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PIN #16-21-426-005

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on May 1,
19....87... The mortgagor is ...Gamaliel..Pagan..and..Olivia..Pagan.,..his..wife.....
..... ("Borrower"). This Security Instrument is given to
.....NORTHWESTERN SAVINGS AND LOAN ASSOCIATION....., which is organized and existing
under the laws of ...the..state..of..Illinois....., and whose address is,
.....2300.North.Western Avenue....Chicago, IL..60647..... ("Lender").
Borrower owes Lender the principal sum of ..Fifty..Six..Thousand..Seven..Hundred.....
and ..no/100..... Dollars (U.S. \$56,700.00.....). 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 onJuly..1st..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 inCook..... County, Illinois:

LOT 156 IN SECOND ADDITION TO PARKHOLME, A SUBDIVISION OF
THE WEST PART OF LOT 15 IN GRANT LAND ASSOCIATION
RESUBDIVISION IN SECTION 21, TOWNSHIP 39 NORTH, RANGE 13,
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,
ILLINOIS.

LAW OFFICES OF
KIRKLAND & ELLIS LLP

which has the address of2111 S., 51st Avenue....., Cicero
[Street] [City]
Illinois 60650 ("Property Address"); *QC code*
[Zip Code] *16-21-426-005*

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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19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless acceleration law provides otherwise). The notice shall specify: (a) the date acceleration is 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 or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, for collection proceeding 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 accelerate payment in full or all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument in full by judicial proceeding 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 or notice, Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including but not limited to, reasonable attorney's fees and costs of title evidence.	<p>This instrument was prepared by Nancy Potts 300 N. Western Ave., Chicago, IL 60647</p> <p>My Commission Expires June 25, 1998 Notary Public State of Illinois Gentry Ritter Official Seal</p> <p>Witness my hand and official seal this day of <u>July</u> 14 (Ic, she, they) (his, her, their)</p> <p>They executed said instrument for the purposes and uses herein set forth. I have executed same, and acknowledge said instrument to be... <u>Chet</u> before me and is (are) known or believed to me to be the person(s) who, being informed of the contents of the foregoing instrument, before me and is (are) known or believed to be the person(s) who, being informed of the contents of the foregoing instrument, do hereby certify that <u>Chet</u></p>
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STATE OF Illinois COUNTY OF Cook }
{ SS:

