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This instrument was prepared by:

David G. Gadbois

(Name)

3300 South Harlem Avenue
Riverside (Address) Illinois 60546

88294738

MORTGAGE

\$16.00

THIS MORTGAGE is made this 30th day of June
1988, between the Mortgagor, Peter Maksimovich and Gordana Maksimovich, his wife
. (herein "Borrower"), and the Mortgagee,
. RIVERSIDE SAVINGS, A Federal Savings and Loan Association, a corporation organized and
existing under the laws of the United States of America, whose address is
. 3300 South Harlem Avenue, - , Riverside, Illinois 60546 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of One Hundred and Sixty Thousand and
No/100ths-- Dollars, which indebtedness is evidenced by Borrower's
note dated June 30, 1988 . . . (herein "Note"), providing for monthly installments of principal and
interest, with the balance of the indebtedness, if not sooner paid, due and payable on . . . July 1, 2018

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the
payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this
Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment
of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein
"Future Advances"), Borrower does hereby mortgage, grant and convey to Lender the following described property
located in the County of COOK, State of Illinois:

LOT 3 (EXCEPT THE SOUTH 9.5 FEET THEREOF) AND THE SOUTH 18 FEET OF LOT 2 TOGETHER
WITH THE WEST $\frac{1}{2}$ OF VACATED ALLEY LYING EAST OF AND ADJOINING THERETO, IN BLOCK
9 IN OLIVER SALINGER AND COMPANY'S BUNGALOW PARK, BEING A SUBDIVISION IN SECTION
3, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING
TO THE PLAT THEREOF RECORDED OCTOBER 13, 1921 AS DOCUMENT NUMBER 7299660, IN COOK
COUNTY, ILLINOIS.

COOK COUNTY, ILLINOIS
FILED FOR RECORD

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Permanent Real Estate Tax Number 18-03-414-026-0000

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which has the address of . . . 4509 Elm Street, Brookfield,,
[Street] [City]
Illinois 60513 (herein "Property Address");
[State and Zip Code]

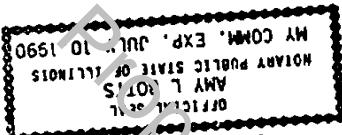
TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights,
appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all
fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be
deemed to be and remain a 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 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, that the Property is unencumbered, and that Borrower will warrant and defend
generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions
listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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RIVERSIDE SAVINGS & LOAN ASSN.
3300 SOUTH HARLEM AVENUE
RIVERSIDE, ILLINOIS 60546

(Space Below This Line Reserved For Lender and Recorder)



My Commission expires: July 10, 1990

Given under my hand and official seal this 30th day of October 1988.

set forth.

I, AMY L. BOETTS, a Notary Public in and for said county and state, do hereby certify that, Petter, Mākāsāmōyātch, et al., Gōxānā, Mākāsāmōyātch, Hās, wife, personally known to me to be the same person(s) whose name(s) appear, subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they

STATE OF ILLINOIS, County ss:

Clerk's O

Debtors / Creditors
* John W. Williams

JIN WITNESS V HER EOR, Borrower has executed this Mortgage.

20. Assignment of Rents; Appointment of Receiver; Lender in Possession. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 18 hereof or abandonment of the Property, and at any time prior to the expiration of any period of redemption following judicial sale, Lender, by agent or by judicially appointed receiver of any period of redemption following judicial sale, shall be entitled to collect the rents of the Property and to apply them to the costs of managing the Property, but not limited to receiver's fees, premiums on receivables bonds and reasonable attorney's fees, incurred by Lender in connection with the collection of rents or the enforcement of any provision of this Mortgagage, but not limited to the costs of managing the Property, and to pay the sums so collected by Lender to the receiver and the receiver shall be liable to account only for those rents received.

21. Future Advances. Upon request of Borrower, Lender, at Lender's option prior to release of this Mortgagage, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Mortgagage who evidencced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured by this Mortgagage, not including sums advanced, exceed the original amount of the Note plus \$.15,000.00.

