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AVONDALE PRIME LOAN

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MORTGAGE
(Individuals)

LOAN NUMBER 5-3332-31

THIS MORTGAGE is made this 14th day of October, 1988,

between the Mortgagor, Martin M. Nowakowski and Sharleen Ames Nowakowski, his wife (herein "Borrower"), and the Mortgagee, AVONDALE FEDERAL SAVINGS BANK, a federally-chartered savings bank, whose address is 20 North Clark Street, Chicago, Illinois 60602 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of (\$ 40,000.00) Dollars, ("Maximum Amount"), or so much of that sum as may be advanced pursuant to the obligation of Lender (whichever is lesser), and evidenced by Borrower's Note, providing for monthly payments of principal and/or interest and, with the balance of the Indebtedness, if not sooner paid, due and payable on October 13, 1993:

TO SECURE to Lender the repayment of the Indebtedness evidenced by the Note, (including but not limited to, such obligatory future advances ("Future Advances") as are described in paragraph 18 hereof), the payment of all other sums, with interest thereon, advanced in accordance therewith to protect the security of this Mortgage, and the performance of the covenants and agreements of the Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender the property legally described below:

In the attached Exhibit "A" located in the County of Cook, State of Illinois, which has the address of

353 Park Drive, Palatine, Illinois 60067 ("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 and water rights and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as "Property".

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered with the exception of those items, if any, listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any encumbrances, declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due without set-off, recoupment, or deduction, the principal of and the interest on the Indebtedness evidenced by the Note, and late charges as provided in the Note, including the principal of and interest on any Future Advances secured by this Mortgage.

2. Application of Payments. All payments received by Lender under the Note and paragraph 1 hereof, shall be applied by Lender first in payment of interest due on the Note, then to principal of the Note, including any amounts considered as added thereto under the terms hereof.

3. Charges; Liens. Borrower shall promptly pay all obligations secured by a mortgage or trust deed affecting the Property, taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any, when due. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Mortgage with respect to any sum, included, but not limited to, Future Advances.

4. 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 such other hazards as Lender may require and in such amounts and for such periods as Lender may require; Provided, that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums secured by this Mortgage and all other mortgages and trust deeds with respect to the Property.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; Provided, that such approval shall not be unreasonably withheld. All premiums on insurance policies shall be paid by Borrower when due.

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, and Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. 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, provided such restoration or repair is economically feasible or if the security of this Mortgage would be impaired, the insurance proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraph 1 hereof or change the amount of such installments. If under paragraph 16 hereof the Property is acquired by Lender, all right, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition shall pass to Lender to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition.

5. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. If a Condominium or Planned Unit Development Rider is executed by Borrower and recorded together with this Mortgage, the covenants and agreements of such Rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the Rider were a part hereof.

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LOT 97 IN PLUM GROVE ESTATES UNIT NUMBER 4 BEING A SUBDIVISION IN THE SOUTH 1/2 SECTION 35, TOWNSHIP 40 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS AND SECTION 1 AND 12, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS AND SECTION 6, TOWNSHIP 41 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN # 02-35-406-01

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Upon acceleration under paragraph 16 hereof or abandonment of the Property, and at any time prior to the expiration of any period of redemption following judicial sale, Lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or the receiver shall be applied first to payment of 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 attorneys' fees, and then to the sums secured by this Mortgage. Lender and the receiver shall be liable to account only for those rents actually received.

18. Future Advances. The Holder of the Note secured by this Mortgage is obligated to make advances of principal as requested from time to time for a period no longer than the maturity date stated on the reverse side, unless the amount requested when added to the then outstanding principal balance would exceed the Maximum Amount, or there shall then exist a default under the terms of the Note or Mortgage, or there shall then exist a federal, state, or local statute, law, or ordinance, or a decision by any tribunal which (in the reasonable opinion of any Holder of the Note) adversely affects the priority or validity of the Note or this Mortgage, or the Borrower shall no longer own the Property, or the Borrower is involved in bankruptcy or insolvency proceedings. At no time shall the principal amount of the indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the Maximum Amount.

19. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage ~~and cancel the title~~ and cancel the title to the property from Borrower. Borrower shall pay all costs of recordation, if any.

20. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property.

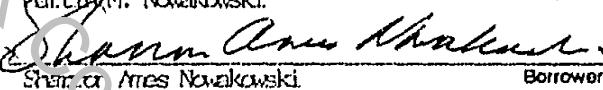
21. Redemption Waiver. Except where this mortgage covers any land which, at the time of execution thereof, is improved with a dwelling, or used by not more than six families or is given to secure a loan to be used, in whole or in part, to finance the construction of dwelling for use by not more than six families and except where this Mortgage covers any land which, at the time of execution thereof, is used or intended to be used for agricultural purposes, the Borrower hereby waive any and all rights of redemption from sale under any order of foreclosure of this Mortgage, on behalf of the Borrower, the Borrower's estate and all persons beneficially interested therein, and each and every person to the full extent permitted by the provisions of applicable law.

