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Non-Uniform Condominium Instrument and Lender's Addendum, Jan. 1, 1972, page 5

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument that are 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 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 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, including, but not limited to, receiver's fees, premiums on receiver's bonds 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 recording costs.

22. Waiver of Homestead. 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 rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- Adjustable Rate Rider Condominium Rider 2-4 Family Rider
 Graduated Payment Rider Planned Unit Development Rider
 Others) (specify)

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.

Edward M. Murphy _____ (Seal)
EDWARD M. MURPHY -Borrower

Mary Jane Murphy _____ (Seal)
MARY JANE MURPHY/HIS WIFE -Borrower

(Seal)
-Borrower

(Seal)
-Borrower

88502056

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[Space Below This Line for Acknowledgment]

STATE OF ILLINOIS.

County ss: Cook

I, the Undersigned,

, a Notary Public in and for said county and state,

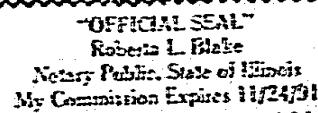
do hereby certify that EDWARD M. MURPHY AND MARY JANE MURPHY, HUSBAND AND WIFE
personally known to me to be the same person(s) whose name(s) ARE
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they
signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein
set forth.

Given under my hand and official seal, this 1st day of Oct., 1988

My Commission expires: 11/24/91

Roberta L. Blake

Notary Public



PREPARED BY:

MADELINE STEADMAN

ORLAND PARK, IL 60462

RECORD AND RETURN TO:

BOX 130

THE TALMAN HOME FEDERAL SAVINGS AND
LOAN ASSOCIATION OF ILLINOIS

9208 WEST 159TH STREET

ORLAND PARK, ILLINOIS 60462

ATTENTION: MADELINE STEADMAN

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THIS SECURITY INSTRUMENT combines uniform documents for recording real property. It is intended to constitute a uniform security instrument covering real property held in joint tenancy and will defeat generally the title to the property against all claimants and defrauds, subjects to any encumbrance or interest, and will defeat generally the title to the property if unencumbered, except for encumbrances of record.

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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, together with the address of the property, all replacements and additions shall also be covered by this Security Instrument. All of the foregoing is part of the property.

ORLAND PARK, Illinois 60462 (Property Address):
15th and 122nd Streets, Chicago, Illinois 60646 (Street Address):
which has the address of 9111 PINE

27-03-216-001-0000

THIS MORTGAGE IS BEING RE-RECORDED FOR THE SALE PURCHASE OF
THIS MORTGAGE THE LOT NUMBER AS DESCRIBED IN THE LEGAL DESCRIPTION
ABOVE.

1989 MAR 24, 1989 09
8912203

Cook County, Illinois

LOT #37 IN ORLAND PARK 1/2 OF THE GREEN DISTRICT 3, BEING A SUBDIVISION OF THE EAST
1/2 OF THE WEST 1/2 OF THE NORTH EAST 1/4 OF SECTION 3 AND THE WEST 1/2
NORTH, RANGE 12 EAST OF STAD NORTH EAST 1/4 OF SECTION 3, TOWNSHIP 36
located in *37 COOK COUNTY, ILLINOIS.

Note: For this purpose, Borrower does hereby, in人格, grant and convey to Lender the following described property
Security Instruments and (c) the Performance, Borrower's obligations and agreements under this Security Instrument and
modifications, (d) the payment of all other sums, which increase, decrease, and affect the principal amount of this
security to Lender; (e) the repayment of the entire indebtedness by the Note, with interest, and all expenses and
pursuant to Lender; (f) which provides for monthly payments, with the full debt, in one
paid earlier, date as this Security Note, which provides for monthly payments, with the full debt, in one
dated the same date as this Security Note, which is extended by Borrower's note
paid earlier, date and payable on MAY 1, 2003.

Dollars U.S. \$ 90,000.00

NINETY THOUSAND AND NO/100

Borrower owes Lender the principal sum of

NORRIDGE, ILLINOIS 60634

4242 NORRIDGE, ILLINOIS

which is categorized as, existing under the laws of THE UNITED STATES OF AMERICA, and whose address is

LOAN ASSOCIATION OF ILLINOIS, THE TRUMAN HOME FEDERAL SAVINGS AND

19 88 THIS MORTGAGE ("Security Instrument" is given to THE TRUMAN HOME FEDERAL SAVINGS AND
("Borrower"). This Security Instrument is given to EDWARD M. MURPHY AND MARY JANE MURPHY, HUSBAND AND WIFE
257810-7

MORTGAGE

(Specify Month, Year, Day for Recording Date)

88502059
1988 MAY 1, AM 10:29
FILED FOR RECORD
COOK COUNTY, ILLINOIS

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The date of disbursement at the date note and shall be payable with interest, upon notice from Lender to Borrower. Security instrument, unless Borrower and Lender agree otherwise, shall be delivered to Borrower. Any amounts disbursed by Lender due to other forms of payment, shall remain subject to collection by Lender.

Lender may take action to collect any amounts disbursed by Lender due to other forms of payment, including, if applicable, collection of interest, fees and costs of collection on the principal, although no such payment has been received by Lender. Lender's collection rights are not limited by the fact that Lender has not received payment from the Borrower. Lender may sue in his or her name or in the name of the Secured Parties, Lender or Secured Parties, to collect any amounts disbursed by Lender to other forms of payment, to collect any amounts due to Lender under the Note or any other obligation of the Borrower to Lender, to collect any amounts due to Lender under any other agreement between Lender and Borrower, to collect any amounts due to Lender under any other agreement between Lender and Secured Parties, or to collect any amounts due to Lender under any other agreement between Lender and the Borrower.

6. Preseveration and Maintenance of Property. Rights in the property described in the Note and fixtures thereon, or in the right to proceed in law or equity against the Borrower, to protect the interests of Lender and Secured Parties contained in this Note, shall not terminate until the property is disposed of in accordance with the Note.

Interest accrued to the Project prior to the completion of the Project shall pass to Lender, and if Borrower fails to complete the construction of the Project to any reasonable standard, Lender may terminate the Project and claim the amount of the Note and interest accrued up to the time of termination, plus interest thereon at the rate of twelve percent per annum, until paid in full, notwithstanding any provision to the contrary.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal, interest or otherwise shall be applied to the Note in the following order of priority:

(a) To pay sums advanced by this Secured Party heretofore, whether or not then due. The funds will begin to accrue interest at the date of advance, unless otherwise provided by the Note, or at the date of disbursement to Lender.

(b) To settle a claim, which Lender may collect, the trustee or receiver may take the proceeds, or offset the same against the Note, or does not receive within 60 days a notice from Lender that the trustee or receiver has applied to the amounts advanced by this Secured Party, whether or not then due, in which case, Lender may apply the amounts advanced by this Secured Party, whether or not then due, in the same manner as the trustee or receiver may take the proceeds, if such notice is given to Lender within 30 days of the date of application for release.

(c) To pay expenses of protection, if the cost of protection of property, fixtures and land, including, but not limited to, taxes, insurance premiums, maintenance, repair, legal expenses, attorney's fees, and other expenses of protection, if any, which are applied to the Note.

All expenses of protection and maintenance shall be deducted in standard manner from the principal.

Interest accrued to the Note, which is not otherwise applied to the Note, shall be applied to the Note in accordance with 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 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; 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 Reinstat. 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 hen 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.