30422385

DEPT-01 RECORDING \$15.25 T#6666 TRAN 1412 08/30/90 10:20:00 #7417 # H #-90-422985 COOK COUNTY RECORDER

ISpace Above This Line For Recording Data!

MORTGAGE

59106~B592

19 90 The mortgagor is

THIS MORTGAGE ("Security Instrument") is given on AUGUST 22 SCOTT A. MC DONALD AND SUSAN F. FORD, HUSBAND AND WIFE

("Borrower"). This Security Instrument is given to WM. BLOCK & COMPANY, INC.

ITS SUCCESSORS AND/OR ASSIGNS

which is organized and existing under the laws of THE STATE OF ILLINOIS

, and whose address is

5 MARKET SQUARE COURT

LAKE FOREST, ILLINOIS

("Lender").

Borrower owes Lender the principal sum of

ONE HUNDRED SIXTY THREE THOUSAND FOUR HUNDRED AND NO/100

Dollars (U.S. 5). This debt is evidenced by Borrower's note 163,400.00 dated the same date as this Security Instrumer ("I lote"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on SEPTEMER 1, 2020. This Security Instrument secures to Lender: (a) the repayment of the debt explanced 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 Borrovic'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 6 IN BLOCK 3 IN TREMAIN'S ADDITION TO IRVING PARK BEING A SUBDIVISION OF THE NORTHEAST 10 ACRES OF THE NORTHWEST 1/4 OF SECTION 22, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL Clort's Organica MERIDIAN, IN COOK COUNTY, ILLINOIS.

13-22-103-025

which has the address of 3932 NORTH KENNETH [Street]

CHICAGO

Illinois

60641

("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 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.

ILLINOIS - Single Family - FNMA/FHLMC UNIFORM INSTRUMENT

Form 3014 12/83 Amended 5/87

-6F(IL) usons

VMP MORTGAGE FORMS + (313)293 8100 + (800)521 7291

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The mortgagor is SCOTT A. MC DONALD AND SUBAN P.

THIS MORTGAGE ("Suchedy Instrument") is given on AUGUST

ON CHarrower"), Tilds Security Instrument is given to Mar. BEOCK & COMPANY ITS SUCCESSORS AND/OR ASSIGNS

which is organized and existing under the laws of THE STATE OF S MARKET SQUARE COURT

LAKE FOREST, TLLINOIS 60045

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ONE HUNDRED SIXTY THREE THOUSAND FOUR HUNDLES

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dated the same date is this Security Instrument ("Priotetts, which provides for my big the sec BEFTENBER 1, 20.20 naid earlier, due and payable on secures to Lender, (a) the repayment of the dubi endenced by the two. modifications; (b) the payment of all other sums, with interest, when else the years Segurity Instruments and (c) the performance of theorems to consume a very prethe Peace, For this garplane, Bancapter their hereby mortgages, a am and courty to be suited in COOR

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13-22-103-025

which has the address of 3932 NORTH RENWETH 1195719

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2016 (JD)346 (CD)

UNIFORM COVENANTS, Borrower and Lender coverage tiput agree is repossed 3.

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the

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. A charge assessed by Lender in connection with Borrower's entering into this Security Instrument to pay the cost of an independent tax reporting service shall not be a charge for purposes of the preceding sentence. 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', or tion, 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 preessary to make up the deficiency in one or more payments as required by Lender.

Upon payment ir full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prio. 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 Paymen's. 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 shell 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 act in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of at y part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the her to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority of er 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 not existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended corrage" 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 Lender's approval which shall not be unreasonably

withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage 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 the insurance carrier

and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be or plied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess prid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restored the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day principle will begin when the notice is given.

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 the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security

Instrument immediately prior to the acquisition.

6. Preservation and Maintenance of Property; Leaseholds. 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, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold

and 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 bankruptey, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 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.

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7. Pentaction of Eduler's Rights in the Property, Mortgage harmonics, 1, 500 $f_{\rm color}(x,y) = f_{\rm color}(x,y)$ and appreciments contained in this Security Justin moure of there is a legal proceeding the general persights in the Perperty (such as a proceeding in trackampis), problem for constant contract to advice to some t their legidor may do and possible scharece is assessed to protect the outer state to those a more force in Property, Leinder's actions may include paying any amos accured for a free grant five, course to a rice to course to appeming in exiat, prylig soulobble attender! less and electics in the troperties or he trop has exited in take action under this partieraph 7, Londer door not here to do so:

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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 leleased; Forbearance By Lender Not a Walver. Extension of the time for payment or modification of amortization of the sur s 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 proclude the exercise of any right or remedy.

of or preclude the exercise of any right or remedy.

11. Successors and Assigns Bound: It 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) regrees 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 Lendar. Any notice to Lendar shall be given by first class mail to Lendar's address stated herein or any other address Lendar designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lendar 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 comained 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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- 14. Statices. Any notice to Beredwill provided the in this Recursy desired at the or by nealing it by first class man indicate applicable has congreds now of the class control of the class to givên as provided in the horagraph,
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of any covenant or agreement in this Security Instrument (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; (e) 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 nunexistence 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 recordation costs.

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

23. Riders at 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

[Check applicable box(es)]	ns of this Security instrument as it the fluen	s) were a part drifting sections instrument
· Adjustable Rate Fieler	Condominium Rider	1-4 Family Rider
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Other(s) [specify]	Ox	
BY SIGNING BELOW, Borrow and in any rider(s) executed by Borro	Sunar	DONALD (Seal Borrower) RD/HIS WIFE (Seal Borrower) (Seal Borrower) (Seal Borrower)
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STATE OF ILLINOIS,	Cank County	ss:
1, the unders	egseed, a Notary	Public in and for sails county and state,
do hereby certify that SCOTT A.	MC DONALD AND SUSAN T. F	ORD, HUSBAND AND WIFE
,	personally known to me to be the same p	erson(s) whose name(s) ARE
subscribed to the foregoing instrume	nt, appeared before me this day in person	on, and acknowledged that T h&
signed and delivered the	nt as THEIR free and voluntar	y act, for the uses and purposes therein
set forth. Given under my hand and office	ial scal, this 22 day of Co	egust . 19 90
My Commission expires	£	· A
PREPARED BY:	Lawer	Notary Public
LAKE FOREST, IL 60045	"OFFICIAL	SEAL"
RECORD AND RETURN TO:	EDWINA GA	

WM. BLOCK & COMPANY, INC. MARKET SQUARE COURT LAKE FOREST, ILLINOIS

60045

Notary Public, State of Illinois My Commission Expires July 16, 1991 19. Acceleration, Remedies, Ledde, going for made that the red with the red kinded list cancelles and of any covernant in agreement in this security that may covernant in agreement in this security that may cover the provides dimension. It is notice shall specify (a) the default, (b) the action compared is a consistent of a date, not less than 30 days from the directive modice is given to the action of the constant of a discovered by that failure to core the default on or helders the date proceeding and selective the many that is a constant of a discovered by this Security Instrument, Forecholment by milicial proceeding and selective in the constant of the right to relate the advance of a default or any other default and the region and the constant and constant the constant of the constant of the day and the constant of the constant of the constant of the constant and may anerther the constant of the collect of collect of a decrease in a decrease of the constant and costs of the confirm of the day and the constant and the collection.

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PREPARED BY: SIMONE UBHLEIN

LAKE FOREST, IL 60045

RECORD AND RETURN TO:

WM. BECCK & COMPANY, INC.

S MARKET SQUARE COURT LAKE FOREST, ILLINGIS 60045

CONTROL SEAL NOTES OF White OF SEAL 1991.