DEPT-91 RECORDING DEPT-9499 ITIN 176A 09-23-91 AD-12-166
1998 \$15.00

COOK COUNTY GOVERNMENT
#9499 # C 30 38-101-11-12-13-14-15-16-17-18-19-20-21-22-23-24-25-26-27-28-29-30-31-32-33-34-35-36-37-38-39-40-41-42-43-44-45-46-47-48-49-50-51-52-53-54-55-56-57-58-59-60-61-62-63-64-65-66-67-68-69-70-71-72-73-74-75-76-77-78-79-80-81-82-83-84-85-86-87-88-89-90-91-92-93-94-95-96-97-98-99-100-101-102-103-104-105-106-107-108-109-110-111-112-113-114-115-116-117-118-119-120-121-122-123-124-125-126-127-128-129-130-131-132-133-134-135-136-137-138-139-140-141-142-143-144-145-146-147-148-149-150-151-152-153-154-155-156-157-158-159-160-161-162-163-164-165-166-167-168-169-170-171-172-173-174-175-176-177-178-179-180-181-182-183-184-185-186-187-188-189-190-191-192-193-194-195-196-197-198-199-200-201-202-203-204-205-206-207-208-209-210-211-212-213-214-215-216-217-218-219-220-221-222-223-224-225-226-227-228-229-230-231-232-233-234-235-236-237-238-239-240-241-242-243-244-245-246-247-248-249-250-251-252-253-254-255-256-257-258-259-260-261-262-263-264-265-266-267-268-269-270-271-272-273-274-275-276-277-278-279-280-281-282-283-284-285-286-287-288-289-290-291-292-293-294-295-296-297-298-299-299-300-301-302-303-304-305-306-307-308-309-310-311-312-313-314-315-316-317-318-319-320-321-322-323-324-325-326-327-328-329-330-331-332-333-334-335-336-337-338-339-339-340-341-342-343-344-345-346-347-348-349-349-350-351-352-353-354-355-356-357-358-359-359-360-361-362-363-364-365-366-367-368-369-369-370-371-372-373-374-375-376-377-378-379-379-380-381-382-383-384-385-386-387-388-389-389-390-391-392-393-394-395-396-397-398-399-399-400-401-402-403-404-405-406-407-408-409-409-410-411-412-413-414-415-416-417-417-418-419-419-420-421-422-423-424-425-426-427-428-429-429-430-431-432-433-434-435-436-437-438-439-439-440-441-442-443-444-445-446-447-448-449-449-450-451-452-453-454-455-456-457-458-459-459-460-461-462-463-464-465-466-467-468-469-469-470-471-472-473-474-475-476-477-478-479-479-480-481-482-483-484-485-486-487-488-489-489-490-491-492-493-494-495-496-497-498-498-499-499-500-500-501-502-503-504-505-506-507-508-509-509-510-511-512-513-514-515-516-517-517-518-519-519-520-521-522-523-524-525-526-527-528-529-529-530-531-532-533-534-535-536-537-538-539-539-540-541-542-543-544-545-546-547-548-549-549-550-551-552-553-554-555-556-557-558-559-559-560-561-562-563-564-565-566-567-568-569-569-570-571-572-573-574-575-576-577-578-579-579-580-581-582-583-584-585-586-587-588-589-589-590-591-592-593-594-595-596-597-597-598-599-599-600-601-602-603-604-605-606-607-608-609-609-610-611-612-613-614-615-616-617-617-618-619-619-620-621-622-623-624-625-626-627-628-629-629-630-631-632-633-634-635-636-637-638-639-639-640-641-642-643-644-645-646-647-648-649-649-650-651-652-653-654-655-656-657-658-659-659-660-661-662-663-664-665-666-667-668-669-669-670-671-672-673-674-675-676-677-678-679-679-680-681-682-683-684-685-686-687-688-689-689-690-691-692-693-694-695-696-697-697-698-699-699-700-701-702-703-704-705-706-707-708-709-709-710-711-712-713-714-715-716-717-717-718-719-719-720-721-722-723-724-725-726-727-728-729-729-730-731-732-733-734-735-736-737-738-739-739-740-741-742-743-744-745-746-747-748-749-749-750-751-752-753-754-755-756-757-758-759-759-760-761-762-763-764-765-766-767-768-769-769-770-771-772-773-774-775-776-777-778-779-779-780-781-782-783-784-785-786-787-788-789-789-790-791-792-793-794-795-796-797-797-798-799-799-800-801-802-803-804-805-806-807-808-809-809-810-811-812-813-814-815-816-817-817-818-819-819-820-821-822-823-824-825-826-827-828-829-829-830-831-832-833-834-835-836-837-838-839-839-840-841-842-843-844-845-846-847-848-849-849-850-851-852-853-854-855-856-857-858-859-859-860-861-862-863-864-865-866-867-868-869-869-870-871-872-873-874-875-876-877-878-879-879-880-881-882-883-884-885-886-887-888-889-889-890-891-892-893-894-895-896-897-897-898-899-899-900-901-902-903-904-905-906-907-908-909-909-910-911-912-913-914-915-916-917-917-918-919-919-920-921-922-923-924-925-926-927-928-929-929-930-931-932-933-934-935-936-937-938-939-939-940-941-942-943-944-945-946-947-948-949-949-950-951-952-953-954-955-956-957-958-959-959-960-961-962-963-964-965-966-967-968-969-969-970-971-972-973-974-975-976-977-978-979-979-980-981-982-983-984-985-986-987-988-989-989-990-991-992-993-994-995-996-997-997-998-999-999-1000-1000-1001-1002-1003-1004-1005-1006-1007-1008-1009-1009-1010-1011-1012-1013-1014-1015-1016-1017-1017-1018-1019-1019-1020-1021-1022-1023-1024-1025-1026-1027-1028-1029-1029-1030-1031-1032-1033-1034-1035-1036-1037-1038-1039-1039-1040-1041-1042-1043-1044-1045-1046-1047-1048-1049-1049-1050-1051-1052-1053-1054-1055-1056-1057-1058-1059-1059-1060-1061-1062-1063-1064-1065-1066-1067-1068-1069-1069-1070-1071-1072-1073-1074-1075-1076-1077-1078-1079-1079-1080-1081-1082-1083-1084-1085-1086-1087-1088-1089-1089-1090-1091-1092-1093-1094-1095-1096-1097-1097-1098-1099-1099-1100-1101-1102-1103-1104-1105-1106-1107-1108-1109-1109-1110-1111-1112-1113-1114-1115-1116-1117-1117-1118-1119-1119-1120-1121-1122-1123-1124-1125-1126-1127-1128-1129-1129-1130-1131-1132-1133-1134-1135-1136-1137-1138-1139-1139-1140-1141-11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31-1632-1633-1634-1635-1636-1637-1638-1639-1639-1640-1641-1642-1643-1644-1645-1646-1647-1648-1649-1649-1650-1651-1652-1653-1654-1655-1656-1657-1658-1659-1659-1660-1661-1662-1663-1664-1665-1666-1667-1668-1669-1669-1670-1671-1672-1673-1674-1675-1676-1677-1678-1679-1679-1680-1681-1682-1683-1684-1685-1686-1687-1

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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 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 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.

*or if the borrower ceases to occupy the property as his principal residence or if all or any portion of a beneficial interest in a trust holding title to the property is sold or transferred.

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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 otherwise agreed to by Lender and Borrower, interest on such debt shall bear interest from the date of disbursement at the rate set forth above, plus any late fees, attorney's fees, costs and expenses, and other expenses of collection, including reasonable attorney's fees, incurred by Lender in collecting such debt.

free 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 significantly affects Lender's rights in the Property (such as a proceeding in bankruptcy, probate, or condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property in the event of such a proceeding in his behalf, for costs and expenses of collection, attorney fees and other sums secured by a lien which has priority over this Lender's rights in the Property. Lender's actions may include paying any sums due under this instrument, paying any sums due under any other security agreement or instrument, or any other action which Lender deems necessary to make repairs. Although Lender may take action under this instrument, he does not do so.

6. Preservation and Maintenance of Property; Lesseholders. Borrower shall not destroy, damage or subvert intentionally or negligently the property of the lessor, and if Borrower acquires fee title to the property, the lesseehold and 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 lesseehold and

Unless Lennder and Borrower otherwise agree in writing, any application of proceeds to principles 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 under paragraph 19 of the Property is acquired by Lennder, Borrower's right to any insurance policies and proceeds resulting from damage to the acquisition shall pass to Lennder to the extent of the sums secured by this security instrument immediately prior to the acquisition.

The property is sold subject to planning permission, whether or not valid, for a period not exceeding three years.

carrier and Lender may make proof of loss if not made promptly by Borrower unless Lender may otherwise agree in writing, insurance proceeds, actual or otherwise application to restoration of repair of the property damaged, if the restoration or repair is not economically feasible to Lender's security without lessening, security is not lessened, if the restoration or repair is not economically feasible to Lender's security without lessening, security is not lessened, if the repair is not otherwise provided for this Section.

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 renews, Borrower shall promptly give to Lender all receipts of paid premiums and renewals notices. In the event of loss, Borrower shall give prompt notice to the insurance company.

5. Hazard Insurance. Borrower shall keep the property insured against loss by fire, hazards included within the term, except led coverage, and any other hazards for which Lender insures. Premiums now existing or hereafter received on the property insurance shall be maintained in the amount of \$10,000.00 per annum.

Borrower shall promptly disclose any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the amount of the obligation secured by the lien in a manner acceptable to Lender; (b) consents in good faith to the lien by, or defers against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of any part of the lien or for repletion of any part of the lien; or (c) secures from the Lender an agreement to satisfy the lien in full prior to the maturity date of the instrument.

Note: third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.
4. Charges; Lenses; Assessments; Taxes; Expenses; Incurred by Borrower shall pay all expenses, charges, fines and impositions attributable to the property which may attain priority over this security instrument, and leseshold 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 due, to the person who makes these payments directly, Borrower shall furnish to Lender to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall furnish to Lender receipts evidencing the payments.

application as a certificate against the sums secured by this Security Instrument.

amount necessary to make up the deficiency in one or more payments as required by Lennder.

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 on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall not be liable for any loss or damage resulting from the use of the Funds, provided that the Funds were used for the purpose intended by the Lender.

The Funds shall be held in an institution the deposits of which are insured by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the escrow items, unless otherwise specified in the deposit agreement, to the escrow items.

to Lender on the day mortgagor pays all 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; or (b) yearly leasehold payments or ground rent, 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 bases of current and reasonable estimates of future escrow items.

1. Payment of Premium and Late Charges. Borrower shall promptly pay when due interest on the debt evidenced by the Note and any prepayment of the principal of and interest on the debt evidenced by the Note and any premium paid.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay the principal of and interest on the debt evidenced by the Note and any prepayment of the principal of and interest on the debt evidenced by the Note and any premium paid.

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2-4 FAMILY RIDER 5-3 7 28426 - D
(Assignment of Rents)

THIS 2-4 FAMILY RIDER is made this 1st day of May, 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 Note to NORTHWESTERN SAVINGS AND LOAN ASSOCIATION (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

2111 S. 51st Avenue, Cicero, IL 60650
[Property Address]

2-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

B. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

C. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

D. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.

E. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph E, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

F. ASSIGNMENT OF RENTS. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

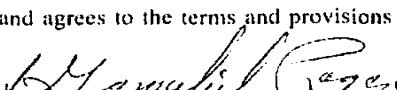
If Lender gives notice of breach to Borrower: (i) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the rents of the Property; and (iii) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

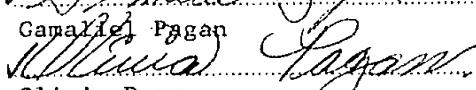
Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph F.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

G. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 2-4 Family Rider.


Gamaliel Pagan.....
(Seal)
-Borrower


Olivia Pagan.....
(Seal)
-Borrower

2111 S. 51st Ave., Cicero, IL 60650
SAF Systems and Forms

* It is further understood and agreed, that in the event of the exercise of this assignment, the undersigned will pay rent for the premises occupied by the undersigned at the prevailing rate per month for each room, and a failure on the part of the undersigned to promptly pay said rent on the first day of each and every month shall, in and of itself constitute a forcible entry and detainer and the Mortgagee may in its own name and without any notice or demand, maintain an action of forcible entry and detainer and obtain possession of said premises.

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