8705 W: 95th Street
Hickory Hills, II 60457
(Address)

## **MORTGAGE**

90452149

19.90. between the Mortgagor Dorothy, Crawford, Widowed and not since remarried	
(herein "Borrower"), and the Mortgagee,	•
Commercial Credit Loans, Inc	
whose address is 8705 W. 95th Street, Hickory Hills, Il 60457	
WHEREAS. Borrower is indebted to Lender in the principal sum of U.S.\$10380.74.  which indebtedness is evidenced by Borrower's note dated	S
TO SECURE to Length: the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covencats and agreements of Borrower herein contained, Borrower does hereby mortgage, gran and convey to Lender the following described property located in the County of	
Lot 76 in Block 1 in Benerict's Subdivision of the NOrtheast ½ of the Southwest ½ of Section 20, Township 58 NOrth, Range 14, East of the Third Principal Meridian in Cook County, Illinois:	ب <u>ر</u> و '
Permanent Index No: 20-20-406 015	
90152149  - DEPT-01 RECORDING - T+3333 TRAN 6385 09/17/90 1 - +8308 + C +-90-453 - COOK COUNTY RECORDER  501 1111 0909 501 1111	
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CHICAGO, ILLINOIS 60602	
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which has the address of 6741.8. Peoria, Chicago	

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights. appurtenances and rents all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to 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 covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands. subject to encumbrances of record.

ILLINOIS-SECOND MORTGAGE-1/80-FHMA/FHLMC UNIFORM INSTRUMENT

Illinois . . . . . . . 60621. . . . . . . . (herein "Property Address");

(Zip Code)

6 Machorm 3814

(55) 35234 D. Printed in USA 888

EQUITY TITLE COMPANY AC 10365

HICKOBA HITTS' IT 60421 8705 W. 95th STREET COMMERCIAL CREDIT PLEASE RETURN TO:



Civen under my head and official seal, this

Sheron A Baker

Dorothy Crewtord widowed and not remarkled

profity Crewtord widowed and not remarkled

profity Crewtord with the same persons and scene persons and scene as subscribed to the foregoing instrument as speemed before me this day in person, and ackn we adged that see signed and delivered the said instrument as speemed before me this day in person, and ackn we adged that see signed and delivered the said instrument as speemed before me this uses and purposes is ein set forth.

general residence of the second control of the cont

the brain about 17 in the street or transport and it is in forcing in the configuration of the property of the

MINES WHEREOF, Borrower has executed this Mortgage.

nos sue of any sale of other foreclosure action: ge to give Notice to Lander, at Lender's address set forth on page one of this Mortgage, of any the holder of any mortgage, deed of trust or other encumbrance with a lien which has CANDOM SAS TONE TO THE REPORT OF THE SALES

> 自然的影響情報等。 MORTOAGES OR DEEDS OF TRUST AND PORECLOSURE UNDER SUPERIOR REGUEST FOR NOTICE OF DEFAULT

ad. Borrower hereby waives all right of homestead exemption in the Property. it. Borrower shall pay all coats of recordation, if any. us its to insmited need! .ee

scured by this Mortgage, Lender shall release this Mortgage without unt only for those rents actually received.

- 10. Borrower Not Released Forbeausce By lender let Walk't Extended the firm for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.
- 11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements incein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.
- 12. Notice. Except for any notice required under applicable law to be given in another manner. (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower, at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.
- 13. Governing Law; Siverability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that are, provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys" fees "include all sums to the extent not prohibited by applicable law or limited herein.
- 14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.
- 15. Rehabilitation Loan Agreement. Borrower small fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.
- 16. Transfer of the Property or a Beneficial Interest in Sorrower. 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 it's option, require immediate payment in full of all sums secured by this Mortgage. However, this option shall not be elected by Lender if exercise is prohibited by federal law as of the date of this Mortgage.
- 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 Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Mortgage without further notice or demand on Borrower.

NON-UNIFORM COVENANTS, Borrower and Lender further covenant and agree at follows:

- 17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon For ower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when one any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, 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 nonexistence of a default or any other defense of Borrower to recoveration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's oction, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees and costs of documentary evidence, abstracts and title reports.
- 18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage. Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.
- 19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by 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 Mortgage. The receiver shall be liable to

any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are freely sastimed and shall be said to be made; subject to the property of this lieu which has proceed this which has proceed this which has proceed this which has proceed the Mongage. 9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with related to Lender's interest in the Property. provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor I Impection: Lender may make or cause to be made reasonable entries upon and inspections of the Property. Nothing contained in this paragraph I shall require Lender to incur any expense or take any action hereunder. terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. become additional indebiedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall Borrower's and Lender's written agreement or applicable law. meintein such insurance in effect until such time as the requirement for such insurance terminates in accordance with insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to reasonable attorneys fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including Mortgage, or it any action or proceeding is commenced which materially affects Lender's interest in the Property, then Trotection of Lenger's Security If Borrower fails to perform the covenants and agreements contained in this tions of the condominium or planned unit development, and constituent documents. declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulain a condominium or a planned unit development. Borrower shall perform all of Borrower's obligations under the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Morganis on a unit rower, shall keep the Property in good repair and shall not commit waste or permit impairment or de crioration of the 6. Preservation and Maintenance of Property; Leaseholde; Condominiums; Planned Unit Divelopments. Bor-

or to the sums secured by this Mortgage. guinorized to collect and apply the insurance proceeds at Lender's option either to restoration or the Property notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim to, reprance benefits. Lender is

Mithe Property is accorded by Borrower, or if Borrower fails to respond to Lence, within 30 days from the date prouf of loss if not made promptly by Borrower.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make

or other security agreement with a lien which has priority over this Mortgage. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust radata, to statificand shall shall shall an territoring supplied clause in a torn acceptable to Lenders. intol a ni od listie lovioni elemento per entre politica de la lovio dela la lovio de la lovio dela la lovio de la

The insurance carrier providing the insurance shall be chosen by we recolded to approved by Lender; provided.

may require and in such amounts and for such periods as Lender r.a. re juire.

insured against loss by fire, hazards included within the term "evr v. ded coverage", and such other hazards as Lender 5. Hazard Insurance. Borrower shall keep the improver ents now existing or hereafter creeted on the Property

Mortgage, and leasehold payments or ground rents, if any. assessments and other charges, fines and impositions ait, ib. table to the Property which may attain a priority over this

under any moregage, deed of trust or other security. Greenient with a lien which has priority over this Mortgage, including Borrower shall pay or cause to be paid all taxes. Prior Mortgages and Deeds of Trust; C. w. gee; Liens, Borrower shall perform all of Borrower's obligations

Borrower ander paragraph 2 hereof, then to inter st payable on the Note, and then to the principal of the Note. the Note and paragraphs I and 2 hereof soull be applied by Lender first in payment of amounts payable to Lender by

Application of Payments. Unles and Micable list, provides otherwise, all payments received by Lender under to Votesand Desagnation of amounts payable to Lender by Lender first in payment of amounts payable to Lender by Lender first in payment of amounts payable to Lender by Lender first in payment of amounts payable to Lender by Lender first in payment of amounts payable to Lender by Lender first in payment of amounts payable to Lender by Lender first in payment of amounts payable to Lender by Lender first in payment of amounts payable to Lender by Lender first in payment of amounts payable to Lender by Lender first in payment of amounts payable to Lender by Lender first in payment of amounts payable to Lender by Lender first in payment of amounts payable to Lender by Lender first in the lender by Lender by Lender first in the lender by Lender first in the lender by Lender first in the lender by Lender by Lender by Lender first in the lender by Lender b held by Lender at the time of application as a credit against the sums secured by this Mortgage.

Lender may require:
Lender may require:
Lipon payment in full of all every fail any amount necessary to make up the deficiency in one or more payments as Lender may require:
Lipon payment in full of all every fail even by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender: If under paragraph (2) hereof the Property is sold or the Property is otherwise acquired by Lender. The notion by Lender at the time of application as a credit against the sums secured by this Mortgage.

they fall due, Borrower shall p of to Lender any amount necessary to make up the deficiency in one or more payments as the Funds held by Let der shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as either promptly tept. d. to Borrower or credited to Borrower on monthly installments of Funds. If the amount of taxes, assessment. ". su. ance premiums and ground tents as they fall due, such excess shall be, at Borrower's option. the due dates of the assessments, insurance premiums and ground renter shall exceed the amount required to pay said

Withe amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to Funds are pleased as additional security for the sums secured by this Mongage. the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay may seed in writing of this Ocesscution of this Morigage that interest on the Funds shall be paid to Borrower, and pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender and applying the Funds analyzing said account of verifying and compiling said assessments and bills, unless Lender the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding

ared or guaranteed by a rederal or state agency fineluding Lender if Lender is such an institution). Lender shall apply If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are deed of trust if such folder is an institutional lender:

auch payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior morigage or Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make premium installinguis for morigage insurance il any fall as reasonably estimated initially and from time to time by Property, if any plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly planned unitedevelopment assessments, if any) which may attain priority over this Mortgage and ground rents on the ma sum (necessary Crands to one twelfth of the yearly taxes and assessments that a fair in the maintain man in the man the man in the man the to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid 2) Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay

indebtediness evidenced by the Mote and late charges as provided in the Note. Principal and interest Borrower shall prompily pay when due the principal and interest

UNIFORM COVENANTS, Borrower and Lender covenant and agree as follows: