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DEPT-01 RECORDING T#4444 TRAN 9470 06/29/86 10:30:0 #8540 # D ※一份る一宮おぎり急/ COOK COUNTY RECORDER

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MORTGAGE

8THIS MORTGAGE ("Security Instrument") is given on AUGUST 7TH 19. The Autigagor is JIN S. LEE and IN JA LEE, HIS WIFE
CLYDE FEDERA' SAVINGS AND LOAN ASSOCIATION, which is organized and existing under the laws of
THE UNITED STATES OF AMERICA, and whose address is 7222 WEST CERMAK ROAD, NORTH RIVER-
SIDE, IL 60546 ("Lender"). ************************************
Borrower owes Lender the principal sum of
Borrower owes Lender the principal sum of
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 1ST. 2001
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 Instru-
ment and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following
described property located in

THE LEGAL DESCRIPTION OF THE PREMISES HELEBY MORTGAGED IS CONTAINED IN HE CONTROL RIDER ATTACHED HERETO AND HEREBY MADE A PAPER HEREOF.

PERMANENT INDEX NO. 10-30-125-073



which h	as the address of	7857 NORDICA	NILES
		[Streat]	[City]
Illinois		("Property Add	lress");

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.

	ALUUPI
63 8342	BOXZO4
	Notifi Kiverande, II. 605/45
	7222 West Cornsk Road
	This instrument was propered by: This instrument was propered by:
56446-8	
Moteny Public	
	My Commission expires: 6-30 -87
28 61 Sumy 10 yeb	sec forth. Given under my hand and official seal, this
free and voluntary act, for the uses and purposes therein	
ne this day in person, and acknowledged that . т. т. т.	·
me to be the same person(s) whose name (s) AAA.	
	do hereby certify that JUN 5. LEE AND IN JA LEE
, a Motary Public in and for said county and state,	1 the commendated
County ss:	State of It.Linois.
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MON UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

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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 Finds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any

amount necessary 33 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 agreest the sums secured by this Security Instrument.

3. Application of Forments. Unless applicable law provides otherwise, all payments received by Lender under

paragraphs I and 2 shall be papied: 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. Bo cower 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 Borrover makes these payments directly, Borrower shall promptly furnish to Lender

receipts evidencing the payments.

Borrower shall promptly discharge any l'en which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation setured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement or too 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 of 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 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 Borrowe

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 fensible 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 encess 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 20 day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principals lall 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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occurred. However, this right in reinstal

Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had

insurance terminales in accordance with Borrower's and Lender's written agreement or applicable law. Borrower shall pay the premiums required to maintain the insurance in effect until such time its the requirement for the

If I ender required mortgage insurance as a condition of making the loan secured by this Security Instrument,

8. Inspections. 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

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

assigned and shall be paid to Lender.

unless Borrower, and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced 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 before the taking, divided by (b) the fair market value of the Property 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. In the event of a total taking of the Property, the proceeds shall be applied to the sum secured by this Security

to the sums secrice! by this Security Instrument, whether or not then due. given, Lender is suihorized 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.

Unless L. Cor and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or possible due be of the mountily payments referred to in paragraphs I and 2 or change the immount of such payments 10. Borrower for Released, Forbearance By Leader Not a Waiver. Extension of the time for payment or modification of american secured by this Security Instrument granted by Lander to any successor in modification of american secured by this Security Instrument granted by Lander to any successor in

by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy payment or otherwise modify, an critization of the sums secured by this Security Instrument by reason of any demand made Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for interest of Borrower and in o operate to release the liability of the original Borrower or Borrower's successors in interest.

the sums secured by this Security distrument; on the ferms of this Security Instrument or the Mote without modify, forbest or make any accommodations with r. gard to the terms of this Security Instrument or the Mote without that Borrower's interest in the Property and the terms of this Security Instrument; (b) is not personally obligated to pay this Security Instrument shall bind and be refit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants are the coments and several. Any Borrower who co-signs this Security Instrument only to mortgage, grant and convey Instrument but does not execute the Mote (a) a co-signing this Security Instrument only to mortgage, grant and convey Instrument but does not execute the Mote (a) a co-signing this Security Instrument only to mortgage, grant and convey shall not be a waiver of or preclude. . exercise of any right or remedy.

11. Specessors and Assigns Pound; Joint and Several Liability; Co-signers. The covenants and agreements of

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 necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded connection, with the loan exceed the permitted limits, then (=) any such loan charge shall be reduced by the amount charges and that hw is finally interpreted so that the racest 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.

If enactment of expiration of applicable laws has the effect of 13, Legislation Affecting Lender's Rights. partial prepayment without any prepayment charge under the Note.

rendering any provision of the Note or this Security Instrument unenforceaties according to its ferms, Lender, at its option, may require, immediate payment in full of all sums secured by this Security I istrument 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

provided for in this Security Instrument shall be deemed to have been given to Borrower or Lerger when given as provided Arst class mail to Lender's address stated herein or any other address Lender designates by totree to Borrower. Any notice paragraph IV.

