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LOAN NUMBER: 2059103

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on JANUARY 20
1989. The mortgagor is DENNIS A. KUNZ, A BACHELOR ("Borrower"). This Security Instrument is given to
under the laws of NEW JERSEY US MORTGAGE CORPORATION, which is organized and existing
NEW JERSEY 08002, and whose address is 55 HADDONFIELD RD, CHERRY HILL
Borrower owes Lender the principal sum of SIXTY TWO THOUSAND NINE HUNDRED AND 00/100 ("Lender").
Dollars (U.S. \$ 62,900.00). 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 FEBRUARY 01ST 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:

BEING MORE PARTICULARLY DESCRIBED ACCORDING TO A LEGAL DESCRIPTION ATTACHED
HERETO AND MADE A PART HEREOF.

BEING COMMONLY KNOWN AS 228 WEST 16TH PLACE

BEING THE SAME PREMISES CONVEYED TO THE MORTGAGORS HEREIN BY DEED TO BE
RECORDED SIMULTANEOUSLY HERETO; THIS BEING A PURCHASE MONEY MORTGAGE GIVEN TO
SECURE THE PURCHASE PRICE OF THE ABOVE DESCRIBED PREMISES.

PREPARED BY: Sandy Murray
SANDY MURRAY

U.S Mortgage Corporation
55 Haddonfield Rd
Cherry Hill New Jersey 08002

which has the address of 228 W. 16TH PLACE
(Street)
Illinois 60411 ("Property Address");
(Zip Code)

CHICAGO HEIGHTS
(City)

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 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
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.

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Any amounts distributed by Lender under this paragraph shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

Fee title shall not merge unless Lender agrees to the merger in writing.
7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy), Probate, for confirmation of Lender's rights in the Property, or other proceedings concerning Lender's interest in the Property, Lender may sue in his own name to protect his interest in the Property. Lender does not have to do so.

6. Preservation and Maintenance of Property; Leasesholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold and changes the Property, allow the Property to deteriorate or commit waste, and if Borrower acquires fee title to the Property, the leasehold and

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 amounts of the payments from time to time in accordance with the terms of this Agreement.

restitution or reparation is not economically feasible or if a lender's security would be lessened, the insurance proceeds shall be applied to the sums required by this Security instrument, whether or not the due date has passed. If the amount paid to a creditor to settle a claim, or does not answer within 30 days a notice from lender under this clause, insurance carrier has the power to subdue the property, or to pay sums secured by this Security instrument, whether or not the due date has passed. The 30-day period will begin when the notice is given.

All insurance policies and renewals shall be negotiable to Lender and shall include a standard mortality clause. Lender shall have the right to hold the policies and renewals, if Lender requires. Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to Lender and Lender and Borrower shall have the right to hold the policies and renewals, if Lender requires. All other terms and conditions of the policies and renewals, including the amount of coverage, shall be negotiable between Lender and Borrower.

3. **Flooded Insurance.** Borrower shall keep the improvements in now existing or hereafter erected on the property measured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender measured agrees to pay by fire, hazards shall be maintained in the amount as and for the periods for which Lender provides further protection by insurance.

Borrower shall promptly disburse any fee, 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) contributes in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which lie Lender's opinion operate to prevent the enforcement of the lien or any part of the lien or (c) secures from the Lender a written agreement to subdivide the lien in a manner acceptable to Lender.

3. Application of law to payments received by Lender under the package loans and 2 shall be apportioned between the Notee and Notee due to late charges under the Note due to interest due; and late, to principal due.

4. Changes of Lenders. Notice of such shall pay all the taxes, assessments, charges, fines and impositions attributable to the property which may affect the same prior to the date of transfer of title to the new owner.

5. Security Instruments. Borrower shall pay all the expenses of recording, filing or perfecting any security instrument provided for in this Agreement.

6. Payment of Taxes. If there is a tax or other charge imposed on the property by any governmental authority, the Borrower shall pay such taxes or charges as soon as possible after they become due and payable.

7. Assignment. The Borrower shall not assign, transfer, or otherwise dispose of the property without the written consent of the Notee, except as provided in paragraph 2, or if it is not paid in full manner, Borrower shall pay them on time due and payable.

8. Miscellaneous. This Agreement shall be governed by the laws of the Commonwealth of Massachusetts.

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 borrowed, or, if none, either promptly repaid to Lender or credited to Lender's account 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 a sum necessary to make up the deficiency in one of more payments as required by Lender.

The Funds shall be held in an institution the deposits of which are insured 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, and paying the account of verifying the escrow items. Lender may not charge for holding and applying the Funds, and paying the account of 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 shall apply the Funds to pay the escrow items. Unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge, Borrower shall be paid interest on the Funds at the rate agreed upon or verified by the escrow items. Lender shall apply the Funds to pay the escrow items.

1. Payment of Principal and Interest. Prepayments shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayments and late charges. Borrower shall prepay any when due the principal of and interest on the debt evidenced by the Note and any prepayments and late charges due under the Note.

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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's Note 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; 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.

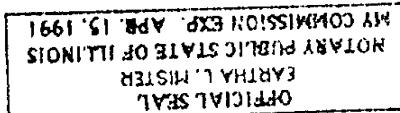
18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the 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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#0332 # A *-89-G533835
COK COUNTY REC'DER

TITLE OF OFFICER



My Commission expires (July 15, 1961)

known to me (or statistically controlled persons) to be the person(s) whose name is subscribed to the within instrument and acknowledged that he executed the same for the purposes herein contained.

ST. VITUS OF LITTONES, COKOR
County seat
DENTTS A. KUNZ, A. GACHELOR
Day of January, 1989
before me, the subscriber, the
undersigned officer, personally appeared
on this, the 22nd

By SIGNING, below, borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by borrower and recorded with it.

<input type="checkbox"/> 2-4 Family Rider	<input type="checkbox"/> Condominium Rider	<input type="checkbox"/> Planned Unit Development Rider	<input type="checkbox"/> Graduated License Rider	<input type="checkbox"/> Other(s) (specify)
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22. Within its powers of enforcement, the Secretary may issue regulations to one of more orders or exemptions to be issued by the Minister under section 10(1) of the Act.

21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument to the Property without recourse.

Leader shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorney's fees and costs of title evidence.

accrued by this Security instrument, foreclosed by judicial proceeding and sale of the property. The notice further informs the debtor of his rights to reinstate after the reorganization and the right to assort in the property. It also details the steps before the due date specified in the notice. Under either of these options may result in acceleration and immediate payment in full of all sums secured by the note.

19. Acceleration Remedies. Under shall Kite notice to borrower to acceleration following borrower's breach of any covenant or agreement in this Section (but not prior to acceleration 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 days from the date the notice is given to foreclose by which the default must be cured;