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**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, additions and alterations 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 defends this Security instrument against all claims and demands, except to any encumbrances of record.

**THIS SECURITY INSTRUMENT** gives notice of the creation of a lien and a non-judicial foreclosure with limited remedies.

Illinois **60107** ("Property Address")  
[Redacted] ("Zip Code")

which has the address of **236 WHITEMOOR DRIVE** **STREAMWOOD** **ILLINOIS**

RE-RECORD MORTGAGE TO CORRECT THE LEGAL DESCRIPTION

PARCEL 2: EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS AS SET FORTH IN THE DECLARATION OF EASEMENTS RESTRICTIONS AND COVENANTS RECORDED AS DOCUMENT 26623192 AND AMENDED BY DOCUMENT 26798539 AND AS CREATED BY DEED RECORDED AS DOCUMENT 2746080.

PARCEL 1: THE WEST 41.00 FEET OF THE NORTH 64.00 FEET OF LOT 24 IN BLOCK 3 IN STREAMWOOD GREEN UNIT 5, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE NORTH WEST 1/4 OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 9 EAST OF THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

REGENCY SAVINGS BANK, A FEDERAL SAVINGS BANK, which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose address is 24 NORTH WASHINGTON ST., NAPERVILLE, IL 60566, ("Borrower"), the principal sum of TWENTY EIVE THOUSAND NINE HUNDRED AND 00/100 Dollars (\$25,900), which provides for monthly payments, with the full debt, if not paid earlier, due the same date as this Security Instrument ("Note"), 25,900). This debt is evidenced by Borrower's note due and payable on OCTOBER 1, 2016. This Security Instrument secures to Lender  
other sums, with interest, dividends under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's obligations 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:

MORTGAGE

space race, and the Chinese space program.

THIS REPORTAGE ("Security Instrument") is given on September 26,

**DEPARTMENT OF THE NAVY A RECRUITING STATION**

under the laws of  
THE UNITED STATES OF AMERICA, and whose address  
is NATIONAL MARINE MUSEUM, 11-60596

hotwater ovens [under the principal sun of

that the scope of the Security Information ("None"), which provides for monthly payments, with the full debt, if not paid earlier.

(a) The payment of principal and interest on the debt evidenced by the Note, with interest, and all demands, extensions and modifications; (b) the payment of all

Borrower's obligations under this Security Instrument and the Note for this purpose; Borrower does hereby acknowledge,

County, Illinois

THE WEST 41-00 FEET OF THE NORTH SECTION A SHOTGUN FLOOR 5 IN SEPARATION CREEK UNIT 6 FEET OF THE EAST 11-7 DE

THE NORTHWEST PENINSULAR MUSEUM IN SECTION 1/4 OF TOWNSHIP 41 NORTHERN RANGE 9 EAST OF

Digitized by srujanika@gmail.com

EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL I FOR INGRESSES AND

26798539 AND AS CREATED BY DEED RECORDED AS DOCUMENT 27-45080.  
COVENANTS AS DOCUMENT 26623192 AND AMENDMENT PY DOCUMENT  
26798539 AND AS DOCUMENT 26623192 AND AMENDMENT PY DOCUMENT

PIN NUMBER

100A  
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86457395

RE-RECORD MORTGAGE TO CORRECT THE LEGAL DESCRIPTION

PIN NUMBER 06-24-112-■■■■■ 109 *DOO*

MORTGAGE

88112582

19 86. The mortgagor is JACELIN S. HENDRICKSON, DIVORCED, NOT SI  
THIS MORTGAGE ("Security Instrument") is given on September 26,

REGENCY SAVINGS BANK, A FEDERAL SAVINGS BANK  
under the laws of THE UNITED STATES OF AMERICA, whose address is  
24 NORTH WASHINGTON ST., NAPERVILLE, IL 60566

Borrower owes Lender the principal sum of TWENTY EIVE THOUSAND NINE HU  
dated the same date as this Security Instrument ("Note"), this debt is ev  
due and payable on OCTOBER 1, 2016. This Security In  
other sums, with interest, and all renewals, excusio  
Borrower's covenants and agreements under this Note, instrument and the Note. For this purpose,  
THE WEST 41.00 FEET OF THE NORTH 64.00 FEET OF LOT 24 IN BLOCK  
STREAMWOOD GREEN UNIT 5, BEING A SUBDIVISION OF PART OF THE E  
THE NORTH WEST 1/4 OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 9  
THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 1:

THE WEST 41.00 FEET OF THE NORTH 64.00 FEET OF LOT 24 IN BLOCK  
STREAMWOOD GREEN UNIT 5, BEING A SUBDIVISION OF PART OF THE E  
THE NORTH WEST 1/4 OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 9  
THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 FOR 11  
COVENANTS RECORDED AS DOCUMENT 26623192 AND AMENDED BY DOCUMENT  
26798539 AND AS CREATED BY DEED RECORDED AS DOCUMENT 27146080

[Space Above This Line For Recording Date]

1986 OCT - 6 AM 11:46  
FILED FEB 1987 REC'D  
COOK COUNTY, ILLINOIS

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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 covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

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

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

*Jaceleen S. Hendrickson*  
JACELEEN S. HENDRICKSON

(Seal)  
— Borrower

(Seal)  
Borrower

[Space Below This Line For Acknowledgment]