[14] Notices. Any notice to Borrower provided for in this Security Instrum on 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 mailing it by first class mail unless applicable law requires use of another method. The notice to Lender shall be given by Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by

Note are declared to be severable. which can be given effect without the conflicting provision. To this end the provisions of this Security tre-trument and the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note 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

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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 interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural 16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument. If all or any part of the Property or any

this Security Instrument, If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period federal law as of the date of this Security Instrument.

occurred (b) ource any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this reasonable incurred; (d) takes such action as Lender may reasonable incurred in the Property and Borrower's require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay this secured by this Security Instrument shall continue unchanged. Upon reinstatement by obligation to pay the secured by this Security Instrument shall continue unchanged. (a) pays Lender, all sum which then would be due under this Security Instrument and the Note had no acceleration Security Instrument, or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: applicable law may specify for reinstaitement) before sale of the Property pursuant to any power of sale contained in this enforcement to this Security Instrument, discontinued at any time prior to the earlier of; (a) days (or such other period as 18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have remedies permitted by this Security Instrument without further notice or demand on Borrower.

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LOAN ASSOCIATION, dated August 7, 1986

PARCEL I:

The South 1/2 of Lot 5 (except the East 196.68 feet and except the West 15.0 feet thereof) in Lawrencewood Gardens, a Subdivision in the Northwest 1/4 of Section 30, Township 41 North, Range 13, East of the Third Principal Meridian,

ALSO

PARCEL II:

An undivided 1/16 interest in the West 15.0 feet of said Lot 5, ALSO

PARCEL III:

Easements as set forth in Declaration of Covenants and Restrictions for Lawrencewood Gardens Townhouse Project dated February 14, 1962 and recorded February 15, 1962 as Document Number 18,402,993, made by Forest View Homes, Inc., an Illinois Corporation and by Plat of Subdivision recorded July 31, 1961 as Document Number 18,232,529 and as created by the Daed from Forest View Homes, Inc., to Kurt Schultze and Hildegard Schultze, dated June 22, 1963 and recorded October 23, 1963 as Document Number 18,948,863,

(1) For the benefit of Parcel I, aforesaid, for ingress and egress over and across and along:

The East 30.0 feet (as measured along the North and South lines) of Lots 1 to 5, both inclusive, in Lawrencewood Gardens Subdivision.

ALSO

The West 15.0 feet (as measured along the North and South lines) of the East 81.0 feet of Lots 1 to 5, both inclusive, (except the South 10.0 feet of Lot 5), in Lawrencewood Gardens Subdivision.

ALSO

The South 10.0 feet (as measured along the East line) of the North 85.0 feet of the West 167.73 feet (as measured on the South line, (except the West 15.0 feet thereof) of Lot 5 (except that part thereof falling in Parcel I, aforesaid), in Lawrencewood Gardens Subdivision.

ALSO

The South 10.0 feet (as measured along the East line) (except the West 15.0 feet and the East 30.0 feet thereof) of Lot 5 (except that part thereof falling in Parcel I, aforesaid), in Lawrencewood Gardens Subdivision.

ALSO

(2) For the benefit of Parcel I, aforesaid, for ingress and egress and parking over, across and along:

The West 15.0 feet (as measured along the North and South lines) of Lot 5 (except that part thereof falling in Parcel I, aforesaid), in Lawrencewood Gardens Subdivision, all in Cook County, Illinois.

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book isomitation, dared fromet 7, 1996 150974 ASP. CBEBB The Spilet in the for the second of the first second of the second of the second second second second · 是是一直要求要的支持,自由的一定,是这个企业,这个公司,这个公司,这个公司,由于一个成为企业的大型,这是管理,就是否是一定发展展。 the Porthwest 11/4 of Section 30. Tenesher at asset is saided to of the Tulyde Brindigal ingland A roll where he rest first were to be end one by the dealer have been at a commentation of PAGE 1 LIGHT Bosonents and sectored in Decimental of the Core of the sector of the ានព្រះ ស្រែក្រុម ខ្លួន ខែខេត្តសម្រេច គឺ ខេត្តស្ថានស៊ី ស្រែ**ពេលនេះ ស្រែក្រុម នៃ** ខេត្ត មាន " Sg 4 nnd vegarued, February, 13. 1900 by Foreign Phase Hages, 100, 100 Continue and Carlotte (1) or raid becommon that et vitadia and the congress of the bear from borners with e 201 C Segul Yourand Alidegard Scholtze, dated Jone 🗻 Castone 231, 1860-196 Bocument Number 18. 1981 Parate . I cleared to attroud entained (E) បានស្វាស់ ស្មាស់ ស្ថិតស្ថិត្តិ reversand seress and alone: THE RESTEEMENT FROM THE TO SELECT WE SHARE THE SELECTION OF THE SELECTION OF THE SELECTION OF THE COLUMN ្រុងស្ថិត ស្រែស្រែស្រួន ខ្លាស់សម្រាស់ ស្រុសសន្សសាស្ត្ and paylautant died . a medicator 20.0 Personal more of Lawringer, bounded and the control of Tirely and has findly tres our perils berkbasemies, teat of could be able ្រុក្នុងស្រុកស្ណាន ១៩៦ គ្នា មិទ្ធមានស្រុក ខុងស្ថា ប្រុង្សិក្រុមិន ប្រែក្នុង ប្រែក្រុមិន

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