

# UNOFFICIAL COPY

6372822

THIS INSTRUMENT WAS PREPARED BY:

HELEN DEANOVICH  
ONE NORTH DEARBORN STREET  
CHICAGO, ILLINOIS 60602

## MORTGAGE

**CITICORP SAVINGS**Corporate Office  
One South Dearborn Street  
Chicago, Illinois 60603  
Telephone (1 312 977 6000)

ACCOUNT NUMBER 00000777904

13<sup>00</sup>THIS MORTGAGE ("Security Instrument") is given on AUGUST 14TH,  
19 06. The mortgagor is MIKE ANTONIJEVIC AND  
LILY ANTONIJEVIC HIS WIFE

("Borrower"). This Security Instrument is given to Citicorp Savings of Illinois, a Federal Savings and Loan Association, which is organized and existing under the laws of The United States, and whose address is One South Dearborn Street, Chicago, Illinois 60603. ("Lender"). Borrower owes Lender the principal sum of FIFTY-EIGHT THOUSAND AND NO/100 Dollars (U.S. \$ 58,000.00). The 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 SEPTEMBER 01 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 the County of COOK, State of Illinois.

LOT 10 IN RESUBDIVISION OF BLOCK 6 IN THE VILLAGE OF JEFFERSON,  
IN SECTIONS 8 AND 9, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE  
THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

L.D. #13-09-304-006

COOK COUNTY, ILLINOIS  
FILED FOR RECORD

1906 AUG 25 AM 11: 21

86372822

which has the address of 5141 NORTH LOVEJOY  
(Street)  
Illinois 60630  
(Zip Code) ("Property Address");CHICAGO  
(City)

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.

86372822

# UNOFFICIAL COPY

Any amounts deposited by [REDACTED] into his bank account or otherwise received by [REDACTED] from [REDACTED] during the period covered by this agreement shall be paid over to [REDACTED] by [REDACTED] upon demand.

7. Preparation of Lenders' Title in the Property: Borrower shall perform the foregoing documents and agreements contained in the Security Instrument, or there is a legal proceeding that may affect Lender's right to do and enter into the property to make repairs, although Lender may take action under this paragraph 7, Lender does not have to do anything necessary to protect the value of the property and Lender's rights if the property becomes uninhabitable, appears dangerous to health or safety, or creates a substantial risk of personal injury.

6. **Preservation and Maintenance of Property; Leaseholds.** Lessor will not destroy, damage or abuse substantially changing the property, allow the property to deteriorate or commit waste. If this Security Deposit is on a leasehold, Lessor will not interfere with the provisions of the lease, and if Lessor waives a fee title to the property, the lessor will not merge units

15 *psychotic* to the *equilibrium* shall pass to *Leader*; or to the extreme; or to the *summits* scattered by this. *Seemingly* *instinctively* *immmediately* *profoundly*, to this

Unleashed Leader and Horrorverse alternatives agree in virtually any application of proceeds to principal shall not exceed 10% of the proceeds referred to in paragraph 2 or change the amount of its payments; if under paragraph 19 the Pledgee is entitled by Law, and any non-narrative policies resulting from damage to the Pledgee.

collaborate with insurance companies. Under many state laws the proceeds to repair or restore the property or to pay sums received by the beneficiary

Unitless Leader and Borrower otherwise agree in writing, inaugurate procedures shall be applied to repair of the property damaged, if the restoration or repair is economically feasible and Leader's security is not breached. If the restoration or repair is not economically feasible and Leader's security is not breached, the Borrower will be entitled to settle a claim, either by the unit secured by the unit security deposit or by the unit security deposit plus reasonable attorney fees incurred by the Borrower in pursuing the claim.

permits and renewal notices. In the event of loss, Borrower shall give prompt notice to the Lender and Lender may make a reasonable examination of loss if not made separately by Borrower.

All insurance policies and renewals shall be chosen by Borrower and entered in the books and records of Lender under the name of Borrower, and Lender shall receive all notices of payment, collection, and other documents relating thereto.

or take one of more of the actions set out below within 10 days of the hearing:

written to the permisit of the obigations secured by the lien in a manner, and in substance to language; (a) contains in good time the original or deeds sufficient enforcement of the lien in, illegal proceedings which in it is under a plain opinion occurs to prevent the enforcement of the lien prior to the filing of a notice of the property in suit.

POWER OF PROMISES chearly proves that powerfully impresses us to be paid under such contingencies, in fact.

4. **Chargers:** Lien. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attach thereto or to the Security Instrument, and additional payments of general rents, if any. Borrower shall pay the obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay item on item directly to the obligee(s) in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay item on item directly to the obligee(s).

3. Application of Payables. Unless otherwise provided by law, security interests in accounts receivable shall be subordinate to all other liens and encumbrances on the accounts receivable.

Dependence in order more payments as guaranteed by Lender.

If the amounts of the funds held by Lender, together with the future monthly payments of Funds due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the difference in addition, either party may demand payment of monthly payments of Funds, if the Lender is not sufficient to pay the escrow items when due. Borrower shall pay to Lender any amount necessary to make up the difference in addition, either party may demand payment of monthly payments of Funds, if the Lender is not sufficient to pay the escrow items when due.

