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Loan # 567933-8

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on January 9th
19 87 The mortgagor is JOHN J. SOBANSKI and THERESA E. SOBANSKI, HIS WIFE

("Borrower"). This security instrument is given to GOLDOME REALTY CRDIT CORP. which is organized and existing under the laws of THE STATE OF MARYLAND , and whose address is 1 FOUNTAIN PLAZA, BUFFALO, NEW YORK 14203 ("Lender").

Borrower owes Lender the principal sum of One hundred ten thousand and NO/100 -----

Dollars (U.S. \$ 110,000.00). 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 February 1st, 2002 . 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 LEMONT , COOK County, Illinois:
LOT 8 IN SYLVAN WOODS, A SUBDIVISION OF THE WEST 100 ACRES OF THE SOUTH WEST QUARTER OF SECTION 34, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE NORTH 1349.80 FEET) IN COOK COUNTY, ILLINOIS.

DEPT-01 RECORDING \$13.25
T#4444 TRAN 0832 91/16/87 10:54:00
#7585 # D 34-17-43 35 1484
COOK COUNTY RECORDER

ECO 100

PIN # 22-34-304-014-0000

14225 HAWTHORNE DRIVE

[Street]

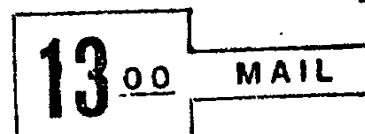
which has the address of

LEMONT
(City)

Illinois

60439
(Zip Code)

("Property Address");



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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NOTARY PUBLIC, STATE OF ILLINOIS
WILLIAM D. PERKINS
" OFFICIAL SEAL "

SCHAUMBURG, ILLINOIS 60173-5422
1375 E. WOODTELL DRIVE, SUITE C-50
COURTROOM RECORDS CORP.
WOODTELL RECORDS CORP.
WOODTELL RECORDS CORP.

My Commission expires: 8-22-96
This document prepared by:
CHERY GORECH

Given under my hand and official seal, this
9th day of January, 1987

Signed and delivered the said instrument as **THEIR**
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that the Y

JOHN J. SORANSKI and **TERESA E. SORANSKI, HIS WIFE**, personally known to me to be the same person(s) whose name(s) are

do hereby certify that
, a Notary Public in and for said county and state,

County ss:

Cook

STATE OF ILLINOIS,

1. The undersigned

[Space below this line for Acknowledgment]

Instrument and in any rider(s) executed by Borrower and recorded with it.
Borrower
(Seal)

JOHN J. SORANSKI
Borrower
(Seal)

TERESA E. SORANSKI, HIS WIFE
Borrower
(Seal)

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

Other(s) [Specify]

Graduated Payment Rider

Adjustable Rate Rider

Plain Unit Development Rider

Condominium Rider

2-4 Family Rider

Instrument (the coveralls and agreements of each such rider shall be incorporated into and shall amend and
supplement this instrument), the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security
Instrument. If one or more riders are executed by Borrower and recorded together with
this Security Instrument, the covenants and agreements of this Security Instrument shall be applied together with
this Security Instrument.

22. Waiver of Homestead. Borrower waives all right of homestead excepted in the Property.

Instrument without charge to Borrower. Borrower shall pay any recording costs.
21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security
Instrument of all reasonable attorney's fees, and then to the sums secured by this Security Instrument costs on
recipients' bonds and reasonable attorney's fees, and thereafter to the sums secured by this Security Instrument.
costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premium on
the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the
prior to the expiration of any period of redemption following judicial sale, Lender or by agent or by judicial
process (receiver) shall be entitled to enter upon, Lender shall be entitled to cure the notice of the Property
but not limited to, reasonable attorney's fees and costs of title evidence.

Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph,
this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding.
before the date specified in the notice of any other default of Borrower to accelerate this Security Instrument in full or all sums secured by
Lender shall be entitled to immediate payment in full of all sums secured by this Security
Instrument Borrower to remit after acceleration and the right to assert in the foreclosure proceeding the non-
acceleration of the notice of any other default of Borrower to accelerate by judicial proceeding the non-
acceleration by this Security Instrument, foreclose by judicial proceeding and sale of the Property. The notice shall further
and (d) shall be entitled to cure the notice of default on or before the date specified in the notice of the sums
deed; (e) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured;
unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the
breach of any covenant in this Security Instrument (out of acceleration under paragraphs 13 and 17

NON-UNIFORM COVENANTS. Borrower to accelerate following Borrower's
failure to give notice to Lender further further to cure the notice of the sums
and (d) shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph,
this Security Instrument without further demand and may foreclose this Security Instrument in full or all sums
secured by this Security Instrument, foreclose by judicial proceeding and sale of the Property. The notice shall further
and (d) shall be entitled to cure the notice of default on or before the date specified in the notice of the sums
deed; (e) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured;
unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the
breach of any covenant in this Security Instrument (out of acceleration under paragraphs 13 and 17

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If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

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

In the Propertry, Learnders' sections may include paying reasonable attorney fees and entitling on the instrument to make repairs. Although Learnder may take certain under this graph 7, Learnder does not have to do so.

7. Protection of Lenders' Rights in the Lender's Insurancce. II. Borrower shall perform the covenants and agreements contained in this Agreement; Mortgagee Insurance. III. Lenders' rights in the Lender's Insurancce. II. Borrower shall perform the covenants and agreements contained in the Lender's Insurancce.

Borrower shall comply with the provisions of this lease, and if Borrower acquires security interest in or a leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

Instrumental damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security interest, and Lender may exercise all rights and remedies available under law or in equity to collect such sums.

When the notice is given, unless otherwise agreed in writing, any application of proceeds to principal or otherwise by the Borrower is governed by Section 7-1 of the Uniform Commercial Code.

Borrowed to the sums secured by this Security Instrument, whether or not then due, with interest thereon at the rate of % per annum, plus all costs paid to recover the same, and all expenses for collection, including attorney's fees, and all other expenses of suit, and all costs of execution, and all other expenses of recovery, and all reasonable attorney's fees for any proceeding to settle a claim, then Lender may collect the insurance proceeds. Lender may sue the trustee or receiver for recovery of the property or to pay sums secured by this Security Instrument, whether or not then due. The day period will begin

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause.

measured against losses 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 chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

the property is subject to a lien which may attach priority over this security instrument. Lender may give Borrower 8 notice indemnifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the filing of notice.

to be paid under this Paragraph. If Borrower or makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

4. Charges of Lenses. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the property which may obtain from time to time by reason of his security instruments, and shall pay all amounts of attorney's fees and expenses of collection, if any, incurred by him in the collection of any amount due him under this agreement.

3. Application of Payments. Unless applicable otherwise, all payments received by Lender under applications on or credit of Party shall be sums received by this Security Instrument.

shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and debts held by Lender, together with the future monthly payments of Funds payable prior to the amount of the security instrument.

To determine 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 maintenance payments made payable to the Friends of the Earth.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows: