

THIS SECURITY INSTRUMENT CONVEYS TO THE BORROWER THE NATIONAL REAL ESTATE INVESTMENT CONTRACTS WITH FINANCIAL SAVERS CORPORATION BY JURISDICTION TO CONSTITUTE A UNIFORM SECURITY INSTRUMENT COVERING REAL PROPERTY.

BORROWER HEREBY WARRANTS THAT BORROWER IS FAULTLESSLY SEIZED OF THE REAL PROPERTY HEREBY CONVEYED AND THAT THE RIGHT TO POSSESS, ENJOY AND CONVEY THE PROPERTY AND THAT THE PROPERTY IS UNENCUMBERED, EXCEPT FOR THE ENCUMBRANCES OF RECORD, AND THAT BORROWER WARRANTS AND WILL DEFEND GENERALLY THE TITLE TO THE PROPERTY AGAINST ALL CLAIMS AND DEMANDS, SUBJECT TO ANY ENCUMBRANCES OF RECORD.

TOGETHER WITH ALL THE IMPROVEMENTS NOW OR HEREAFTER MADE ON THE PROPERTY, AND ALL EASEMENTS, RIGHTS, APPOINTMENTS, RENTS, ROYALTIES, INCENTIVES, AND GAS, OIL, AND MINERAL RIGHTS, WATER RIGHTS AND ALL OTHERS 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."

Illinois 60656 ("Property Address")  
5239 NORTH NEW ENGLAND (Street)  
CHICAGO ILLINOIS

Property of Cook County Clerk's Office

PERMANENT TAX NUMBER: 13-07-134-004

DOCUMENT NO. 9053411, IN COOK COUNTY, ILLINOIS.  
BEING A SUBDIVISION OF LOT 6 IN SUPERIOR COURT PARTITION OF PART OF THE NORTH 1/2 OF SECTION 7, ALSO THE NORTH 1/2 OF THE NORTHWEST 1/4 OF SECTION 7, ALL IN TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT OF SAID SUBDIVISION RECORDED OCTOBER 2, 1925, AS

LOT 30 IN BLOCK 5 IN WALTER G. MCINTOSH'S SECOND ADDITION TO NORWOOD HEIGHTS, COOK COUNTY, ILLINOIS.  
This Security Instrument secures for one (1) the repayment of the debt evidenced by the Note, with interest and all renewals, extensions and modifications, (b) the pay part of all other sums, with interest, advanced under Paragraph 7 to provide 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

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 October 1, 2019.  
Borrower is \$103,200.00  
AND 00/100  
BONUS ("Bonus") Borrower owes (enter the principal sum of ONE HUNDRED THREE THOUSAND TWO HUNDRED is organized and operating under the laws of the United States, and whose address is the South Dearborn Street Chicago, Illinois ("Borrower"). This Security Instrument is given to Citicorp Savings of Illinois, A Federal Savings and Loan Association, which

A LEWIS, A BACHELOR  
THIS MORTGAGE ("Security Instrument") is given on  
1989 (The mortgage is (STEVEN M ANDERSON, DIVORCED AND NOT SINCE RE-MARRIED AND DOUGLAS  
September 22

Corporate Office  
One South Dearborn Street  
Chicago, Illinois 60603  
Telephone: (312) 977-5000  
LOAN NUMBER: 010028320

CITICORP SAVINGS  
One North Dearborn Street  
Chicago, Illinois 60602

89453938

MORTGAGE

2P 4791154

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Any amounts disbursed by Lender under this Security Instrument shall be paid to the Borrower in the form of a check payable to the order of the Borrower.

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If the Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a liquidation, or there is a liquidation of the Borrower, the Lender may, at its option, take any action permitted by law to protect its interest in the Property.

8. Preservation and Maintenance of Property; Encumbrances. The Borrower shall not do anything to substantially damage or to the acquisition of the Property, Encumbrances. The Borrower shall not do anything to substantially damage or to the acquisition of the Property, Encumbrances.

9. Assignment of Property; Encumbrances. The Borrower shall not do anything to substantially damage or to the acquisition of the Property, Encumbrances. The Borrower shall not do anything to substantially damage or to the acquisition of the Property, Encumbrances.

