGE CORPORATION, which is organized and existing
under the laws of the STATE OF ILLINOIS and whose address is
540 North Court - Chicago, Illinois 60647 ("Lender").
Borrower owes Lender the principal sum of SEVENTY FIVE THOUSAND AND NO/100ths
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 AUGUST 1, 2001. 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 County, Illinois:

LOT 4 IN BLOCK 5 OF MOON LAKE TRAILS, UNIT 4, A SUBDIVISION OF PARTS OF THE
NORTH EAST QUARTER AND SOUTH EAST QUARTER OF SECTION 7 AND THE SOUTH WEST
QUARTER OF SECTION 8, ALL IN TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PERMANENT TAX ID# 07-08-305-003

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DEPT-01 RECORDING \$13.25
T86317043 TRAN 0682 07/25/86 16.12.00
#1417 # - *-86-317043
COOK COUNTY RECORDER

which has the address of 1972 BROOKSIDE LANE, HOFFMAN ESTATES
[Street] (Cty)
Illinois 60194 ("Property Address"); B22
(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 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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(SEAL)

Notary Public

My Commission expires: 3/11/88

(person(s) acknowledging)

MOHAMMED NAIMUDDIN AND NAHEED NAIMUDDIN

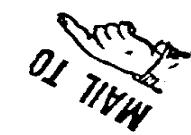
(date)

JULY 17, 1986

The foregoing instrument was acknowledged before me this

STATE OF ILLINOIS
COUNTY OF COOK
ss:

MAIL TO:



MAIL TO:

(Space Below for Signature)

NAHEED NAIMUDDIN
Mr. Nadeed Naimuddin
MOHAMMED NAIMUDDIN
Toland, Toland
Borrower
(Seal)

Instrument and in any manner executed by Borrower and recorded with this Security
BY SIGNING BELOW, Borrower accepts to the terms and covenants contained in this Security

- Adjustable Rate Rider
 - Graduated Payment Rider
 - Fixed Rate Rider
 - Condominium Rider
 - Planned Unit Development Rider
 - Other(s) (Specify)
- Instrument (Check applicable box(es))
22. Lender of **Homeestead**, Borrower waives all right of homestead exemption in the Property.
- Instrument without charge to Borrower. Borrower shall pay any recording costs.
21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security
receipts and reasonable attorney fees, and then to the sums secured by this Security Instrument.
20. Prior to the expiration of any period of redemption following judicial sale, by agreement of the
appellee (releasor) including payment of rents, take possession of and manage the Property and to collect the rents on
costs of management of the Property and collection of rents, including, but not limited to, receipt of the
receipts (releasor) shall be entitled to collect the rents, including, but not limited to, collection of the rents
prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicial
process) shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Paragraph 19, including,
Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Paragraph 19, including,
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,
unless otherwise specified in the notice, Lender after acceleration and sale of the Property. The notice shall furnish
borrower of the right to remit, foreclose by judicial procedure immediate payment of the sum
secured by this Security Instrument, for which the notice may result in acceleration of the sum
and (d) that failure to cure the default on or before the date specified in the notice must be cured
before the notice is given to borrower, by which time the default must be cured
and (e) a date, not less than 30 days from the date the notice is given to borrower, by which time the
default must be cured unless applicable law in this Security Instrument specifies: (a) the default, (b) the action required to cure
breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and
19. Acceleration: Remedies. Lender shall give notice to either covenant and agree as follows:

NON-LIENFORM COVENANTS Borrower and Lender further covenant and agree as follows:

unless applicable law in this Security Instrument specifies: (a) the default, (b) the action required to cure
breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and
19. Acceleration: Remedies. Lender shall give notice to either covenant and agree 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 exceed 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 if it is 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): (a) 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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reducing payment
the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower
securely disbursed unless Borrower and Lender under this paragraph shall become additional debt of Borrower accrued by this
any amounts disbursed under this paragraph, if any, Lender does not have to do so.

Lender may take action under this paragraph to the Note rate and shall be payable to make payment to Lender
instruments, applying to four paying receivable accounts, fees and interests accrued on the Property to
in the Property, Lender, or such as a proceeding in bankruptcy, probate, or other cause which has priority over this Securitization
Lender's rights in the Property (such as a proceeding in bankruptcy, probate, or other cause which has priority over this Securitization), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights
governants and agreements contained in this Securitization instrument or to enforce laws in
7. **Protection of Lender's Rights in Lender's Surety Insurance.** If Borrower fails to perform the
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 fee title to the Property, the lessee
changes the Property, allow the Property to deteriorate or commit waste. If this Securitization instrument is an easement,
6. **Preservation and Maintenance of Property; Leaseholds.** Borrower shall not destroy, damage or subdivide
instrument immediately prior to the acquisition.
from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Securitization
under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting
possible due date of the monthly payments referred to in paragraphs 1 and 2 of this Securitization instrument.
unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not exceed
when the notice is given.

