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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 effect 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 inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. 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 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 Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be 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 the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of 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 or Borrower'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 otherwise modify amortization 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 forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-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 co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) 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. If a refund reduces principal, 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 or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17.

14. Notices. 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 Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end, the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the 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, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

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

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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7. Protection of Lender's Rights in the Property: Mortgage Instrument. If Borrower fails to perform its obligations under this instrument, or otherwise violates this instrument, Lender may take action under this paragraph, Lender does not have to do so.

of the sums secured by this Security instrument immediately prior to the acquisition.

Landlord and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments, if under paragraph 1 the property is needed by Lender, Borrower's right to any insurance policy of the property resulting from damage to the property prior to the acquisition shall pass to the extent of proceeds received by Lender.

and the premium shall be applied to the claim as set out by this insurance, until such time as the premium paid to the carrier has been used up.

outline to the insurance carrier and landlord. Landlord may make proof of loss if so, and be promised by lessor over.

All insurance policies and renewals shall be accepted by the Underwriter and standard mortality approval which shall not be unreasonably withheld.

make one of the more difficult decisions set forth above with regard to the varying of income.

Government shall promote and develop this Security industry but immune to lending.

In this topic we will learn about the various security mechanisms provided in Browsing environment.

3. Application - Payment. It shall be the duty of the lessee to pay all taxes, assessments, insurance premiums, utility bills, telephone bills, gas, water, electric power, and other bills and expenses incident to the ownership and maintenance of the property, except as otherwise provided in the lease agreement.

excesses should be at borrower's option, either partially repaid or borrowed to extend the maturity date.

expenses and debts to the Fund and the purpose for which each debt is to the Fund was made. The Funds are

anywhere. Items, under Leader pay Borrower interest paid on the Funds and applicable law permits Leader to make such arrangements as the Funds Leader shall give to Borrower, without charge, an annual accounting of the funds showing

premiums) and (a) yearly mortgage insurance premiums in a single sum; these items are either paid in advance or over time.

2. Funds for Taxes and Leases and Leuarancce. Subseet to upplieable law or to a written waiver by lesndet, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Taxes") equal to one twelfth of (a) yearly taxes and assessments whitch may attam priority over this Securitly instrument; (b) yearly leasehold payments or ground rents on the Propert, if any; (c) yearly hazard insurance premiums;

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

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LOAN # 0000760127

return recorded documents to:

(2) JENNIFER DEMIRO
 MIDWEST MORTGAGE SERVICES, INC.
 1901 SOUTH MEYERS ROAD, SUITE 300
 OAKBROOK TERRACE, IL 60181

COOK COUNTY, ILLINOIS
 FILE FOR RECORD

89547518

1999 NOV 16 PM 12:07

89547518

BOX 169

[Space Above This Line for Recording Data]

The above document recorded by XXXXXXXXX
 XXXXXXXX should be returned to XXXXXXXXX
 XXXXXXXX XXXXXXXX XXXXXXXX XXXXXXXX
 XXXXXXXX XXXXXXXX XXXXXXXX XXXXXXXX
 XXXXXXXX XXXXXXXX XXXXXXXX XXXXXXXX

MORTGAGE

14 00

THIS MORTGAGE ("Security Instrument") is given on NOVEMBER 13 19. 89 ..
 The mortgagor is JOHN RALOSKY JR. AND ANN C. RALOSKY MARRIED TO EACH OTHER

This Security Instrument is given to THE FIRST NATIONAL BANK OF CHICAGO,
 which is organized and existing under the laws of THE UNITED STATES OF AMERICA,
 and whose address is ONE FIRST NATIONAL PLAZA, CHICAGO, ILLINOIS, 60670
 ("Lender"). Borrower owes Lender the principal sum of

..... NINETY-FIVE THOUSAND FOUR HUNDRED FIFTY & 00/100.....
 Dollars (U.S. \$ 95,450.00). 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 evi-
 denced 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 5 IN BLOCK 10 IN FAIR OAKS TERRACE, BEING A SUBDIVISION OF THE EAST 50
 ACRES OF THE NORTH 75 ACRES OF THE NORTHWEST 1/4 OF SECTION 5, TOWNSHIP 39
 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

RE TITLE GUARANTY ORDER! C-38030

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which has the address of 15. LEMOYNE, PARKWAY OAK PARK (City)
 (Street)

Illinois ... 60302 ("Property Address"); REAL ESTATE TAX I.D. #: 16-05-113-004
 (Zip Code)

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurte-
 nances, 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 fore-
 going is referred to in this Security Instrument as the "Property".

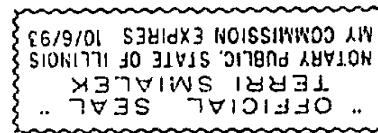
BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to
 mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record.
 Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any en-
 cumbrances of record.

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

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Given under my hand and official seal this 13rd day of November, 1947, my Commision
expelles A-6-43
THEIR free and voluntary act, for the uses and purposes herein set forth.
Instrument as THEY signed and delivered the said
appereared before me this day in person, and acknowledged that THEY delivered the foregoing instrument,
personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument,
certify that JOHN RALOSKY JR., ANN C. RALOSKY MARRIED TO EACH OTHER
a Notary Public in and for said county and state, do hereby
certify that JOHN RALOSKY JR., ANN C. RALOSKY MARRIED TO EACH OTHER

STATE OF ILLINOIS COUNTY OF

BOTTOWER

BORROWER.....
(Scal)

[Signature] **Borrower:**
(Seal)

ANN C. RALOSKY
-BOSTON-
(SCEM)

JOHN RALOSKY JR
-BOSTON
(See) [initials]

BY SIGNING BELOW, Borrower agrees and agrees to the terms and covenants contained in this Security Lien.

- 2-4 Family Rider Grandmother Rider
 Adult/Teen Rider Child/Teen Rider
 Addendum to Admissible Rider Grandparent Rider
 Grandparent Rider Planned Unit Development Rider
 Other(s) [Specify] _____

20. Lender in Possession: Upon acceleration under Paragraph 19 or abandonment of the Property and in any time prior to the expiration of any period of redemption following foreclosure, Lender (in person, by agent or by attorney application) shall be entitled to enter upon, take possession of and manage the Property and to collect the sums of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, but not limited to, receivers fees, premiums on escrowers bonds and reasonable attorney fees, and then to the sums advanced by this Security instrument.

21. Release: Upon payment of all sums secured by this Security instrument, Lender shall release this Security instrument without charge to Borrower; Borrower shall pay any recordation costs.

22. Waiver of Homestead: Borrower waives all right of homestead exemption in the Property.

23. Other: 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 rider(s) were a part of this Security instrument. Check applicable box(es).

19. **Accrual Basis of Revenue and Expenses.** Under accrual basis of accounting, revenue and expenses are recognized when they are earned or incurred, regardless of whether cash has been received or paid. This means that revenue is recognized when it is earned, and expenses are recognized when they are incurred, even if payment has not yet been made. For example, if a company sells a product on credit, revenue is recognized at the time of sale, even if payment is not received until a later date. Similarly, if a company incurs an expense on credit, such as rent or utilities, the expense is recognized at the time the service is provided, even if payment is not made until a later date.