10. Insurance. The Borrower shall not do anything to substantially damage or to the acquisition of the Property, Encumbrances. The Borrower shall not do anything to substantially damage or to the acquisition of the Property, Encumbrances.

11. Remedies. The Borrower shall not do anything to substantially damage or to the acquisition of the Property, Encumbrances. The Borrower shall not do anything to substantially damage or to the acquisition of the Property, Encumbrances.

12. Waiver of Defenses. The Borrower shall not do anything to substantially damage or to the acquisition of the Property, Encumbrances. The Borrower shall not do anything to substantially damage or to the acquisition of the Property, Encumbrances.

13. Entire Agreement. This Security Instrument constitutes the entire agreement between the Borrower and the Lender with respect to the loan described herein.

14. Governing Law. This Security Instrument shall be governed by the laws of the State of California.

15. Acknowledgment. The Borrower and the Lender acknowledge that they have read and understand the contents of this Security Instrument and the terms and conditions hereof.

16. Signatures. The Borrower and the Lender have signed this Security Instrument in the presence of witnesses.

17. Date. This Security Instrument is dated this 1st day of January, 1981.

18. Notarization. This Security Instrument is acknowledged before me, a Notary Public in and for the State of California, on this 1st day of January, 1981.

19. Recording. This Security Instrument is being recorded in the Public Records of the County of Los Angeles, California.

20. Counterparts. This Security Instrument may be executed in counterparts, each of which shall be deemed to be an original copy of this Security Instrument, and all of which together shall constitute one and the same agreement.

21. Assignment. This Security Instrument may be assigned, in whole or in part, to any person or entity without the consent of the Borrower.

22. Severability. If any provision of this Security Instrument is held to be unenforceable, the remaining provisions shall remain in full force and effect.

23. Waiver of Privity. The Borrower waives its right to assert any defense based on the lack of privity of contract.

24. Assignment of Rights. The Borrower assigns to the Lender all of its rights and interests in the Property, Encumbrances.

25. Waiver of Defenses. The Borrower waives its right to assert any defense based on the lack of privity of contract.

26. Assignment of Rights. The Borrower assigns to the Lender all of its rights and interests in the Property, Encumbrances.

27. Waiver of Defenses. The Borrower waives its right to assert any defense based on the lack of privity of contract.

28. Assignment of Rights. The Borrower assigns to the Lender all of its rights and interests in the Property, Encumbrances.

29. Waiver of Defenses. The Borrower waives its right to assert any defense based on the lack of privity of contract.

30. Assignment of Rights. The Borrower assigns to the Lender all of its rights and interests in the Property, Encumbrances.

31. Waiver of Defenses. The Borrower waives its right to assert any defense based on the lack of privity of contract.

32. Assignment of Rights. The Borrower assigns to the Lender all of its rights and interests in the Property, Encumbrances.

33. Waiver of Defenses. The Borrower waives its right to assert any defense based on the lack of privity of contract.

34. Assignment of Rights. The Borrower assigns to the Lender all of its rights and interests in the Property, Encumbrances.

35. Waiver of Defenses. The Borrower waives its right to assert any defense based on the lack of privity of contract.

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If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in full until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspection of the Property. Lender shall give Borrower notice at the time of or prior to an inspection whereby the inspection is made for the purpose of determining the condition of the Property or for the purpose of determining the condition of the Property or for the purpose of determining the condition of the Property or for the purpose of determining the condition of the Property.

9. Condemnation. If the proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property or for the conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

10. Borrower Not Released; Performance by Lender Not a Waiver. Except as provided in the Security Instrument, modification, or 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 to the lender'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 other modification 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 foreclosure by Lender in exercise of any right of remedy shall not be a waiver or preclude the exercise of any right of remedy.

11. Successors and Assigns Bound; Joint and Several Liability; No 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 signs the Security Instrument but does not execute the Note (a) is not signing this Security Instrument and (b) may agree to extend the sums secured by this Security Instrument and (c) agrees that Lender and any other Borrower may agree to extend the sums secured by this Security Instrument and (d) agrees that Lender and any other Borrower may agree to extend the sums secured by this Security Instrument.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and the law is finally interpreted so that the interest on this loan charges collected to be collected in connection with the loan exceed the permitted limit, and for any sums already collected from Borrower which the lender is necessary to reduce the charge to the permitted limit, Lender may choose to make this charge by reducing the permitted owed under the Note or by making a direct payment to Borrower. If a third reduction is sought, 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 in this Security Instrument inoperative according to its terms, Lender and its successors may require immediate payment in full of all sums secured by this Security Instrument and may take any remedies permitted in paragraph 17.

