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GEORGE B. COLLIER
LEGAL FORMS

MORTGAGE (ILLINOIS)
FORM NO. 1005

February, 1985

MAKES ANY WARRANTY WITH RESPECT TO THE BORROWER'S CREDITWORTHINESS OR THE STATUS OF THE PROPERTY...

THIS INSTRUMENT, made November 15, 1989, between
MARGARET STAS, a married person, hereinafter referred to as "Borrower," and
42 W. GARFIELD BLVD.,
CHICAGO, ILLINOIS
(NO. AND STREET) (CITY) (STATE)

Subto D. Thomas, a woman never married
2725 Lake Park Drive Lynwood
ILLINOIS
(NO. AND STREET) (CITY) (STATE)

herein referred to as "Mortgagee," witnesseth:

THAT WHEREAS the Borrower has justly indebted to the Mortgagee upon the installment note of even date herewith, in the principal sum of
Twenty thousand and No/100 (\$20,000.00) --- DOLLARS

(5,200.00) payable to the order of and delivered to the Mortgagee, and by which note the Borrower promises to pay the said principal
sum and interest in the amount and in installments as provided in said note, with a final payment of the balance due on the 15th day of December
1989 and all of said principal and interest are made payable at each place as the holder of the note may, from time to time, in writing appoint, and in absence
of such appointment, then at the office of the Mortgagee at 2725 Lake Park Drive, Lynwood, IL 60411

NOW, THEREFORE, the Mortgagee to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions
and limitations of this mortgage, and the performance of the covenants and agreements herein contained, by the Borrower, has caused and also in
consideration of the sum of One Dollar, has hereunto set hand and seal, the receipt whereof is hereby acknowledged, do by these presents (CONVEY AND WARRANT) into the
Mortgagee, and the Mortgagee hereby assigns, the following described Real Estate and all of their estate, right, title and interest therein, situated, lying
and being in the City of Chicago, COUNTY OF COOK AND STATE OF ILLINOIS, to wit:

Lot 22 in Block 2 in Coburn's Addition to Chicago, said addition being
a subdivision of the south 598.25 feet of that part of the south East
Quarter of the South East Quarter of Section 9, Township 38 North,
Range 14, East of the Third Principal Meridian, being East of the
Chicago, Rock Island and Pacific Railroad, in Cook County, Illinois

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which, with the property hereinafter described, is referred to herein as the "premises."

Permanent Real Estate Index Number(s): 20-09-422-083

Address(es) of Real Estate: 42 W. Garfield, Chicago, Illinois

TOGETHER with all improvements, easements, fixtures, and appurtenances thereto (which are pledged primarily and not secondarily) and
long and during all such times as Mortgagee may be entitled thereto (which are pledged primarily and not secondarily) and
all apparatus, equipment or articles now or hereafter in the premises used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether
single units or centrally controlled), and ventilation, including (without restricting the foregoing) screens, window shades, storm doors and windows, floor
coverings, interior beds, awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate whether physically attached thereto
or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by Mortgagee or their successors or assigns shall be
considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the Mortgagee, and the Mortgagee's successors and assigns, for use, for the purposes, and upon the uses
herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits
the Mortgagee do hereby expressly reserve and waive.
The name of a record owner is:
Oak Park National Bank as Trustee under Trust No. 1419
This mortgage consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side of this mortgage) are incorporated
herein by reference and are a part hereof and shall be binding on Mortgagee, their heirs, successors and assigns.

Witness the hand . . . and seal . . . of Mortgagee the day and year first above written.
PLEASE PRINT OR TYPE NAME(S) BELOW SIGNATURE(S)
MARGARET STAS
MARGARET STAS
(Seal) (Seal)
=89-547479
(Seal) (Seal)

State of Illinois, County of Cook
I, the undersigned, DO HEREBY CERTIFY that
MARGARET STAS, a married person
in the State aforesaid, DO HEREBY CERTIFY that
MARGARET STAS, a married person
APPROX. DATE OF SIGNATURE: 11/15/89
PERSONAL SIGNATURE: Margaret Stas
PERSONAL SIGNATURE: Margaret Stas
SEAL OF GEORGE B. COLLIER, LEGAL FORMS, INC., CHICAGO, ILLINOIS 60607
right of homestead.

Given under my hand and official seal, this 15th day of November, 1989
Commission expires
This instrument was prepared by
Marilyn L. Mysocski 5600 S. Lagrange Rd., LaGrange, IL
Marilyn L. Mysocski 5600 S. Lagrange Rd., LaGrange, IL 60525
(NAME AND ADDRESS) (NAME AND ADDRESS)

MAIL TO: CHICAGO OFFICE, BOX NO. 177
OR RECORDS DEPARTMENT
(CITY) (STATE) (ZIP CODE)

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1. Mortgages shall (1) promptly repair, remove or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (2) keep said premises in good condition and repair, without write, and free from mechanical or other liens or claims for lien not expressly subordinated to the lien hereof; (3) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon request exhibit satisfactory evidence of the discharge of such prior lien to the Mortgagee; (4) comply with all requirements of law or municipal ordinance with respect to the premises and the use thereof; (5) make no material alterations in said premises except as required by law or municipal ordinance.

2. Mortgagee shall pay before any general taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and shall, upon written request, furnish to the Mortgagee duplicate copies of the same. To prevent default hereunder Mortgagee shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagee may desire to contest.

3. In the event of the enactment after this date of any law of Illinois delinquent upon the value of and for the purpose of taxation any lien thereon, or imposing upon the Mortgagee the payment of the whole or any part of the taxes or assessments or charges or liens herein required to be paid by Mortgagee, or changing in any way the laws relating to the taxation of mortgages or debts secured hereby or the mortgagee's interest in the property, or the manner of collection of taxes, so as to affect this mortgage, or the debt secured hereby or the holder thereof, then and in any such event, the Mortgagee, upon demand by the Mortgagee, shall pay such taxes or assessments, or reimburse the Mortgagee therefor; provided, however, that if in the opinion of counsel for the Mortgagee (a) it might be unlawful to require Mortgagee to make such payment or (b) the making of such payment might result in the imposition of interest beyond the maximum amount permitted by law then and in such event, the Mortgagee may elect, by notice in writing given to the Mortgagee, to elect all of the indebtedness secured hereby to be and become due and payable sixty (60) days from the giving of such notice.

4. If, by the laws of the United States or of any state having jurisdiction in the premises, any tax in due or becomes due in respect of the issuance of the note hereby secured, the Mortgagee's covenant and agrees to pay such tax in the manner required by any such law. The Mortgagee further covenants to hold harmless and agree to indemnify the Mortgagee, and the Mortgagee's successors or assigns, against any liability incurred by reason of the imposition of any tax on the issuance of the note secured hereby.

5. At such time as the Mortgagee are not in default either under the terms of the note secured hereby or under the terms of this mortgage, the Mortgagee shall have such privilege of making prepayments on the principal of said note (in addition to the required payments) as may be provided in said note.

6. Mortgagee shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning and windstorm under policies providing for payment by the insurance companies of monies sufficient to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in companies satisfactory to the Mortgagee, under insurance policies, or other in case of loss or damage, to Mortgagee, such right to be evidenced by the standard mortgage clause in the policy, and shall deliver all policies, including additional and renewal policies, to the Mortgagee, and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration.

7. In case of default therein, Mortgagee may, but need not, make any payment or perform any act heretofore required of Mortgagee in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and purchase, discharge, compromise or settle any lien or other prior lien or title or claim thereof, or redeem or reform any tax sale or forfeiture affecting said premises or contract any tax or assessment. All monies paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorney's fees, and any other monies advanced by Mortgagee to produce the mortgage premises and the lien hereof, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the highest rate now permitted by Illinois law, inaction of Mortgagee shall never be considered as a waiver of any right belonging to the Mortgagee on account of any default hereunder on the part of the Mortgagee.

8. The Mortgagee making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, foreclosure, tax lien or title or claim thereof.

9. Mortgagee shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of the Mortgagee and without notice to Mortgagee, all unpaid indebtedness secured by this mortgage shall, notwithstanding anything in the note or in this mortgage to the contrary, become due and payable (a) immediately in the case of default, in making payment of any other agreement of the Mortgagee herein contained, (b) when default shall occur and continue for three days in the performance of any other agreement of the Mortgagee herein contained, and (c) when default shall occur and continue for three days in the performance of any other agreement of the Mortgagee herein contained.

10. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, Mortgagee shall have the right to foreclose for sale all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagee for attorney's fees, appraisers' fees, consultants for documentary and expert evidence, stenographers' charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) or procuring all such services of title, the searcher, and examinations, the insurance policy, Torrens certificates, and similar data and assurances with respect to the nature of the true condition of the title either to procure such suit or to evidence to bidders at any sale which may be made pursuant to such decree of the true condition of the title or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at the highest rate now permitted by Illinois law, when paid or incurred by Mortgagee in connection with (a) any proceeding, including probate and bankruptcy proceedings, to which the Mortgage or any indebtedness hereby secured shall be a party, either as plaintiff, claimant or defendant, by reason of the Mortgage or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof or threatened suit or proceeding which might affect the premises or the commencement of any suit for the defense of any actual or threatened suit or proceeding which might affect the premises or the security hereof.

11. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness, additional to that evidenced by the note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note; fourth, any overplus to Mortgagee, their heirs, legal representatives or assigns, as their rights may appear.

12. Upon or at any time after the filing of a complaint to foreclose this mortgage the court in which such complaint is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of Mortgagee at the time of application for such receiver and without regard to the then value of the premises or whether the same shall be occupied as a homestead or not, and the Mortgagee may be appointed as such receiver. Such receiver shall have power to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagee, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the premises during the whole of said period. The court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part of: (1) The indebtedness secured hereby, or by any decree foreclosing this mortgage, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (2) the deficiency in case of a sale and deficiency.

13. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the note hereby secured.

14. The Mortgagee shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.

15. The Mortgagee shall periodically deposit with the Mortgagee such sums as the Mortgagee may reasonably require for payment of taxes and assessments on the premises. No such deposit shall bear any interest.

16. If the payment of said indebtedness or any part thereof be extended or varied or if any part of the security be released, or if persons now or at any time hereafter liable therefor, or interested in said premises, shall be held to such extension, variation or release, and their liability and the lien and all provisions hereof shall continue in full force, the right of recourse against all such persons being expressly reserved by the Mortgagee, notwithstanding such extension, variation or release.

17. Mortgagee shall release this mortgage and lien hereof by proper instrument upon payment and discharge of all indebtedness secured hereby and payment of a reasonable fee for the execution of such release.

18. This mortgage and all provisions hereof, shall extend to and be binding upon Mortgagee and all persons claiming under or through Mortgagee, and the word "Mortgagee" when used herein shall include all such persons and all persons liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have executed the note or this mortgage. The word "Mortgagee" when used herein shall include the successors and assigns of the Mortgagee named herein and the holder or holders, from time to time, of the note secured hereby.