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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on APRIL 26,
1988. The mortgagor is BURBANK STATE BANK / TRUST #777, dated APRIL 10, 1981,
("Borrower"). This Security Instrument is given to HOMETOWN SAVINGS AND LOAN ASSOCIATION F.A., which is organized and existing
under the laws of THE UNITED STATES OF AMERICA, and whose address is 6041 WEST CERMAN ROAD - CICERO, IL 60650, ("Lender").
Borrower owes Lender the principal sum of NINETY THOUSAND AND NO/100
Dollars (U.S. \$ 90,000.00). This debt is evidenced by Borrower's note
dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not
paid earlier, due and payable on MAY 1ST, 2018. This Security Instrument
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and
the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property
located in COOK County, Illinois:

LOT 427 IN ROBERT BARTLETT'S LA GRANGE HIGHLANDS UNIT NUMBER 5, A SUBDIVISION OF
THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 17, TOWNSHIP 38 NORTH, RANGE 12,
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NO. 18-17-407-019-0000, VOL. 081

UPON PROPERTY LOCATED AT: 1300 W. 63RD STREET
LA GRANGE, IL 60525

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which has the address of 1300 WEST 63RD STREET, LA GRANGE,
[Street] [City]
Illinois 60525 ("Property Address");
[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights,
appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or
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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Searched by BRITANIC MASTERS / 6041 W. CEREMAK ROAD - SIOUX CITY, IOWA

This instrument was prepared by B.P.TAN C. MASON / G.C. TIGER, II. 69-650.

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CICERO, IL 60650

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MAIL TO: HOMETOWN SAVINGS AND LOAN ASSOCIATION, F.A.

MY COMMISSION EXPIRES 3-19-90

Yamaguchi - Hiroko

GIVEN under my hand and notarial seal, this, 23rd day of April, 1911. A. D. 19, 88
of said Corporation, did affix the free and voluntary seal of said Corporation, for the uses and purposes therein set forth.
A. D. 19, 88
GIVEN under my hand and notarial seal, this, 23rd day of April, 1911. A. D. 19, 88
of said Corporation, did affix the free and voluntary seal of said Corporation, for the uses and purposes therein set forth.
A. D. 19, 88

and . . . Joan E. Jwene, Asst. Vice President
Marketing of Solid Corporation
and who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such
trust Officer & Assistant Vice President
of ~~Specie~~, respectively, before me, this day in person and
acknowledged that they signed and delivered the said instrument at their own free and voluntary act for the uses and purposes herein set forth:

..... State Bar of Oregon, DO HEREBY CERTIFY THAT .. Virginia L. Poyte, Trust Officer & Loan Officer, in a Notary Public in the State of Oregon, has been duly qualified, and for said County, in BURBANK STATE BANK

COUNTY OF
STATE OF ILLINOIS
ss. {

IN TESTIMONY WHEREOF, the undersigned, BUKRANK STATE BANK, AS TRUSTEE, UNDER TRUST AGREEMENT DATED APRIL 10, 1981, AND KNOWN AS TRUST NO. 777
hath caused these presents to be signed by its Officer, Executive & Loan Officer, Executive and its corporate seal to be hereunto affixed and witnessed by its Vice President and Director.
ASS'T. VICE PRESIDENT
BUKRANK STATE BANK
APRIL 10, 1986
A.D. 1986

23. Who to this Security instrument. If one or more riders are executed by Borrower and recorded together with this Security instrument, the co-owners and beneficiaries of each such rider shall be incorporated into and shall amend and supplement this instrument. The co-owners and beneficiaries of each such rider shall agreeements 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

Graduate Payment Rider Planned Unit Development Rider

but not limited to, reasonable attorney's 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 judgment) 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 amounts due to Lender and collection of rents, including, but not less than to the sums received 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.

19. Acceleration, Remedies. Lender shall give notice to Borrower prior to acceleration following Breach of any covenant or agreement contained in this Security Instrument (but not prior to acceleration under paragraph 13 and 17 unless applicable law provides otherwise). The notice shall specify: (a) the date required to cure the defaults; (b) the action required to cure the defaults; (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 date the notice is given to Borrower, by which the default must be cured; secured by this Security Instrument, notice by judicial proceeding and sale of the sums secured to the date specified in the notice may result in acceleration of the property. The notice shall further inform Borrower of the right to accelerate and the right to assert in the foreclosure proceeding the non- extension of time specified in the note, if Borrower fails to make 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 attorney's fees, court costs, and other expenses.

NON-UNIFORM COVENANTS BOTTOWER AND LENDELL LENDER COVENANT AND AGREEMENT AS FOLLOWS:

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

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Security Instrument.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. **Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. **Preservation and Maintenance of Property; Leaseholds.** Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

7. **Protection of Lender's Rights in the Property; Mortgage Insurance.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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18. Borrower's Right to Remonstrate. If Borrower meets certain conditions, Borrower shall have the right to have nonrecourse payment of this Security instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable) before sale of the property pursuant to any power of sale contained in this instrument; (b) entry of a judgment enjoining this Security instrument; or (c) entry of a decree for remonstrance by the court in the case of acceleration of the debt or in the case of acceleration under paragraphs 13 or 17.

1. Lenders may exercise this option, under certain circumstances, prior to the notice of acceleration.
2. Not less than 30 days from the date the notice of acceleration is given, the 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.

person) without Lennder's prior written consent, Lennder may, at its option, require immediate payment in full of all sums secured by this Security Instrument, whether or not the option to exercise is prohibited by federal law or the decree of this Security Instrument.

Note are declared to be severable.

13. **GOVERNMENT SEPARABILITY.** In its entirety instrument shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision of this Section or the Note conflicts with the applicable law, such conflict shall not affect other provisions of this Note except to the extent necessary to make it conform to such law.

First class mail to Lender's address shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by mailing it by first class mail unless Borrower designates by notice to Lender uses of another method. The notice shall be directed to the address set forth in Paragraph 17.

rendering any provision of the Note or this Security Instrument according to its effect of rendering Lenders rights. II. Application of Article I.

permitted limits will be exceeded to Borrower. Lender may choose to make this reduction by reducing the principal owed under the Note or by making a direct payment to Borrower. Lender may choose to make this reduction by reducing the principal owed under the Note without any prepayment charge under the Note.

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 title in earnest 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) if the amount necessary to reduce the charge to the permitted limit exceeds the amount necessary to reduce the charge to the maximum loan charge permitted by law, then the amount necessary to reduce the charge to the maximum loan charge permitted by law shall be deducted from the amount necessary to reduce the charge to the permitted limit.

trustee Borrower's interests in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; (c) agrees that Lender and any other Borrower may agree to pay the terms of this Security Instrument; and (d) Borrows any accommodations which regard to the terms of this Security Instrument or the Note without Borrower's consent.

This Security Instrument shall bind and affect the successions and assents of Lender and Borrower, subject to the provisions of pargraph 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; (c) is co-signing this Security Instrument only to mortgage, grants and conveys

payment of otherwise modifiable amortization of the sums secured by this Security Instrument or any demand made by the original Borrower or Beneficiary in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of Breach, Successors and Assigns, Section 11.

to the sums so agreed by this Security Instrument or otherwise in its option, either to restoration or repair of the property or
elsewhere, as authorized to commence and apply the proceeds, at its option, either to not then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower, fails to respond to Lender within 30 days after the date the notice is made an award of settle a claim for damages, Borrower shall be liable to pay Lender the amount of the award.

Insurement, whether or not them due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower or Lender so agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multipled 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.

3. **Condemnation:** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the property, or for convenience in lieu of condemnation, are hereby assigned and shall be paid to Lender.

8. **Inspection**. Lender or its Agent may make reasonable entries upon and inspectors of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

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IN TESTIMONY WHEREOF, the undersigned BURBANK STATE BANK, AS TRUSTEE, UNDER TRUST
AGREEMENT DATED APRIL 10, 1981, AND KNOWN AS TRUST NO. 777

hath caused these presents to be signed by its Trust Officer & Loan Officer and its corporate seal to be hereunto affixed and attested by its President this 23 day of April A.D., 1988 . . .

ATTEST

Asst. Vice President

STATE OF ILLINOIS } SS.
COUNTY OF Cook

BURBANK STATE BANK

By Virginia L. Doyle
Trust Officer & Loan Officer

I, the undersigned, a Notary Public in and for said County, in
the State aforesaid, DO HEREBY CERTIFY THAT Virginia L. Doyle, Trust Officer & Loan Officer,

. the BURBANK STATE BANK
and Joan E. Twemey, Asst. Vice President managing of said Corpora-

tion, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such
T.O. & L.O. and A.V.P. respectively, appeared before me this day in person and
acknowledged that they signed and delivered the said Instrument as their own free and voluntary act and as the free and
voluntary act of said Corporation, for the uses and purposes therein set forth;

and the said A.V.P. then and there acknowledged that she , as custodian of the corporate seal
of said Corporation, did affix the corporate seal of said Corporation to said Instrument as own free and voluntary
act and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal, this 23rd day of April A.D., 1988.

Peggy Yager

Notary Public

MY COMMISSION EXPIRES 3-19-90

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