the Property or to pay sums secured by this Securitization instrument, whether or not then due. This dues period will begin
offered to settle a claim, then Lender may collect the insurance proceeds. Lender may sue the debtor to recover
Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the instrument debtor has
applied to the same secured by this Security instrument, whether or not then due, with the excess paid to Borrower if
resolution of report is not economically feasible and Lender's security would be lessened, or insurance proceeds shall be
of the Property damaged, if the resolution of report is economically feasible and Lender's security is not lessened. If the
carrier and Lender may make proof of loss if not made promptly by Borrower,
all receipts of paid premiums and renewal notices in the event of loss, Borrower shall give prompt notice to the Lender
Lender shall have the right to hold the policies and renewals, if Lender requires, Borrower shall include a standard mortgage clause
All insurance policies and renewals shall be acceptable to Lender and shall include a provision of payment of
unrecoverable withheld

insurance carrier providing the insurance shall be chosen by Lender subject to Lender's approval and shall not be
reduced and hazards included within the term, certain led coverage, and any other hazard, for which Lender
insured against loss by fire, hazards included within the term, certain led coverage, and any other hazard, for which Lender
insured against the keeper is not covered by the insurance, now existing or hereafter created on the Property
of the sum by, or designee against encroachment of the lien in, legal proceedings which in the holder of
granted in writing to the person of the obligation incurred by to Lender, in a manner acceptable to Lender, (a) contains in good
Borrower shall promptly discharge any lien which has priority over this Securitization unless Borrower, (b)
receipts evidencing the payment.

to be paid under this paragraph, if Borrower makes these payments directly to Lender all notices of amounts due within 10 days
pay them on time directly to the manner provided in paragraph 2, or if not paid in that manner, Borrower may give Borrower a
agreement to Lender of forfeiture of any part of the Property, or (c) receives from the holder of the lien an
prevent the encroachment of the lien by, or designee against encroachment of the lien in, legal proceedings which in the holder of
paid to the Lender, or designee against encroachment of the lien in, legal proceedings which in the holder of
granted in writing to the person of the obligation incurred by to Lender, in a manner acceptable to Lender, (a) contains in good
Borrower shall pay all taxes, assessments, charges, fees and impositions attributable to the
3. **Hazard Insurance.** Borrower shall promptly discharge any lien which has priority over this Securitization unless Borrower

of the sum of notice. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days
notice is issued to a lien which may attain priority over this Securitization that any part of the Property is
the Property is subject to Lender subordination that, or (c) Lender determines that any part of
agreement to Lender or forfeiture of any part of the Property, or (c) receives from the holder of the lien an
paid to the Lender, or designee against encroachment of the lien in, legal proceedings which in the holder of
granted in writing to the person of the obligation incurred by to Lender, in a manner acceptable to Lender, (a) contains in good
Borrower shall pay all taxes, assessments, charges, fees and impositions attributable to the
4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fees and impositions attributable to the
Note, if any, to amounts payable under this paragraph, first, to late charges due under the Note, second, to prepayment penalties
paragraphs 1 and 2 shall be applied, first, to late charges due under the Note, second, to prepayment penalties received by Lender under the
3. **Applicable Law and Payments.** Unless applicable law provides otherwise, all payments received by Lender under the
application as a general garnishment, prior to the sale of the Property or its Securitization instrument.

any funds held by Lender, if under this paragraph is sold or acquired by Lender, any funds held by Lender at the time of
any funds held by Lender, if under this paragraph is sold or acquired by Lender, Lender shall promptly refund to Borrower
amount necessary to make up the funds held by Lender in full of all sums secured by this Securitization as required by Lender and any
amount of the funds held by Lender, either prepaid to Borrower or credited to pay the accrued interest paid to Lender and any
any funds held by Lender, if under this paragraph is sold or acquired by Lender, Lender shall promptly refund to Borrower
amount necessary to make up the funds held by Lender in full of all sums secured by this Securitization as required by Lender and any
of the due date of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall pay to
the due date of the escrow items, together with the future monthly payments of funds prior to
if the amount of the funds held by Lender, together with the future monthly payments of funds prior to
this Securitization instrument.

The funds are pledged as additional security for the sums secured by
each deposit to Borrower, without charge, an annual accounting of the funds showing credits and debits to the funds and the
Lender may agree in writing that interest shall be paid on the funds. Lender shall pay interest on the funds, Lender
deposits interest to be paid, Lender shall not be required to pay the accrued interest paid to Lender and any
amount of the funds held by Lender, either prepaid to Borrower or credited to pay the accrued interest paid to Lender and any
any funds held by Lender, if under this paragraph is sold or acquired by Lender, Lender shall promptly refund to Borrower
amount necessary to make up the funds held by Lender in full of all sums secured by this Securitization as required by Lender and any
Lender may not charge for holding and applying the funds, Lender shall pay the account of varying the escrow items, unless
start agency (including Lender in an institution the depository accounts of which are insured or guaranteed by a federal or
basis of current data and reasonable estimates of future escrow items.

The funds shall be held in trust for the Note, and any premium, if any, These items are called "escrow items." Lender may estimate the funds due in the
mortgage payments of round rents on the Note, or any year, (c) yearly hazard insurance premiums, and (d) early
leasehold payments of (a) early taxes and assessments which may attain priority over this Securitization, (b) early
one-twelfth of the monthly payments are due under the Note, until the Note is in full, a sum ("funds") equal to
the Lender on the due date under the Note and any premium, if any, This sum ("funds") shall pay the 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 premium due under the Note.
1. **Payment of Principal and Lender's Prepayment and Late Charges.** Borrower shall pay when due
UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows: