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DEPT-31 RECORDING 513.00
88444 FROM 1989 11 15 09 11 59 (8)
8861 # D *-89-545141
COOK COUNTY RECORDER

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on November 10, 1989. The mortgagor is Adriel Medina, a single person ("Borrower"). This Security Instrument is given to Melrose Park Bank and Trust, which is organized and existing under the laws of the State of Illinois, and whose address is 17th Avenue at Lake Street, Melrose Park, IL 60160 ("Lender"). Borrower owes Lender the principal sum of Forty One Thousand & 00/100 Dollars (U.S. \$41,000.00). 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 December 1, 2019. 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 20 (except the South 50.0 feet thereof) in Block 3 in William Heltman's Subdivision of the Northeast 1/4 of Section 4, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

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P. I. N. 15-04-206-085

A.T.G.F.
BOX 370

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which has the address of 1639 N. 32nd Avenue, Melrose Park, Illinois 60160 ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water 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 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 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.

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

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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 15 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

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PROPERTY

Property of Cook County Clerk's Office

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5. Hazard Insurance. Borrower shall keep the improvements now or hereafter erected on the Property insured against loss by fire, theft and lightning with the term "fire, theft and lightning" included in the policy. This insurance shall be maintained in the amount and for the period as set forth above. The insurance shall be in the name of the Lender and the proceeds therefrom shall be payable to the Lender.

6. Hazard Insurance. Borrower shall keep the improvements now or hereafter erected on the Property insured against loss by fire, theft and lightning with the term "fire, theft and lightning" included in the policy. This insurance shall be maintained in the amount and for the period as set forth above. The insurance shall be in the name of the Lender and the proceeds therefrom shall be payable to the Lender.

7. Hazard Insurance. Borrower shall keep the improvements now or hereafter erected on the Property insured against loss by fire, theft and lightning with the term "fire, theft and lightning" included in the policy. This insurance shall be maintained in the amount and for the period as set forth above. The insurance shall be in the name of the Lender and the proceeds therefrom shall be payable to the Lender.

8. Hazard Insurance. Borrower shall keep the improvements now or hereafter erected on the Property insured against loss by fire, theft and lightning with the term "fire, theft and lightning" included in the policy. This insurance shall be maintained in the amount and for the period as set forth above. The insurance shall be in the name of the Lender and the proceeds therefrom shall be payable to the Lender.

9. Hazard Insurance. Borrower shall keep the improvements now or hereafter erected on the Property insured against loss by fire, theft and lightning with the term "fire, theft and lightning" included in the policy. This insurance shall be maintained in the amount and for the period as set forth above. The insurance shall be in the name of the Lender and the proceeds therefrom shall be payable to the Lender.

10. Hazard Insurance. Borrower shall keep the improvements now or hereafter erected on the Property insured against loss by fire, theft and lightning with the term "fire, theft and lightning" included in the policy. This insurance shall be maintained in the amount and for the period as set forth above. The insurance shall be in the name of the Lender and the proceeds therefrom shall be payable to the Lender.

11. Hazard Insurance. Borrower shall keep the improvements now or hereafter erected on the Property insured against loss by fire, theft and lightning with the term "fire, theft and lightning" included in the policy. This insurance shall be maintained in the amount and for the period as set forth above. The insurance shall be in the name of the Lender and the proceeds therefrom shall be payable to the Lender.

12. Hazard Insurance. Borrower shall keep the improvements now or hereafter erected on the Property insured against loss by fire, theft and lightning with the term "fire, theft and lightning" included in the policy. This insurance shall be maintained in the amount and for the period as set forth above. The insurance shall be in the name of the Lender and the proceeds therefrom shall be payable to the Lender.

13. Hazard Insurance. Borrower shall keep the improvements now or hereafter erected on the Property insured against loss by fire, theft and lightning with the term "fire, theft and lightning" included in the policy. This insurance shall be maintained in the amount and for the period as set forth above. The insurance shall be in the name of the Lender and the proceeds therefrom shall be payable to the Lender.

14. Hazard Insurance. Borrower shall keep the improvements now or hereafter erected on the Property insured against loss by fire, theft and lightning with the term "fire, theft and lightning" included in the policy. This insurance shall be maintained in the amount and for the period as set forth above. The insurance shall be in the name of the Lender and the proceeds therefrom shall be payable to the Lender.

15. Hazard Insurance. Borrower shall keep the improvements now or hereafter erected on the Property insured against loss by fire, theft and lightning with the term "fire, theft and lightning" included in the policy. This insurance shall be maintained in the amount and for the period as set forth above. The insurance shall be in the name of the Lender and the proceeds therefrom shall be payable to the Lender.

16. Hazard Insurance. Borrower shall keep the improvements now or hereafter erected on the Property insured against loss by fire, theft and lightning with the term "fire, theft and lightning" included in the policy. This insurance shall be maintained in the amount and for the period as set forth above. The insurance shall be in the name of the Lender and the proceeds therefrom shall be payable to the Lender.

17. Hazard Insurance. Borrower shall keep the improvements now or hereafter erected on the Property insured against loss by fire, theft and lightning with the term "fire, theft and lightning" included in the policy. This insurance shall be maintained in the amount and for the period as set forth above. The insurance shall be in the name of the Lender and the proceeds therefrom shall be payable to the Lender.