14. Notice. 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 designated by Borrower. A notice to Lender shall be given by first class mail to the first class mail address stated herein or any other address designated by Lender. Any notices provided for in this Security Instrument shall be deemed to have been given to Borrower and Lender when given as provided in this paragraph.

15. Governing Law; Sovereignty. This Security Instrument shall be governed by the law of the State in which the Property is located. In the event that any provision or change of the Security Instrument or the Note conflicts with applicable law, such conflict shall not affect the enforceability of the Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one continuing copy of the Note and of this Security Instrument. Note are declared to be severable.

17. Transfer of 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, demand immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised if Lender has exercised its option to extend the sums secured by this Security Instrument. Lender shall give Borrower notice of its election. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed with which the borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of the period, Lender may exercise remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Insulate. If Borrower enters certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time for the reasons stated in the Security Instrument and any other applicable law may specifically provide for enforcement of the Property and any other sums secured by the Security Instrument. The Security Instrument shall be enforceable if the Security Instrument is not enforceable for the reasons stated in the Security Instrument. However, this option shall not be exercised if Lender has exercised its option to extend the sums secured by this Security Instrument. However, this option shall not be exercised if Lender has exercised its option to extend the sums secured by this Security Instrument.

19. Under exercise of this option, Lender shall give Borrower notice of its election. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed with which the borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of the period, Lender may exercise remedies permitted by this Security Instrument without further notice or demand on Borrower.

20. Lender exercises this option, Lender shall give Borrower notice of its election. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed with which the borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of the period, Lender may exercise remedies permitted by this Security Instrument without further notice or demand on Borrower.

21. Lender exercises this option, Lender shall give Borrower notice of its election. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed with which the borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of the period, Lender may exercise remedies permitted by this Security Instrument without further notice or demand on Borrower.

22. Lender exercises this option, Lender shall give Borrower notice of its election. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed with which the borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of the period, Lender may exercise remedies permitted by this Security Instrument without further notice or demand on Borrower.

23. Lender exercises this option, Lender shall give Borrower notice of its election. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed with which the borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of the period, Lender may exercise remedies permitted by this Security Instrument without further notice or demand on Borrower.

24. Lender exercises this option, Lender shall give Borrower notice of its election. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed with which the borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of the period, Lender may exercise remedies permitted by this Security Instrument without further notice or demand on Borrower.

25. Lender exercises this option, Lender shall give Borrower notice of its election. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed with which the borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of the period, Lender may exercise remedies permitted by this Security Instrument without further notice or demand on Borrower.

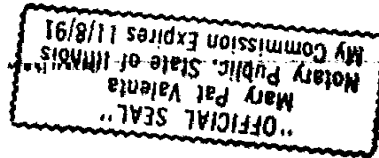
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89-453938

BOX #165

89153938



Mary Pat Valenta

October 1989

My Commission Expires

Given under my hand and official seal this

and delivered the said instrument as they are personally known to me...

LEWIS, A BACHELOR STEVEN M ANDERSON, DIVORCED AND NOT SINCE RE-MARRIED AND DOUGLAS V

THE UNDERSIGNED

STATE OF ILLINOIS

Doc

COOK COUNTY CLERK'S OFFICE

Notary Public

Notary Public

Notary Public

Notary Public

DOUGLAS V LEWIS

STEVEN M ANDERSON

Signature of Douglas V Lewis

Signature of Steven M Anderson

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this Security Instrument...

- Adjustable Rate Feature, Accelerated Payment Feature, Other(s) (Specify)

20. Lender in Possession. Upon acceleration... 21. Making. Upon payment of all sums secured by this Security Instrument... 22. Waiver of Defenses. Borrower waives all right of defenses... 23. Right to this Security Instrument. If one or more...

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88-105300

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