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BOOK 67 PAGE 1202
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MORTGAGE

NOVEMBER 6

THIS MORTGAGE ("Security Instrument") is given on
1987. The mortgagor is DANIEL T. NAVA AND NANCY K. NAVA, HIS WIFE
("Borrower"). This Security Instrument is given to
BELL FEDERAL SAVINGS AND LOAN ASSOCIATION, which is organized and existing
under the laws of THE UNITED STATES OF AMERICA....., and whose address is
Monroe & Clark Streets, Chicago, Illinois 60603..... ("Lender").
Borrower owes Lender the principal sum of ONE HUNDRED FIFTY THOUSAND AND NO/100-----
Dollars (U.S. \$...150,000.00....). 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 DECEMBER 1, 2017 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 COOK County, Illinois:

LOT 54 IN OAK HILL RESUBDIVISION NO. 1, BEING A
RESUBDIVISION OF OAK HILL SUBDIVISION OF PART
OF THE NORTH WEST 1/4 OF SECTION 29, TOWNSHIP 42
NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN,
IN COOK COUNTY, ILLINOIS.

15 00

PERMANENT INDEX NUMBER: 04-29-100-161-0000 1202

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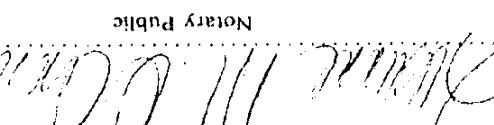
which has the address of 1912 FRANKLIN DRIVE GLENVIEW
[Street] (City)
Illinois 60025 ("Property Address");
[Zip Code]

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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Witness my hand and official seal this day of 19.....
..... execute said instrument for the purposes and uses herein set forth.
(he, she, they)
(his, her, their)
Notary Public
Rosenne M. O'Connor
Notary Public, State of Illinois
My Commission Expires 3/12/90
"OFFICIAL SEAL"


I, DUARTE T. NAVAS, Notary Public in and for said county and state, do hereby certify that
Dantel T. NAVAS and Nancy R. NAVAS, wife, before me and is (are) known or proved to me to be the person(s) who, being informed of the contents of the foregoing instrument,
have executed same, and acknowledged said instrument to be their free and voluntary act and deed and that

STATE OF ILLINOIS
COURT OF APPEALS
ss:

BELL FEDERAL SAVINGS & LOAN ASSN.	
LOAN NUMBER:	87-114034
PARK RIDGE BRANCH	
116 S. HROSSECT	
PARK RIDGE, IL 60068	
RECORDERS BOX 112	

MAIL TO: _____ LOAN NUMBER: 87-114054

NANCY R. NAM
—Borrower
—(Signature)

Instrument and in any order(s) executed by Borrowser and recorded with it.
BY SIGNED BELOW, I HEREBY RECCEPTE THE TERMS AND CONDITIONS contained in the foregoing
Instrument and in any order(s) executed by Borrowser and recorded with it.

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

2-4 Family Rider
 Condromium Rider
 Adjustable Rate Rider
 This document is for informational purposes only
 Graduate Development Rider
 Planned Unit Development Rider
 Other(s) [Specify]

22. WHETHER OR NOT THERE ARE BORROWERS, BORROWER'S SERVICES ARE TO BE PROVIDED IN THE PROJECT;
23. SECURITY INSTRUMENT. IF ONE OR MORE FIDUCIES ARE EXECUTED BY BORROWER AND RECORDED TOGETHER WITH THIS SECURITY INSTRUMENT, IT IS AGREED THAT THE COVENANTS AND AGREEMENTS OF EACH SUCH RIDER SHALL BE INCORPORATED INTO AND SHALL AMEND AND SUPPLEMENT THE COVENANTS AND AGREEMENTS OF THIS SECURITY INSTRUMENT AS IF THE RIDER(S) WERE A PART OF THIS SECURITY INSTRUMENT. [REDACTED]

21. Releasee's bonds and reasonable attorney's fees, and then to the sums secured by this Security Instrument.
22. Releasee, Upon payment of all sums secured by this Security Instrument, Lender shall release this Security
Instrument without charge to Borrower; Borrower shall pay any recording costs.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in his person, by agent or by judiciale
apportioned receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the costs of maintenance of those premises including those past due, any rents collected by Lender or the receiver shall be applied first to payment of the Property taxes, insurance premiums, fees, receiver's fees, premiums on costs of maintenance of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on
the costs of maintenance of rents, including, but not limited to, receiver's fees, premiums on

before the date specified in the notice, render at its option payment of the sum or sums specified in the notice, together with interest thereon calculated in accordance with the terms of this instrument.

lender or servicer to cure the deficiency or to exercise its rights to foreclose by judicial proceeding in the name of the property. The notice shall suffice to satisfy the requirements of the non-acceleration provision of the note and the right to accelerate the note may be exercised only if the note is in default or if the note is otherwise in violation of the terms of the note.

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's default under this Agreement.

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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 Is 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; 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 acts 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 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.

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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 at the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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 these rights under this instrument, or if there is a legal proceeding that may significantly affect the property described in this instrument, Lender may file a motion to foreclose on the property, or to enjoin Borrower from performing any covenant or agreement contained in this instrument, or to enjoin Borrower from doing anything that may significantly affect the property described in this instrument.

change the Property, allow the Property to deteriorate at the expense of the lessee, and if Borrower acquires fee title to the Property, the lessee shall not merely unless Lessee's Lender addresses to the Merger in writing.

Instrument damage prior to the acquisition shall pass to the vendor to the extent of the sum security from damage to the equipment prior to the acquisition.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If postponed the due date of the monthly payments shall pass to the acquirer of the rights secured by this Security Agreement.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration of the property damaged, if the restoration of repair is feasible and Lender's security is not lessened. If the restoration of repair is not 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 or less fees paid to Borrower. If Borrower abandons the property, or does not answer within 30 days a notice from Lender that the insurance carrier has

All insurance policies and renewals shall be acceptable to Lennder and shall include a standard moratorium provisionary provision.

5. Hazard Insurance. Borrower shall keep the property now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extensive coverage" and any other hazards for periods not less than one year at a time, and for the amount of the original principal sum plus interest accrued thereon, and for such additional amounts as may be required by law. The insurance company shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation, (b) cured by the lien in a manner acceptable to Lender; (c) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of the property; or (d) satisfies the lien or takes one or more of the actions set forth above within 10 days of the filing of notice.

4. **Chargess; Lenses.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the property which may attach thereto, over this Security instrument, and leasehold payments or ground rents, if any. Borrower shall pay the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall furnish to Lender receipts evidencing the payments.

3. Application of Payment. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first, to interest 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.

amounts necessary to make up the deficiency in one or more payments as required by Lender.

If the amount of 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 funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount paid by Lender to make up the deficiency.

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87-114054
LOAN NUMBER

ADJUSTABLE RATE RIDER (ANNUAL AND LIFETIME RATE CAPS)

THIS ADJUSTABLE RATE RIDER is made this . . . 6th . . . day of . . . NOVEMBER . . . 1987 . . . , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to . . . BELL, FEDERAL SAVINGS AND LOAN ASSOCIATION . . . (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

1912 FRANKLIN DRIVE, GLENVIEW, ILLINOIS 60025
(Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE BORROWER MAY LIMIT MONTHLY PAYMENT INCREASES TO 7 1/2% EACH YEAR IF THE PROVISIONS OF THE NOTE PERMIT IT.

Additional Covenants. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of . . . 8.250%. The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES; BORROWER'S RIGHT TO LIMIT PAYMENT

(A) Change Dates

The interest rate I will pay may change on the first day of . . . DECEMBER . . . , 1988 . . . , and on that day every . . . 12 . . . th month thereafter. The date on which my interest rate could change is called a "Change Date".

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index". The "Index" is the national monthly median cost of funds for Federal Savings and Loan Insurance Corporation insured Savings and Loans, as made available by the Federal Home Loan Bank Board.

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding . . . TWO AND ONE-HALF . . . percentage points (.250% . . .) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). This rounded amount will be my new interest rate until the next Change Date.

