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This instrument was prepared by: Kimberly A. Hall
 FIRST FEDERAL SAVINGS OF HEGEWISCH
 13220 BALTIMORE CHICAGO ILLINOIS 60633
 (Address)

MORTGAGE

87492616

THIS MORTGAGE is made this 4TH day of SEPTEMBER
 19 87, between the Mortgagor, MIGUEL A. RIVERA, A BACHELOR AND MARIA A. HERNANDEZ, A SPINSTER
 (herein "Borrower"), and the Mortgagee
 FIRST FEDERAL SAVINGS OF HEGEWISCH, a corporation organized and
 existing under the laws of THE UNITED STATES OF AMERICA
 whose address is 13220 Baltimore Avenue - Chicago, Illinois 60633
 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 3905.72
 which indebtedness is evidenced by Borrower's note dated SEPTEMBER 4, 1987 and extensions and renewals
 thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness,
 if not sooner paid, due and payable on SEPTEMBER . 1990

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment
 of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and
 the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant
 and convey to Lender the following described property located in the County of COOK State of
 Illinois:

Lot Seven (7) in Block 1 in Andrew Ringman's East Side Addition to South Chicago, being a Subdivision of
 the East Third (1/3) of the West Three Quarter (3/4) of the North East Quarter (1/4) of the North West
 Quarter (1/4) of Section 17, Township 37 N. 4., Range 15 East of the Third Principal Meridian, in Cook
 County, Illinois.

PROPERTY INDEX NUMBERS

2	6	-	1	7	-	1	0	6	-	0	2	3	-	0	0	0	0	
A			S A			BLK		POL							UNIT			

D FO AD

ALSO KNOWN AS: 10618 Avenue G Chicago Illinois 60617

901926428

which has the address of 10618 AVENUE G CHICAGO
 60617 [Street] [City]
 Illinois (herein "Property Address");
 [Zip Code]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights,
 appurtenances and rents all of which shall be deemed to be and remain a part of the property covered by this Mortgage;
 and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are
 hereinafter referred to 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
 covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands,
 subject to encumbrances of record.

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80 x 215

CHICAGO, ILLINOIS 60633
3220 BALMORAL AVENUE
FIRST FEDERAL SAVINGS OF HESSEWICH
RETURN THIS DOCUMENT TO.

(Space Below This Line Reserved for Lender and Recorder)



Property Public
My Commission expires:
3-21-89
Given under my hand and official seal, this 4th day of September, 1987.
I, A. RIVERA A. BAGILIO, AND MRA. A. HERWICH, A. SPINOSA,
Notary Public in and for said county and state, do hereby certify that
THEIR free voluntary act, for the uses and purposes herein set forth,
agreed before me this day in person, and acknowledged that: They . . . signed and delivered the said instrument as
personally known to me to be the same persons whose names . . . AEs . . . subscribed to the foregoing instrument,
and A. RIVERA A. BAGILIO, AND MRA. A. HERWICH, A. SPINOSA,
Notary Public in and for said county and state, do hereby certify that
they have read the foregoing instrument and understand its contents, and that they sign it freely and willingly without any compulsion or duress.
STATE OF ILLINOIS, County of COOK
IN WITNESS WHEREOF, Borrower has executed this Mortgage.
Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has
priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any
default under the superior encumbrance and of any sale or other foreclosure action.
Borrower has requested the holder of any mortgage, deed of trust or other encumbrance with a lien which has
priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any
default under the superior encumbrance and of any sale or other foreclosure action.

REGU~~L~~EST FOR NOTICE OF DRAFT~~U~~LT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

21. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property.
charge to Borrower. Borrower shall pay all costs of recordation, if any.
20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without
account only for those rents actually received.
Property including those parts due. All rents collected by the receiver shall be applied first to payment of the costs of
bonds and reasonable attorney's fees, and then to the sums secured by this Mortgage. The receiver shall be liable to
Property. Property and collection of rents, including, but not limited to, receiver's fees, premium on receiver's
management of the Property and collection of rents, including, but not limited to, receiver's fees, premium on receiver's
management of the Property and collection of rents, including, but not limited to, receiver's fees, premium on receiver's
receipts apposite to the Property or abandonment of the Property and to collect the rents of the
Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to have a
bond and reasonable attorney's fees, and then to the sums secured by this Mortgage.

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UNIFORM COVENANT. Borrower and Lender covenants and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, 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 said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, 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 at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such 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 Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise 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 Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and household payments or ground rents, if any.

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 such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

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.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

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Landlord's interest in the property and cure by Borrower, this Mortgagor to pay the sums secured by this mortgage sume remaining upon force and effect as if no acceleration had occurred.

expenses incurred by leaders in introducing new measures such as arbitration laws and agreements to settle disputes amicably, to assure that the line of this motto may be carried out.

which would be taken due under this Mortgage and the Note had no acceleration clause contained in it; (c) Borrower cures all breaches of any other covenants of the Note or agreements of Borrower contained in this Mortgage plus reasonable attorney's fees and costs of collection.