22. Breach. Upon payment of all sums secured by this Mortgagage, Lender shall release this Mortgagage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

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

prior to entry of a judgment encroaching future advances if: (a) Borrower pays Lender all sums which would be then due under this Mortgage; the Note and notes securing it; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage; (d) Borrower takes action as Lender may reasonably require to assure that the title of this Mortgage is free; and (e) Borrower secures payment of all sums due under this Mortgage and the obligation to pay the same shall remain in full force and effect as if payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if in the Property and Borrower's obligation to pay the same sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if in the Property and Borrower's obligation to pay the same sums secured by this Mortgage shall continue unimpaired.

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Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the manner provided under paragraph 2 hereof.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. 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 part thereof, 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 Mortgage, with the excess, if any, paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Mortgage such proportion of the proceeds as is equal to that proportion which the amount of the sums secured by this Mortgage immediately prior to the date of taking bears to the fair market value of the Property immediately prior to the date of taking, with the balance of the proceeds 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 such notice is mailed, Lender is authorized to collect and apply the 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 paragraphs 1 and 2 hereof or change the amount of such installments.

10. Borrower Not Released. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or relate to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest.

11. Forbearance by Lender Not a Waiver. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.

12. Remedies Cumulative. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity, and may be exercised concurrently, independently or successively.

13. Successors and Assigns Bound; Joint and Several Liability; Captions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

14. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

15. Uniform Mortgage; Governing Law; Severability. This form of mortgage combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property. This Mortgage shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of the Mortgage and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

17. Transfer of the Property; Assumption. If all or any part of the Property or an interest therein is sold or transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale or transfer, Lender and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Mortgage shall be at such rate as Lender shall request. If Lender has waived the option to accelerate provided in this paragraph 17, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all obligations under this Mortgage and the Note.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof.

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

18. Acceleration; Remedies. Except as provided in paragraph 17 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall mail notice to Borrower as provided in paragraph 14 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, 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 breach is not cured on or before the date specified in the notice, Lender at Lender's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title reports.

19. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time

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of or to such sums as shall be agreed by the parties hereto.

Unless otherwise agreed and under and subject to the above conditions, any such application of proceeds to principal shall not extend or accumulate shall be deemed to have been so applied.

Upon the death of the mortgagor, all rights, 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

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, so hold the policies and renewals thereof, and Borrower shall promptly furnish to Lender all renewal notices and all receipts for paid premiums. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender may make proof of loss if not made promptly by Borrower.

The insurance coverage can exceed the amount of coverage required to pay the sum secured by this Masteragreement.

Note under paragraph 2 hereof, then to the principal of the Note, and then to interest and expenses payable on the Note, then to payment of amounts payable to Lender by Borrower under and paragraphs 1 and 2 hereof, until all obligations of Borrower to Lender have been satisfied.

Understand at the time of application as a credit against the sum secured by this Mortgage.

Borrower shall pay to Lender any amount necessary to make up the deficiency within 30 days from the date notice is mailed by Lender to Borrower to demand payment in full of all sums received by this Mortgagee. Lender shall promptly refund to Borrower any Funds

the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes by this Mortgage.

on any future Advances secured by this Mortgagee.
to Lender on the day monthly installments of the principal and interest are payable under the Note, until the Note is paid in full
a sum ("Funds") equal to one-twelfth of the early taxes and assessments which may then become due.
Mortgagee, and grants on the Property, if any, plus one-twelfth of yearly premiums for hazard insurance
plus one-twelfth of yearly premiums for mortgage insurance, if any, all as reasonably estimated initially and from
time to time by Lender, and makes the same available to the Mortgagee.
to Lender for Taxes and Surcharge. Subject to applicable law or to a written waiver by Lender, Borrower shall pay

UNIFORM GOVERNANTS. Borrower and Lender shall cover all and agree as follows:

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ADJUSTABLE RATE LOAN RIDER 6 2 8 8
With Negative Amortization

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the loan.

Notwithstanding anything herein to the contrary, the maximum interest rate changes shall not increase more than 6.00 percentage points, nor decrease more than .00 percentage points from the initial rate over the life of the loan.

If this is the case, then each month that the principal balance each month, The Note Holder will also add ~~in excess of the amount of this difference to the unpaid principal balance each month.~~ The rate of interest added will subtract the amount of the interest portion and will add the difference to the unpaid principal balance. If this exceeds the principal payment is less than the interest portion, the Note Holder will have a "Cap", causing increases in the principal than amount through "negative amortization". If the rate change exceeds the payment change, "Cap", causing increases in the principal amount of this "Cap", the rate change increases will result in lower payments and increases in the interest rate will result in higher payments. However, if a payment change results in lower payments and monthly payments will also change, the rate increase will result in lower payments, the amount of Borrower's monthly payments will also change. Decreases in the interest rate will provide further that at no time during the term of the Note shall the interest rate be increased more than .00 percentage points below the initial interest Rate.

To set the new interest rate, before each interest Change Date, the Note Holder will first add 2.50 percentage points to the current index. The current index is the most recent index ~~available 45 days prior to each Change Date.~~ The Note Holder will then round the result of this addition to the nearest one eighth of one percentage point (0.125%). This rounded amount will be the new rate of interest until the next interest Change Date. After the last Change Date, the new rate of interest will not be increased or decreased by more than 2.00 percentage points from the previous interest rate and provided further that it is not increased or decreased by more than .25. The new rate of interest will be increased by more than .25 and on that day of the month the ~~1st~~ day of the month beginning on July 1, 1989 and on that day of the month every 12 months thereafter.

(1) (2) 7th District Cost of Funds Index for the monthly average of three months published by the Federal Home Loan Bank of Chicago.

(Check one box to indicate index.)

Changes in the interest rate are governed by changes in an interest rate index called the "index". The index is the:

The Note has an "initial index" of 7.5 %. The Note interest rate may be increased or decreased on the ~~1st~~ day of the month beginning on July 1, 1989 and on that day of the month every 12 months thereafter.

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

Modifications, addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further document and agree as follows:

This Rider is made this 30th day of June, 19 88, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Riverside Savings & Federal Savings and Loan Association (the "Lender") of the same date (the "Note"), and covering the property described in the Security instrument and located at 4509 Elm Street.

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE, INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS, DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

ADJUSTABLE RATE LOAN RIDER

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Increases in the interest rate on any Change Date may require higher adjusted monthly principal and interest payments ("higher adjusted monthly payment") which exceed a seven and one half per cent increase in the monthly principal and interest payment paid to the Lender in the preceding twelve month period. If higher adjusted monthly payments exceed the seven and one half per cent increase stated above, then except as stated below the Borrower shall pay to the Lender only that portion of the higher adjusted monthly payment which amounts to the previous monthly principal and interest payment plus an increase of seven and one half per cent and the Lender shall defer and add to the principal amount of this loan the remaining unpaid portion of the required higher adjusted monthly payment. The adjusted monthly payment shall not be less than the amount which would be required for the full amortization of the unpaid balance of this mortgage at an interest rate of 10% per annum. If, however, during the term of this mortgage the effective adjusted contract rate of interest falls below 10% per annum then, in that event, the terms of this mortgage may provide for a lesser monthly payment provided said lesser monthly payment is required by the movement of the index stated above.

On the last day of a five (5) year period which commences on the date the first principal and interest payment is due and payable on the last day of each and every succeeding five year period thereafter or whenever the unpaid loan balance reaches one hundred twenty-five per cent of the original principal amount of this mortgage loan, or one hundred twenty per cent of the initial fair market value of the real estate secured hereby, whichever should occur first, the then unpaid loan balance shall be fully recast to a level sufficient to amortize the loan balance over the remaining term of this loan.

B. LOAN CHARGES

It could be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan would exceed permitted limits. If this is the case, 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.

C. TRANSFER OF THE PROPERTY

If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.

D. TOTAL INDEBTEDNESS SECURED BY THIS MORTGAGE

The terms and provisions of the Adjustable Rate Note and Rider which are secured by this Mortgage provide for increasing the original principal sum of the loan stated in the attached mortgage by adding to said indebtedness the amounts set forth in paragraph A above. However, the total indebtedness secured by this mortgage, shall in no event exceed one hundred and twenty-five per cent of the original principal indebtedness stated in this mortgage, or one hundred and twenty per cent of the initial fair market value of the real estate secured hereby, whichever is less.

By signing this, Borrower agrees to all of the above.


Peter Marinich
(Seal)
Borrower


Dorothy Wessinrich
(Seal)
Borrower

RIVERSIDE SAVINGS & LOAN ASS'N.
3300 SOUTH HARLEM AVENUE
RIVERSIDE, ILLINOIS 60546