COOK COUNTY, ILLINOIS  
FILED FOR RECORD

1988 MAR 18 AM 9:37

88112582

88112582

86457395

STATE OF IL \_\_\_\_\_  
ss:

COUNTY OF DUPAGE \_\_\_\_\_

I, VICTORIA HAMILTON, a Notary Public in and for said county and state, do hereby certify that  
JACELEEN S. HENDRICKSON, personally appeared  
before me and is (are) known or proved to me to be the person(s) who, being informed of the contents of the foregoing instrument, have  
executed same, and acknowledged said instrument to be HER \_\_\_\_\_ free and voluntary act and deed and that  
(his, her, their)  
SHE \_\_\_\_\_ executed said instrument for the purposes and uses therein set forth.  
(he, she, they)

Witness my hand and official seal this 26th day of September, 1986.

My Commission Expires: 6/6/90

*Victoria Hamilton* TSEAL  
Notary Public

This instrument was prepared by SONIA MEDINA 24 NORTH WASHINGTON  
NAPERVILLE IL 60566

*mail to: ↑*

**BOX 333-WJ** W

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Notice at the time of or prior to an inspection specially up-reasonable cause for the inspection.  
9. Clandestination: If the proceeds of any award or claim for damages, direct or consequential, in connection with any conductuation or other taking of any part of the property, for conveyance of the property, or for recovery of a sum received by paid to a vendor.

In the event of a total taking of the property, the proceeds shall be applied to the sums received by this Sectional lessee, whether or not 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 subsquaredd this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, multiplied by the following factor:

Factor: (a) the total amount of the \_\_\_\_\_ and immediately preceding year, plus the market value of the property immediately before the taking. Any liability arising from the taking of the property, including the liability to pay the taxes and expenses of the property, shall be apportioned among the parties in proportion to their respective interest in the property.

with Borrower's and Lender's written agreement or applicable law.

If I consider the required message 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 replacement for the insurance terminates in accordance

Any amounts disbursed by Lender under this paragraph 7 shall become due at the date of disbursement unless otherwise specified in the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

**7. Protection of Landlord's Rights in the Property: Leverage Insurance.** It borrower fails to perform the foregoing and aggregate amounts contained in this Security instrument, or there is a legal proceeding that may affect title to the property (such as a bankruptcy proceeding), or there is a claim against the property under a statute of limitations, then landlord may do whatever is necessary to protect the value of the property and landlord's rights in the property, including, but not limited to, selling the property under the laws of garnishment, or taking other action to protect his or her interest in the property.

<sup>1</sup>For a discussion of some of the difficulties involved in defining and measuring economic growth, see the papers in the volume edited by Robert E. Baldwin and Richard H. Thaler, *The Economics of Growth in the Service Sector* (Chicago, 1985).

6. **Preservation and Maintenance of Property: Leaseholders.** Landowner shall not destroy, damage or alter fixtures or equipment of the lease, and it is heretofore agreed that fixtures left in the possession of the lessor shall not be taken by the lessee without written consent of the lessor.

Under Section 1 and Schedule 1 Borrower otherwise agrees in writing, any application of proceeds as to principal and interest and any application of proceeds in respect of any insurance policies and proceeds available under the Policy shall pass to Lender to the extent of the sum received by this Secured party from immediately prior to the acquisition.

Any use the proceeds to repair or restore the property or to pay sums secured by this security instrument, whether or not then due. The  
one-day period will begin when the notice is given.

Understand and Borrower's obligations under the Note and the Security Agreement, and the other documents referred to in the Note and the Security Agreement.

All instances of policies and rewards shall be acceptable to Leader and shall include a standard message clause: Leader shall have the right to hold the policies and rewards in escrow until payment is made to Leader by Borrower.

**5. Hazard Insurance.** Borrower shall keep the property insured against loss by fire, hazards insured within the term, extended coverage, and any other hazards for the greater amount needed on the Property insured against

Holderover shall promptly discharge any liability which has accrued to Landlord (a) damages in writing to the payee of the obligation accrued by the holder over this Security instrument unless Holderover (a) agrees to written agreement over this Security instrument unless Holderover shall satisfy the holder or take one of more of the actions set forth above within 30 days of the giving of notice.

4. **Chargess, leases.** Borrower shall pay all taxes, assessments, charges, leases and impositions attributable to the property which may attach prior to this Security Instrument, and related payables of record now, or any time hereafter, to the person or persons to whom paid in trust manner, before Borrower shall pay them or time annexed to the period covered by this Agreement.

**3. Applicable Law of Payments.** Unless applicable law provides otherwise, all payments received by Landlord under paragraphs and 2 shall be applied, if it is, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2, to late charges due under the Note; and last, to principal due.

Upon payment in full of all sums secured by this security instrument, I, under seal, remise to defendant my rights by virtue of this instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due date of the earliest term, shall exceed the amount required to pay the accrued interest when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower or monthly payments of Funds. If the amount of the funds held by Lender is not promptly paid to Lender when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one payment when due.

on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Friends") equal to one-twelfth of the principal and interest payments made by the Borrower to the Friends during the month.

1. Payment of Premium and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the premium 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

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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 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 13 or 17.

## NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows.

**19. 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 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

**20. Lender in Possession.** Upon acceleration under paragraph 19 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. Any 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 Security Instrument.

**21. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

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

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