18. Hazard Insurance. Borrower shall keep the improvements now or hereafter erected on the Property insured against loss by fire, theft and lightning with the term "fire, theft and lightning" included in the policy. This insurance shall be maintained in the amount and for the period as set forth above. The insurance shall be in the name of the Lender and the proceeds therefrom shall be payable to the Lender.

19. Hazard Insurance. Borrower shall keep the improvements now or hereafter erected on the Property insured against loss by fire, theft and lightning with the term "fire, theft and lightning" included in the policy. This insurance shall be maintained in the amount and for the period as set forth above. The insurance shall be in the name of the Lender and the proceeds therefrom shall be payable to the Lender.

20. Hazard Insurance. Borrower shall keep the improvements now or hereafter erected on the Property insured against loss by fire, theft and lightning with the term "fire, theft and lightning" included in the policy. This insurance shall be maintained in the amount and for the period as set forth above. The insurance shall be in the name of the Lender and the proceeds therefrom shall be payable to the Lender.

21. Hazard Insurance. Borrower shall keep the improvements now or hereafter erected on the Property insured against loss by fire, theft and lightning with the term "fire, theft and lightning" included in the policy. This insurance shall be maintained in the amount and for the period as set forth above. The insurance shall be in the name of the Lender and the proceeds therefrom shall be payable to the Lender.

22. Hazard Insurance. Borrower shall keep the improvements now or hereafter erected on the Property insured against loss by fire, theft and lightning with the term "fire, theft and lightning" included in the policy. This insurance shall be maintained in the amount and for the period as set forth above. The insurance shall be in the name of the Lender and the proceeds therefrom shall be payable to the Lender.

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A.T.G.F.
BOX 370

MORTGAGE

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DEPT-01 RECORDING

11/25/2015 11:58:44 AM

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COOK COUNTY RECORDER

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THIS MORTGAGE ("Security Instrument") is given on November 10, 1989. The mortgagor is Adel Medina, a single person ("Borrower"). This Security Instrument is given to Lake Street, Melrose Park, Illinois, which is organized and existing under the laws of the State of Illinois, and whose address is 17th Avenue at Lake Street, Melrose Park, IL 60150 ("Lender"). Borrower owes Lender the principal sum of Forty One Thousand & 00/100 Dollars (U.S. \$41,000.00). 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 December 1, 2015. 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, or party located in Cook County, Illinois:

Lot 20 (except the 5 x 7 1/2 foot parcel in Block 3 in William Helman's Subdivision of the Northeast 1/4 of Section 4, Township 29 North, Range 12, East of the T12R, Principal Meridian, in Cook County, Illinois.

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 will defend generally the use to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT contains uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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 each month: (a) yearly taxes and assessments which may attach 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 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, in its charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and an 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 debt 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 requested 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 15 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.

2. 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 21 fourth, to interest due; and last, to principal due.

4. Charges; Taxes. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attach 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 or have directly to the person owed payment. Borrower shall promptly furnish to Lender at notes 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; or 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 attach 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 or hereafter erected on the Property insured against loss by fire, theft and lightning with the term "fire, theft and lightning" included in the policy. This insurance shall be maintained in the amount and for the period as set forth above. The insurance shall be in the name of the Lender and the proceeds therefrom shall be payable to the Lender.

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Property of Cook County Clerk's Office

12/20/2017

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of said County, at Chicago, Illinois, this 20th day of December, 2017.

CLERK OF COOK COUNTY

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of said County, at Chicago, Illinois, this 20th day of December, 2017.

CLERK OF COOK COUNTY

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of said County, at Chicago, Illinois, this 20th day of December, 2017.

CLERK OF COOK COUNTY

151545144

STATE OF Illinois)
 COUNTY OF Cook)
) SS

Given under my hand and official seal this 10th day of November, 1988

John M. King
 Notary Public in and for the State of Illinois
 My commission expires 3/28/90

Residing at Oak Brook, Illinois

On this day before me, the undersigned Notary Public, personally appeared Adriel Medina, to me known to be the individual described in and who executed the Mortgage, and acknowledged that he or she signed the Mortgage as his or her true and voluntary act and deed, for the uses and purposes therein mentioned.

INDIVIDUAL ACKNOWLEDGMENT

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

Adriel Medina-Borrower (Seal)

Adjustable Rate Rider
 Graduated Payment Rider
 Other(s) (Specify)

Condominium Rider
 Planned Unit Development Rider
 1-4 Family Rider

Security Instrument as it may be amended, modified, supplemented or otherwise changed by subsequent instruments, including this Security Instrument, shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument. [Check applicable box(es)]

19. Acceleration; Remedies. Lender shall give notice to Borrower 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 and collection of rents, including, but not limited to, receiver's fees, 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, partner's bond 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 Lien. Borrower waives all right of homestead exemption in the Property.

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 riders were a part of this Security Instrument. [Check applicable box(es)]

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

19. Acceleration; Remedies. Lender shall give notice to Borrower 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 and collection of rents, including, but not limited to, receiver's fees, partner's bond 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 Lien. Borrower waives all right of homestead exemption in the Property.

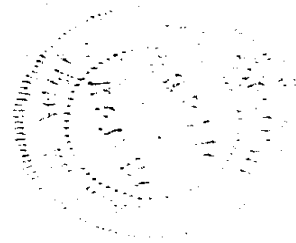
23. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the riders were a part of this Security Instrument. [Check applicable box(es)]

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

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11/20/2014

Property of Cook County Clerk's Office



[Faint, mostly illegible text, likely a document or form, possibly containing a signature or official statement.]