22. Right to Extend. The Maturity Date, from time to time, may be extended for such time and upon such conditions as may be mutually agreed upon by Lender and Borrower; provided, however, in no event shall the Maturity Date be extended beyond a date more than twenty (20) years from the date of this Mortgage. NOTHING CONTAINED HEREIN SHALL IN ANY WAY OBLIGATE LENDER TO GRANT ANY EXTENSIONS OF THE MATURITY DATE. The extension of the Maturity Date, if any, shall not, unless otherwise agreed to, affect any of the terms, covenants and conditions of this Mortgage which shall remain in full force and effect throughout any of said extension period.

IN WITNESS HEREOF, Borrower has executed this Mortgage.


Martin M. Nowakowski

Borrower


Shannon Ames Nowakowski

Borrower

STATE OF ILLINOIS)
COUNTY OF Cook)

SS

83491119

DEPT-01
T#1111 TRAN 0826 10/25/88 12:51:00
#6248 # A *-88-491149
COOK COUNTY RECORDER \$13.25

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

Martin M. Nowakowski and Shannon Ames Nowakowski, his wife personally known to me to be the same

person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person and

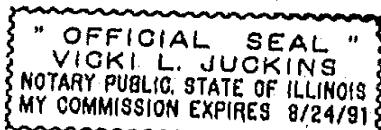
acknowledged that they signed and delivered the said instruments as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 14th day of October, 1988

My Commission expires: 8-24-91

State of IL, County of COOK
Signed before me on this 14 day
of Oct., 1988 by Vicki L. Juckins

Notary Public Vicki L. Juckins



THIS INSTRUMENT WAS PREPARED BY EDWARD D. PALASZ, VICE PRESIDENT
AVONDALE FEDERAL SAVINGS BANK • 20 N. CLARK ST., CHICAGO, IL 60602

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or abandonment of Rights; Application of Property; Landlord in Possession. As additional security herunder, Borrower
hereby assigns to Landlord the rents of the Property; provided, that Borrower shall, prior to acceleration under paragraph 16 hereof
not limited to, reasonable attorney's fees, and costs of documentation and payables.

16. Acceleration of Rights; Application of Property; Landlord in Possession. As additional security herunder, Borrower
shall be entitled to collect after default, all actual expenses incurred by reason of said default, including, but
not limited to, reasonable attorney's fees, and costs of collection and attorney's fees, and incidental expenses.
Notwithstanding, including the costs incurred to pay his Mortgage, Landlord may at his option, and without notice
to Borrower, declare due and payable all sums secured by this Mortgage, and to collect payment of same notwithstanding
any mortgage or trust deed covering the property, including, but not limited to, collection, acceleration, and payables.

17. Assignment of Rights; Application of Property; Landlord in Possession. As additional security herunder, Borrower
not limited to, reasonable attorney's fees, and costs of collection and attorney's fees, and incidental expenses.
Landlord shall be entitled to collect after default, all actual expenses incurred by reason of other loan discharged, in whole or in
part, by the proceeds of the loan hereby secured.
To be immediately due and payable, Landlord is hereby authorized to file on any mortgage or other loan discharged
or otherwise in occupancy, Landlord's, a trustee, and without notice to Borrower, declare all the sums secured by this Mortgage
means acceptable to the Landlord by which the Landlord will be assured of timely notice; any subsequent transfer of the bond/call interest
means acceptable to the Property, unless a condition precedent to provide the lender with reasonable
becomes an owner of the Property, unless a transfer in which the Borrower is a holder with beneficially and
of marital age, legal separation agreement, or from a transfer resulting from a decree of dissolution
where the Borrower's spouse or children becomes an owner of the Property, (2) a transfer resulting from a transfer
a person who occupies or will occupy the property, which is a transfer to a relative in contemplation to purchase and (3) the transfer
agent of any leasehold interest of freehold, descent or gift of less than one-half of a joint tenancy or tenancy in common
applicants, (c) a transfer by devise, descent or gift of a portion of a purchase money security interests for which
does not relate to a transfer of rights in the property, (b) the creation of a subordination or to the holder which
Borrower's, a partner or co-owner of any part of the property, (a) the creation of a subordination or to the holder which
clauses of this Mortgage shall be governed by law of Illinois. In the event that any provision of
which can be given effect without the application of law, such conflict shall be controlled by the Note
clauses of this Mortgage or the Property; Assumption. If, at any time, the Borrower
Borrower or Landlord in the manner designated herein. Any notice provided for in this Mortgage shall be deemed to have been given to
designed by notice to Borrowers as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to
address of the Borrower, regular first class mail for convenience
provided for in this Mortgage shall be given by mailing such notice to Borrower may designate him or herself as Landlord may
shall be given by certified mail, return receipt requested, to Landlord as provided herein and (b) any notice to Landlord may
agreements of Borrower shall be given by certified mail for convenience
shall bind, and the rights hereunder shall be given by certified mail for convenience
agreements of Landlord and Borrower. All covenants and
only and are not to be used to indicate or describe the provisions hereof.

14. Governing Law; Survival. This Mortgage shall be governed by the laws of Illinois. In the event that any provision of
which is of the essence of this agreement.
15. Transfer of the Property; Assumption. If, at any time, the Borrower
Borrower or Landlord in the manner designated herein. Any notice provided for in this Mortgage shall be deemed to have been given to
designed by notice to Borrowers as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to
address of the Borrower, regular first class mail for convenience
provided for in this Mortgage shall be given by mailing such notice to Borrower may designate him or herself as Landlord may
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shall bind, and the rights hereunder shall be given by certified mail for convenience
agreements of Landlord and Borrower. All covenants and
only and are not to be used to indicate or describe the provisions hereof.

16. Successors and Assigns; Joint and Several Liability; Expenses. The covenants and agreements contained
under this Mortgage are enforceable by law or equity, and may be enforced concurrently, independently or remedy
17. Remedies Cumulative. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy
provided for in this Mortgage shall be given by mailing such notice to Borrower may designate him or herself as Landlord may
shall be given by certified mail, return receipt requested, to Landlord as provided herein and (b) any notice to Landlord may
agreements of Borrower shall be given by certified mail for convenience
shall bind, and the rights hereunder shall be given by certified mail for convenience
agreements of Landlord and Borrower. All covenants and
only and are not to be used to indicate or describe the provisions hereof.

18. Successors and Assigns Bound; Joint and Several Liability; Expenses. The covenants and agreements contained
under this Mortgage are enforceable by law or equity, and may be enforced concurrently, independently or remedy
19. Forbearance by Landlord Not a Waiver. A waiver of nonpayment by Landlord in another manner (a) any Notice to Borrower
otherwise afforded by applicable law, shall not be a waiver of any subsequent or derivative right of remedy. The pro curement
of nonpayment or other defenses by Landlord shall not be a waiver of Landlord's right to accelerate the maturity
of the underlying debt or any other right of remedy hereunder, or
any demand made by the original Borrower to the Borrower's successors in interest.

20. Forbearance by Landlord Not a Waiver. A waiver of nonpayment by Landlord in another manner (a) any Notice to Borrower
otherwise afforded by applicable law, shall not be a waiver of any subsequent or derivative right of remedy. The pro curement
of nonpayment or other defenses by Landlord shall not be a waiver of Landlord's right to accelerate the maturity
of the underlying debt or any other right of remedy hereunder, or
any demand made by the original Borrower to the Borrower's successors in interest.

21. Remedies Cumulative. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy
provided for in this Mortgage shall be given by mailing such notice to Borrower may designate him or herself as Landlord may
shall be given by certified mail, return receipt requested, to Landlord as provided herein and (b) any notice to Landlord may
agreements of Borrower shall be given by certified mail for convenience
shall bind, and the rights hereunder shall be given by certified mail for convenience
agreements of Landlord and Borrower. All covenants and
only and are not to be used to indicate or describe the provisions hereof.

22. Borrower Not Released. Execution of the note or payment of principal shall not affect or
possessing the due date of the note, to whomsoever it may have been delivered, the amount of each installment,
unless a Landlord and Tenant or otherwise in writing, any such application of proceeds to principal shall not affect or
by the original Borrower and Borrower, unless Borrower shall not be liable for the sum so paid.

23. Payment of Sale of Chattel. Application of Proceeds. (a) After notice by Landlord to the original Borrower or to the
original Borrower and Borrower, unless Borrower shall not be liable for the sum so paid.

24. Payment of Sale of Chattel. Application of Proceeds. (a) After notice by Landlord to the original Borrower or to the
original Borrower and Borrower, unless Borrower shall not be liable for the sum so paid.

25. Condemnation. The proceeds of any award of damages, direct or consequential, in connection with any
condemnation or other taking of the property, or partial taking of the property, or for damage to the property, shall be paid to Landlord.

26. Condemnation. Landlord may make or cause to be made reasonable repairs upon and inspecting of the property, providing
that Landlord shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Landlord's later
in the event of a total taking of the property, the proceeds shall be applied to the sum so awarded by the court of condemnation.

27. Inspection. Landlord may make or cause to be made reasonable repairs upon and inspecting of the property, providing
that Landlord shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Landlord's later
in the event of a total taking of the property, the proceeds shall be applied to the sum so awarded by the court of condemnation.

28. Inspection. Landlord may make or cause to be made reasonable repairs upon and inspecting of the property, providing
that Landlord shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Landlord's later
in the event of a total taking of the property, the proceeds shall be applied to the sum so awarded by the court of condemnation.