Interest on the Funds and applicable law permits Lentender to make such a charge. Borrower and Lentender may agree in writing that in- terest shall be paid off at the Funds unless an agreement is made or applicable law requires interest to be paid, Lentender shall not be re- quired to pay Borrower any interest or compensation for delay to Borrower, without charge, an annual account listing all debts and details to the Funds and the purpose for which each debt to the Funds was made. The Funds are pledged as additional collateral for the Funds shall be secured by this Security Instrument.

The Funds shall be held in an institution which deposits or accounts of which are insured or guaranteed by a Federal or state agency (including such institutions as the Federal Home Loan Banks and the Federal Home Loan Bank Board), and under its articles of incorporation the account of which is entitled "Funds", and under the laws of the state in which it is organized, the term "Funds" means, unless otherwise provided in the articles of incorporation, the excess of assets over liabilities.

items are called "crown items," Lender may estimate the Funds due on the basis of current data and reasonable estimates of future

1. Payment of Principal and Interest; Preparation and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any preparation and late charges.
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, ("Funds") equal to one-twelfth

# UNOFFICIAL COPY

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 damage..., 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 this 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.

8632822

# **UNOFFICIAL COPY**

86372822

Box #165 : April 1944

ACCOUNT NUMBER 000000777904

Digitized by srujanika@gmail.com

May 1, 1994

10/28/89  
My Communion experiences:

'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 THEY signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposed therein set forth.'

*MIKE ANTONIJEVIC AND LILLY ANTONIJEVIC HIS WIFE*

**THE ONDREJKS TUNED** **A Notary Profile is in and for solid country and arte, do**

100

५८

۱۰۷

• १०८ •

DILROY ANTONI JEGUIC

MIRE ANTIDIJEVIC

IN DIFFERENT WAYS OF LIFE, BOTTLES ARE USED AS MORTGAGE.

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> <b>Non-Uniform Covenants</b>              | <input type="checkbox"/> <b>Accredited Investors</b>   | <input type="checkbox"/> <b>Leender shall give notice to Borrower prior to acceleration of this Security instrument (but not prior to acceleration under any other provision of law) to cure the deficiency; (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 deficiency before the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the deficiency on or before the date the notice is given to Borrower, by which the default must be cured;</b> |
| <input type="checkbox"/> <b>any Covenants or Agreements</b>        | <input type="checkbox"/> <b>provided otherwise</b>   | <b>(a) the notice shall specify;</b> (b) the action required to cure the deficiency; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured;   |
| <input type="checkbox"/> <b>19. Acceleration; Remedies</b>         | <input type="checkbox"/> <b>Leender shall break its agreement following Borrower's breach of</b>   | <b>any provision of this Security instrument to Borrower prior to acceleration of this Security instrument and agree as follows:</b>  |
| <input type="checkbox"/> <b>19. Uniform Covenants</b>              | <input type="checkbox"/> <b>Borrower and Leender further covenant and agree as follows:</b>  | <b>19. Acceleration; Remedies</b>   |
| <input type="checkbox"/> <b>20. Leender in Possession</b>          | <input type="checkbox"/> <b>Leender may retain possession of all sums secured by this Security instrument until payment in full of all sums secured by this Security instrument without further demand and may repossess this Security instrument by judicial process, but not limited to, reasonable attorney fees and costs of suit or defense.</b>                                | <input type="checkbox"/> <b>20. Leender in Possession</b>   |
| <input type="checkbox"/> <b>21. Release</b>                        | <input type="checkbox"/> <b>Without charge to Borrower, upon payment in full of all sums secured by this Security instrument, Leender shall release this Security instrument to Borrower.</b>  | <input type="checkbox"/> <b>21. Release</b>   |
| <input type="checkbox"/> <b>22. Waiver of Homestead</b>            | <input type="checkbox"/> <b>Without charge to Borrower, Borrower waives all right of homestead exemption in the property.</b>  | <input type="checkbox"/> <b>22. Waiver of Homestead</b>   |
| <input type="checkbox"/> <b>23. Right to Security Instrument</b>   | <input type="checkbox"/> <b>If one or more riders are executed by Borrower and recorded together with this Security instrument, if the Security instrument of each such rider is incorporated into and shall amend and supplement the covenants and agreements of this Security instrument as if this rider(s) were a part of this Security instrument, (Check applicable boxes)</b> | <input type="checkbox"/> <b>23. Right to Security Instrument</b>  |
| <input type="checkbox"/> <b>24. Family Rider</b>                   | <input type="checkbox"/> <b>Conditionalum Rider</b>  | <input type="checkbox"/> <b>24. Family Rider</b>  |
| <input type="checkbox"/> <b>25. Planned Unit Development Rider</b> | <input type="checkbox"/> <b>Graduated Payment Rider</b>  | <input type="checkbox"/> <b>25. Planned Unit Development Rider</b>  |
| <input type="checkbox"/> <b>26. Adjustable Rate Rider</b>          | <input type="checkbox"/> <b>Other(s) [specify]</b>   | <input type="checkbox"/> <b>26. Adjustable Rate Rider</b>   |