18. Borrower's Right to Remodel. Notwithstanding anything else contained in this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceeding begun by Lender to enforce this Mortgage

forfeiture of the property by judgment proceedings. Landlord shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorney's fees and costs of documentation evidence, abstracts and

successor in the procedure proceeding from nonexistence of Borrower to acceleration and foreclosure. If the breach is not cured or before the date specified in the notice, Lender, at Lender's option, may

In addition, by which such breach must be cured; and (d) that failure to cure such breach on or before the date specified

that or agreement of Borrower in this Mortgage, including the amount to pay when and any sums secured by the Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 before applying to the

on Bottowers, invoke any remedy permitted by Paragraph 17 hereof.

Borrower's notice of acceleration in accordance with paragraph 12 hereof, such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered within which Borrower may pay the sums detailed due. If

security may be impaired, or that there is an unacceptable likelihood of a breach of any covenant of agreement made in this Mortgage, or if the required information is not submitted Lender may declare all of the sums secured by

transferree as if it a new loan were being made to the transferee. Borrower will continue to be obligated under the Note and this Mortgage unless Lender releases Borrower in writing.

excluding (a) the creation of a lien or encumbrance upon ordinary title to this Mortgage, (b) a transfer by devise, descent, or by operation of law upon the death of a joint tenant, or (c) the grant of any leasehold interest of three years or less not exceeding one-half of the remaining term.

rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

15. Rehabilitation Loan Agreement. Borrower shall utilize all of Borrower's obligations under any home rehabilitation loan, improvement, repair, or other loan of money which Borrower enters into with Lender's option.

14. Borrower's Copy. Borrower shall be furnished a conforming copy of the Note and of this Mortgage at the time of herein.

conflict shall not affect other provisions of this Mortgage or the Note except which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein,

13. Government Laws: Severability. The state and local laws applicable to this Mortgage shall not limit the applicability of Federal law to jurisdiction in which the Property is located. The foregoing sentence shall not affect the applicability of Federal laws to the extent that they are preempted by state or local law.

as provided herein, and (b) Any notice to Lender shall be given by certified mail to Lender's address to Lender, and (c) Any notice to Borrower shall be given by notice to Lender may designate by notice to Borrower an address where notices may be received for it such other address as Lender may designate by notice to Borrower an address where notices may be received for it.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by mailing such notice by certified mail

the Note without their Borrower's consent and without releasing that Borrower or modifier of this Mortgage or may agree to extend, modify, rebear, or make any other accommodations with regard to the terms of this Mortgage or

several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (b) is entitled to the Note under this Mortgage, but does not execute the Note, (c) acquires title Lender and any other holder of this Mortgage, (d) is entitled to the Note under this Mortgage, but does not execute the Note, (e) acquires title Lender and any other holder of this Mortgage, (f) is entitled to the Note under this Mortgage, but does not execute the Note, (g) acquires title Lender and any other holder of this Mortgage, (h) is entitled to the Note under this Mortgage, but does not execute the Note, (i) acquires title Lender and any other holder of this Mortgage, (j) acquires title Lender and any other holder of this Mortgage, (k) acquires title Lender and any other holder of this Mortgage, (l) acquires title Lender and any other holder of this Mortgage, (m) acquires title Lender and any other holder of this Mortgage, (n) acquires title Lender and any other holder of this Mortgage, (o) acquires title Lender and any other holder of this Mortgage, (p) acquires title Lender and any other holder of this Mortgage, (q) acquires title Lender and any other holder of this Mortgage, (r) acquires title Lender and any other holder of this Mortgage, (s) acquires title Lender and any other holder of this Mortgage, (t) acquires title Lender and any other holder of this Mortgage, (u) acquires title Lender and any other holder of this Mortgage, (v) acquires title Lender and any other holder of this Mortgage, (w) acquires title Lender and any other holder of this Mortgage, (x) acquires title Lender and any other holder of this Mortgage, (y) acquires title Lender and any other holder of this Mortgage, (z) acquires title Lender and any other holder of this Mortgage.

11. **Accessories and Average Reward**: some and several **average reward** (**Co-optimization**) **Co-optimization**, the conveniences and **gratifications** internal **complained** **shattered** **bim**, and the **rights** **heretofore** shall **turne** to, the **respective** **successors** and **araignes** of **Lander** and **Borrower** shall **be joint** and **bothered** **united** to **the** **provisions** **of** **arrangement** **6** **hereof**. All **creatives** and **extremities** **of** **Borrower** shall **be joint** and **bothered** **united** to **the** **provisions** **of** **arrangement** **6** **hereof**.

hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such remedy.