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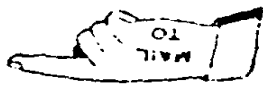
THIS INSTRUMENT WAS PREPARED BY **TABBIE DOGMAN**
1 NORTH DEARBORN STREET
CHICAGO, ILLINOIS 60604

CITICORP SAVINGS

Corporate Office
One South Dearborn Street
Chicago, Illinois 60603
Telephone: 312 977 5000

MORTGAGE

Hand
To: Box 45



1022 11001 - 10 921000 - 7

THIS MORTGAGE ("Security Instrument") is given on
19 [] . The mortgagor is []

DEPT #1 RECORDING
7/24/44 TRAM DATA NO. 8/1/11 IN CH. CO.
#2077 # 10 * 11-11-11 1100 15 7 11
COOK COUNTY RECORDS

("Borrower"). This Security Instrument is given to Citicorp Savings of Illinois, a Federal Savings and Loan Association, which is organized and existing under the laws of The United States, and whose address is One South Dearborn Street, Chicago, Illinois 60603. ("Lender"). Borrower owes Lender the principal sum of
Dollars (U.S. \$) 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 []

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 the County of [] State of Illinois:

LOT 17 IN ELK GROVE ESTATES CUSTOM LOTS OF PARCEL "B", BEING A SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 19, TOWNSHIP 41 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS ON DECEMBER 4, 1969 AS DOCUMENT 210,9437, IN COOK COUNTY, ILLINOIS.

I.D. #08-29-303-017

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LAND TITLE COMPANY

Property of Cook County Clerk's Office

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UNIFORM GOVERNMENTS 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 (1/12) of the sum of (a) the taxes and assessments which may attach in 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.

Lump 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. Lender shall apply the law providing 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 amount payable under Paragraph 2, fourth, to mortgage taxes, and last, to principal due.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attach in 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 all in that manner, Borrower shall pay them on time directly to the person or entity to whom they are due. 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 turn to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender. If Lender determines that any part of the Property is subject to a lien which may constitute a hazard to the security of the Property, Lender may give Borrower a notice, identifying the lien, Borrower shall satisfy the lien within 30 days of the date of the notice or Lender may give notice to the holder of the lien in a manner acceptable to Lender. Lender shall keep the improvements now existing on the Property insured against loss by fire, hazard (including 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.

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 feasible and Lender's security is not lessened. If the restoration or repair to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower agrees on the Property, Lender does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may reject 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.

Lender and Borrower otherwise agree in writing, any application or 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 sold or acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property in 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; Leasehold. Borrower shall not destroy, damage or substantially change the Property, show 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, proceeding for condemnation or to enforce laws or regulations then Lender may, so and pay for costs as a proceeding in bankruptcy, proceed for condemnation or to enforce laws or regulations then Lender may, so and pay for what 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 to make repairs shall be secured by this Security Instrument.

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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 its, after notice by Lender to Borrower that the condemner 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, after a written agreement in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments set forth in paragraphs 1 and 2, or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Lender's right to demand payment, or modification or 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 to extend time for payment, or to waive or delay 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 constitute a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Bound; 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 signs this Security Instrument that does not execute the Note (A) is co-signing this Security Instrument only to the extent, grant or 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 agrees that Lender and any other Borrower may agree to extend, modify, or bear 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 interest charges, and that law is finally interpreted so that the interest on other loan charges is in excess of the charges set forth in the Note, and exceed the permitted limits, then (a) any such loan charges shall be reduced to the amount of the charges to be charged to the borrower within the permitted limits, and (b) any sums already collected from Borrower which exceeded permitted limits will be returned to Borrower. Lender may choose to make its interest and charges on the principal owed under the Note, including a default payment by Borrower. If a lender reduces principal, the reduction will be treated as a partial prepayment with the same payment of charges under the Note.

13. Legislation Affecting Lender's Rights. If enactment of any statute or application of any law has the effect of rendering any provision of the Note or this Security Instrument inoperative or unenforceable, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedy permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in this section and paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by first class mail, 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 if Lender when given a copy of this paragraph 14.

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 the 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 confirmed copy of the Note and of this Security Instrument.

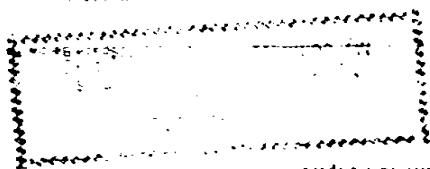
17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or an interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred) and Borrower is not a natural person who at Lender's prior written consent, Lender may, at its option, require immediate payment in full of the 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, if 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 remedy permitted by this Security Instrument without further notice of demand on Borrower.

18. Borrower's Right to Reinstatement. If Borrower meets certain conditions, Borrower shall have the right to the reinstatement of this Security Instrument discontinued at any time prior to the expiration of 90 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to its power of sale contained in this Security Instrument, or entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower shall pay Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred, plus charges and details of any other covenant or agreements, including all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorney's fees, and all taxes and actions as Lender may reasonably require to enforce the terms of this Security Instrument. Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall be unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured thereby shall remain in full effect, 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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Kathy Tooch

Given under my hand and official seal this _____ day of _____ 1987
signed and delivered the said instrument as
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that
personally known to me, to be the same Person(s) whose name(s)
free and voluntary act, for the uses and purposes therein set forth

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

STATE OF ILLINOIS, _____ County, ss.

Borrower

87180376

IN WITNESS WHEREOF, Borrower has executed this Mortgage

- Adjustable Rate Rider
- Graduated Payment Rider
- Other(s) (Specify)
- Condominium Rider
- Planned Unit Development Rider
- 2-4 Family Rider

power)

Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the terms and conditions of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable rider(s))

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

23. **Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the terms and conditions of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable rider(s))

24. **Release.** Lender shall release the sums secured by this Security Instrument from the Property and shall pay any and all reasonable costs of recording this Security Instrument.

25. **Lender in Possession.** Lender shall have the right to enter upon the Property at any time prior to the expiration of any period of redemption following judicial sale, without the appointment of an agent or by a duly appointed receiver, to take possession of and manage the Property and to collect the rents of the Property and to incur the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and to incur the costs of collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and to incur the costs of collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees.

26. **Acceleration, Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 26, including, but not limited to, reasonable attorney's fees and costs of title evidence.

27. **Lender in Possession.** Lender shall have the right to enter upon the Property at any time prior to the expiration of any period of redemption following judicial sale, without the appointment of an agent or by a duly appointed receiver, to take possession of and manage the Property and to collect the rents of the Property and to incur the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and to incur the costs of collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees.