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(Individual Form)

Loan No.

THE UNDERSIGNED,

Robert Gonzalez Jr. and Margarita D. Gonzalez, his wife, as joint tenants.

of City of Chicago . County of Cook . State of Illinois

hereinafter referred to as the Mortgagor, does hereby mortgage and warrant to
SECURITY FEDERAL SAVINGS AND LOAN ASSOCIATION

a corporation organized and existing under the laws of the **United States of America**
hereinafter referred to as the Mortgagee, the following real estate in the County of **Cook**
in the State of **Illinois**, to wit:

2nd MORTGAGE

PIN: 75-13-220-029

ADDRESS: 5838 S. Fairfield, Chicago Ill. 60629

THE SOUTH 25 FEET OF THE NORTH 50 FEET OF THAT PART EAST OF THE ALLEY
OF LOT 42 IN CHICAGO TITLE AND TRUST COMPANY, A SUBDIVISION OF THE EAST
1/2 OF THE WEST 1/2 OF THE NORTH WEST 1/4 OF THE NORTH EAST 1/4 AND
SOUTH WEST 1/4 OF THE NORTH EAST 1/4 OF SECTION 13, TOWNSHIP 38 NORTH,
RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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Together with all buildings, improvements, fixtures or attachments now or hereafter erected thereon and placed thereon, including all apparatus, equipment, fixtures or articles, whether in single units or centrally connected, used to supply heat, gas, air, and for water, light, power, refrigeration, ventilation, or other services, and any other thing now or hereafter attached thereto or thereon, the furnishing of which by lessors to lessees is customary or appropriate, including screens, window shades, storm doors, and windows, floor coverings, screen doors, in-door tents, awnings, stoves and water heaters, all of which are intended to be part of the real estate whether or not attached thereto or not; and also together with all easements and the rights, issues and profits of said premises, in which are hereby pledged, as given, to Mortgagor and thereafter to the Mortgagee, whether now due or hereafter to become due as provided herein. The Mortgagor is hereby subrogated to the rights of all mortgages, bondholders and owners paid off by the proceeds of the loan hereby secured.

TO HAVE AND TO HOLD the said property, with said buildings, improvements, fixtures, appurtenances, apparatus and equipment, and with all the rights and privileges thereunto belonging unto said Mortgagee forever, for the uses herein set forth, free from all right, title and benefits under the homestead, exemption and valuation laws of any State, which said rights and benefits said Mortgagor does hereby release and waive.

TO SECURE

(1) the payment of a Note executed by the Mortgagor to the order of the Mortgagee bearing even date herewith in the principal sum of

Seventeen thousand two hundred and two dollars & 0/100
(\$17,202.00) Dollars

which Note, together with interest thereon as therein provided, is payable in monthly installments of
Three hundred and twelve dollars & 0/100
(\$312.00) Dollars

commencing the 1st day of December 19 90, say of

which payments are to be applied first to interest and the balance to principal, until said indebtedness is paid in full.

(2) any advances made by the Mortgagor to the Mortgagee or his successor in title, for any purpose, at any time before the release and cancellation of this Mortgage, but at no time shall this Mortgage secure advances on account of said original note together with such additional advances, if any, in sum not excess of

Dollars (\$ 17,202.00) provided that nothing herein contained shall be considered as limiting the amounts that shall be secured hereby when advanced to protect the security or in accordance with covenants contained in the Mortgage.

(3) the performance of all of the covenants and obligations of the Mortgagor to the Mortgagee, as contained herein and/or said Note.

Seventeen thousand two hundred and two dollars & 0/100

THE MORTGAGOR COVENANTS:

A. (1) To pay said indebtedness and the interest thereon as herein and in said note provided, in accordance to any agreement extending the term of payment thereof. (2) To pay when due and before any penalty attaches thereto all taxes, special taxes, special assessments, water charges, and sewer service charges against said property, including those heretofore due, and to furnish Mortgagee, upon request, duplicate receipts therefor, and all such items extended against said property, shall be conclusively deemed valid for the purpose of this requirement. (3) To keep the improvements now or hereafter upon said premises insured against damage by fire, and such other hazards as the Mortgagee may require to be insured against, and to provide public liability insurance and such other insurance as the Mortgagee may require, until said indebtedness is fully paid, or in case of foreclosure, until expiration of the period of redemption, for the full insurable value thereof, in such companies, through such agents or brokers, and in such forms as shall be satisfactory to the Mortgagee, such insurance policies shall remain with the Mortgagee during said period or periods, and contain the usual clause satisfactory to the Mortgagee making them payable to the Mortgagee, and in case of foreclosure sale payable to the owner of the certificate of sale, owner of any deficiency, any receiver or trustee, or any trustee in a deed pursuant to foreclosure and cause of action under such power, the Mortgagee is authorized to adjust, collect and compromise in its discretion, all claims thereunder, and to execute and deliver on behalf of the Mortgagee, necessary proofs of loss, receipts, vouchers, related and documents required to be signed by the insurance companies, and the Mortgagee agrees to sign upon demand all receipts, vouchers or releases received of him, to be signed by the Mortgagee for such purpose, and the Mortgagee is authorized to apply the proceeds of any insurance claim to the restoration of the property, or upon the indebtedness hereby secured, in its discretion, but monthly payments shall continue until said indebtedness is paid in full, 4 months after destruction or damage, to commence the period of time for applying the funds for the restoration of buildings and improvements now or hereafter on said premises, unless Mortgagee elects to apply on the indebtedness, any item relating to the repair of any deficiency, covering such destruction or damage. (5) To keep said premises in good condition and repair, without waste, and free from any encumbrance, other than the mortgage, and expressly so stated, in this instrument. (6) Not to make, alter or permit any unlawful use of or any nuisance to exist on said property, nor to diminish nor impair its value by any act or omission, and (7) To comply with all requirements of law with respect to mortgaged premises and the use thereof. (8) Not to make, alter or permit without the written permission of the Mortgagee, being first had and obtained, any use of the property for any purpose other than that for which it is now used. (9) Any alterations of the improvements, apparatus, appurtenances, fixtures or equipment now or hereafter upon said property, or any purchase on conditional sale, lease or agreement under which title is reserved, in the vendor, of any apparatus, fixtures or equipment, to be placed in or upon any buildings or improvements on said property.

B. In order to provide for the payment of taxes, assessments, insurance premiums, and other annual charges upon the property, as well as indebtedness, and other charges required or accepted, I promise to pay to the Mortgagee a proportion of such taxes, assessments, insurance premiums, and other charges, as the Mortgagee, in addition to the above payments, is accustomed to be equivalent to one-twelfth of such items, which payments may, at the option of the Mortgagee, be held by him, commingled with other sums for the payment of such items, (b) be carried in a savings account and withdrawn by him to pay such items, or (c) be credited to the unpaid balance of said indebtedness as received, provided that the Mortgagee advances upon this obligation sums sufficient to pay said items as the same accrue and become payable. If the amount estimated to be sufficient to pay said items is not sufficient, I promise to pay the difference upon demand. If such sums are held or carried in a savings account, or escrow account, the same are hereby pledged to further secure this indebtedness. The Mortgagee is authorized to pay said items, as charged or billed, without further notice.

C. This mortgage contract provides for additions to the indebtedness at the option of the Mortgagee and secured by this mortgage, and I agree that in the event of such advances, the amount thereof may be added to the mortgage debt and shall increase the unpaid balance of the note hereby secured by the amount of such advance and shall be a part of said note indebtedness under all of the terms of said note and that such additions may be made at any time during the life of the note, or earlier, if so determined. An Additional Advance Agreement may be given, and accepted for such advance, and provision may be made for different monthly payments and a different interest rate and other express modifications of the contract, but in all other respects this contract shall remain in full force and effect as to said indebtedness, including all advances.

D. That in case of failure to perform any of the covenants herein, Mortgagee may do on Mortgagor's behalf everything so covenanted, that said Mortgagee may also do any act it may deem necessary to protect the interest of the Mortgagee, and may pay upon demand any money past or discounted by Mortgagee for any of the above purposes, and such money together with interest thereon at the highest rate for which it is liable, to contract shall become so much additional indebtedness secured by this mortgage with the same priority as the original indebtedness and may be included in any decree for foreclosing this mortgage and shall be paid out of the rents or proceeds of sale of said premises, if not otherwise paid, that it shall not be obligatory upon the Mortgagee to inquire into the validity of any lien, encumbrance or claim in advancing monies as above authorized, but nothing herein contained shall be construed as requiring the Mortgagee to advance any monies for any purpose nor to do any act hereunder, and the Mortgagee shall not incur any personal liability because of anything it may do or omit to do hereunder.

E. That it is the intent hereof to secure payment of said note and obligation whether the entire amount shall have been advanced to the Mortgagor at the date hereof, or at a later date, and to secure any other amount or amounts that may be added to the mortgage indebtedness under the terms of this mortgage contract.