The interest rate cannot be increased or decreased by more than . . . 2.00 . . . percentage points at any Change Date. This limitation and the limitation on the new monthly payment increase of Section 4(E) below will

be effective immediately.

be effective after the first Change Date.

The interest rate on this loan will never exceed . . . 14.75 . . . percent per annum.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation is called the "Full Payment". It will be the new amount of my monthly payment unless I choose the amount permitted by Section 4(F) below.

(D) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(E) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

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Danielle T. Nava
DANIELLE T. NAVA
-Horrorwriter
("Seal")
Nancy R. Nava
NANCY R. NAVA
-Horrorwriter
("Seal")

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this Adjustable Rate Rider.

27. STAFF ATTORNEYS' FEES. The term "attorneys' fees" shall include reasonable fees charged by the law firm for the services of attorneys or staff.

26. ASSUMPTION POLICY. Notwithstanding Co. intent to file a motion to dismiss this instrument, the Lender shall allow assumption by a prospective purchaser of the property securing this loan provided that: (1) the terms of the Note and the Security Instrument are set out otherwise in detail; (2) The Lender shall have the right to approve or disapprove the creditworthiness of any assuming party or parties and to deny assumption on the basis of lack of qualifications of the assuming party or parties under Lenders loan underwriting standards; (3) In any and all events, any Lender shall have the right to charge an assumption fee of the greater of \$400.00 or .01% (1.00%) of the then outstanding principal balance of this loan, said assumption fee to be charged to the extent allowed by law.

25. RELEASE FEE. Notwithstanding Section 21 of the Security Instrument to the contrary, this
pursuant to the terms hereof and the payment of its reasonable release fee.

24. ADDITIONAL INSURANCE. In the event that any, either or all of the undersigned Borrowers shall elect to secure life or disability insurance, or both, or insurance of similar nature, in an amount, shall add the amount so advanced in payment of premiums as additional debt hereby, with interest thereon at the rate of five percent per annum, payable on such insurance policies; and further agree that the Lender may demand any premiums due and payable on such insurance policies; and the Borrowers agree to pay or provide for the payment of all premiums on such insurance policies; and the Company accept the Lender as additional security for the indebtedness hereby secured; form and execute all documents necessary to effect such acceptance by the Lender; and pay all costs and expenses of such acceptance by the Lender.

B. ADDITIONAL NON-UNIFORM COVENANTS. In addition to the covenants and agreements made

Beginning in the mid-nineties, projects under the multi-chapter Ductal® and polypropylene membranes, polymeric and mineral coatings, and other systems have been developed.

My unpaid principal can never exceed a maximum amount equal to one hundred twenty-five percent (125%) of the principal amount I originally borrowed. My unpaid principal could exceed this amount if I pay limited payments. My unpaid monthly payment will cause me to exceed this limit, I will instead begin paying a new monthly payment until the next Change Date. The new monthly payment will be in a rate in subs and finally equal payments.

(H) Limit on My Unpaid Principla; Increased Monthly Payment

If I choose to pay the Limited Payment, my monthly payment could be less than the amount of the interest or portion of the monthly payment that would be sufficient to repay the unpaid principal I owe at the maturity date in full on the note. The maturity date is substantially equal to the date in full on the note. If so, each month that a limited payment is less than the monthly payment that would be sufficient to repay the unpaid principal I owe at the maturity date in full on the note, the Note Holder will subtract the limited payment from the amount of the monthly payment that would be sufficient to repay the unpaid principal I owe at the maturity date in full on the note. The Note Holder will also add the interest that accrued during the month that a limited payment was made to my unpaid principal each month. The interest rate on the interest added to the unpaid principal will be the rate referred to as the "interest rate" in the Note.

(F) Borrower's Right to Limit Monthly Payment
Unless Sections 4 (H) and 4(I) below will not permit me to do so, I may choose to limit the amount of my monthly payment following a Change of Date to the amount I have been paying multiplied by the number 1.075. This is called the "Limited Payment". If I choose a Limited Payment as my monthly payment, I must give the Note holder notice that I am doing so at least 15 days before my first new monthly payment is due.