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(2) COOK COUNTY, ILLINOIS
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1987 MAR -4 AM 10:50

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THIS INSTRUMENT WAS PREPARED BY:
CENTRAL MORTGAGE PROCESSING UNIT
FOR THE EVERGREEN BANKS
9400 SOUTH CICERO AVENUE
OAK LAWN, IL 60453

87117942

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[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on March 2, 1987..... The mortgagor is ...Dannia, Hoekstra, and, Jeni, Hoekstra, husband, and wife..... ("Borrower"). This Security Instrument is given to First National Bank of Evergreen Park, which is organized and existing under the laws of United States of America, and whose address is 3101 West 95th Street, Evergreen Park, Illinois ("Lender"). Borrower owes Lender the principal sum of Seventy, eight thousand and four hundred, & no/100 Dollars (U.S. \$ 78,400.00....). 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 March 2, 1997..... 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:

See legal description attached hereto and made a part hereof as Exhibit "A"

PTI #27-13-206-001

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which has the address of 7228 W. 153rd St., Orland Park,
(Street) (City)
Illinois 60452, ("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 hereinafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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

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 Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to 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 against the sums secured by this Security Instrument.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied 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.** Borrower 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 owing 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 promptly furnish to Lender receipts evidencing the payments.

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 secured by the lien in a manner acceptable to Lender; (b) 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 any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to his Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over his Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or 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 Borrower.

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 sensible and Lender's security is not lessened. If the restoration or repair is not economically sensible 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 excess 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 30-day period will begin when the notice is given.

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 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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Federal law as of the date of this Security Instrument.

intended to be 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 Sec. 8-303 of the UCC.

16. Borrower's Copy. Borrower shall be given one conformed copy 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 part of this Note and of this Security Instrument is transferred to another person, the transferor shall remain obligated to pay the same to the extent of his interest in the property transferred.

15. Governing Law; Severability. This Security Instrument shall be governed by the local law and the law of the state in which this paragraph is provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

Properly Addressed Mail Unless Class Mail is by First Class Mail unless otherwise required by law, the notice shall be directed to the proper addressee or any other addressee listed herein or any other designee to Lender. Any notice to Borrower, Any notice

14. **Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivery or by paragraph 17.

paratiai prepared any prepayment charge under the Note. 13. Legal Action Against Lenders. If enaction or application of applicable law has the effect of

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 it integrates or other loan charges collected in connection with the loan exceed the permitted limits, then: (a) any sums already collected from the borrower which exceeded the limits will be refunded to the borrower, Lender may (c) make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower; (d) a refund reduces principal, the reduction will be treated as a pretermitted fee charged to the permitted limit; and (e) any sums already collected from the borrower which exceeded the limits will be refunded to the borrower, Lender may (c) make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower; (d) a refund reduces principal, the reduction will be treated as a pretermitted fee charged to the permitted limit.

the sums secured by this Security Instrument, and (c) agrees that Lender and any other Borrower may agree in extend, modify, reprice or make any accommodations which regard to the terms of this Security Instrument or the Note without such Borrower's consent.

11. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The Government and its successors and assigns of Lender and any Borrower, who co-signs this Security Instrument, shall be jointly and severally liable to the Government for the payment of the principal amount of the Note and interest thereon, and for the payment of all costs and expenses of collection, including attorney's fees, incurred by the Government in the enforcement of this Security Instrument.

damaged or destroyed by this sums accrued by this Security Instrument for any reason made shall not be a waiver of privity; the exercise of any right or remedy.

and degradation of data visualization of the sums secured by this Security Instrument granted by Lender to any successor in title or to Borrower or Borrower's successors in interest.

Unlikely to endger And Borrower otherwise agree in writing, Any application of proceeds to principal shall not extend or
otherwise than as a part of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.
10.-Borrower Not Released; Robberance By Lender Not a Waiver. Extension of the time for payment of

mark, 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.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condominium offers to quit to Borrower, (b) the fair market value of the Property immediately before the taking. Any damage shall be apportioned to the taking, divided by

In the event of a total taking of the property, the proceeds shall be applied to the sums accrued by the amount of the property, whether or not then due, and the balance so secured by this Security shall be reduced immediately unless Borrower and Lender otherwise agree in writing, the sum secured by this Security shall be reduced by the following proportion: (a) the total amount of the sums accrued by the proceeds multiplied by the following fraction: (a) the total amount of the sums accrued by the proceeds multiplied by the following fraction:

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 convenience in lieu of condemnation, are hereby paid to Lender.

such arrangements terminates in accordance with Borrower's and Lender's written Agreement or applicable law.

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CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 2ND day of MARCH 19, 87, 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 Note to FIRST NATIONAL BANK OF EVERGREEN PARK (the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 7228 WEST 153RD STREET, #45, ORLAND PARK, IL 60462 [Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

CATALINA VILLAS CONDOMINIUM III
[Name of Condominium Project]

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

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

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument, as provided in Uniform Covenant 9.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;

(iii) termination of professional management and assumption of self-management of the Owners Association; or

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the 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.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

PROPERTY ADDRESS: 7228 WEST 153RD STREET, #45, ORLAND PARK, IL 60462

PTI # 27-13-206-001

RETURN TO:
CENTRAL MORTGAGE PROCESSING UNIT
FOR THE EVERGREEN BANKS
9400 SOUTH CICERO AVENUE
OAK LAWN, IL 60453

DENNIS HOEKSTRA (Seal)
Borrower

JENT HOEKSTRA (Seal)
Borrower

THIS INSTRUMENT WAS PREPARED BY:
CENTRAL MORTGAGE PROCESSING UNIT
FOR THE EVERGREEN BANKS
9400 SOUTH CICERO AVENUE
OAK LAWN, IL 60453

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EXHIBIT "A" ***This Rider is Attached to
mortgage dated March 2, 1987 from
Dennis Hoekstra and Jeni Hoekstra
Husband and Wife to
First National Bank of Evergreen
Park

Unit 45 in Catalina Villas Condominium III as delineated on a survey of the following described real estate: Part of Lot 6 (except the South 242.00 feet of the East 185.00 feet) in Silver Lake Gardens Unit 8, a subdivision of part of the East half of the Northeast quarter of Section 13, Township 36 North, Range 12, East of the Third Principal Meridian in Cook County, Illinois, which survey is attached as Exhibit "A" to Declaration of Condominium made by Catalina Construction Corporation, an Illinois Corporation, recorded in the Office of the Recorder of Deeds, Cook County, Illinois, as Document Number 86296707 together with its undivided percentage interest in the Common Elements.

Mortgagor also hereby grants to mortgagee, its successors and assigns, as rights and easements appurtenant to the above described real estate, the rights and easements for the benefit of said property set forth in the aforementioned Declaration.

This Mortgage is subject to all rights, easements, restrictions, conditions, covenants and reservations contained in said Declaration the same as though the provisions of said Declaration were recited and stipulated at length herein.

The lien of this mortgage on the common elements shall be automatically released as to the percentage of the common elements set forth in amended declarations filed of record in accordance with the condominium declaration recorded as Document No. 86296707 and the lien of this mortgage shall automatically attach to additional common elements as such amended declarations are filed of record, in the percentages set forth in such amended declarations, which percentages are hereby conveyed effective on the recording of such amended declarations as though conveyed hereby.

Permanent Index Number: 27-13-206-001

Property Address: 7228 W. 153rd St. #45
Orland Park, IL 60462

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