

ATGF
Box 370
Ill. S. L. League 1946 Post No. 2 (Illinois)

UNOFFICIAL COPY

Loan No. 12196-1

MORTGAGE

90054690



THIS INDENTURE WITNESSETH: That the undersigned,
JAROMIR DABROWSKI, DIVORCED AND NOT REMARRIED, AND BOGUMILA KRZYWDZINSKA, DIVORCED AND
NOT REMARRIED,

of the Village of Norridge County of Cook, State of Illinois,
hereinafter referred to as the Mortgagor, does hereby Mortgage and Warrant to

COMMUNITY SAVINGS BANK

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

The North Fifty (50) Feet of Lot One Hundred Forty-Seven (147) and the North Fifty
(50) Feet of Lot One Hundred Forty-Eight (148) in Eden Manor, Being a Subdivision of the
South Nine Hundred Ninety (990) Feet of the Northwest Quarter (NW $\frac{1}{4}$) of the Northeast
Quarter (NE $\frac{1}{4}$) of Section Twenty-One (21), Township Forty (40) North, Range Twelve (12),
East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Index Number: 12-21-221-063.

Property commonly known as: 3898 N. Ruby - Schiller Park, Illinois 60176.

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TOGETHER with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon, including all
apparatus, equipment, fixtures, or articles, whether in single units or centrally controlled, used to supply heat, gas, air condi-
tioning, water, light, power, refrigeration, ventilation or otherwise and any other thing now or hereafter therein or thereon
the furnishing of which by lessors to lessees is customary or appropriate, including screens, venetian blinds, window shades,
storm doors and windows, floor coverings, screen doors, in-floor beds, awnings, stoves and water heaters (all of which are
declared to be a part of said real estate whether physically attached thereto or not); and also together with all easements
and the rents, issues and profits of said premises which are hereby pledged, assigned, transferred and set over unto the Mort-
gagee, whether now due or hereafter to become due under or by virtue of any lease or agreement for the use or occupancy
of said property, or any part thereof, whether said lease or agreement is written or verbal and whether it is now or may be
hereafter existing or which may be made by the Mortgagee under the power herein granted to it; it being the intention here-
of (a) to pledge said rents, issues and profits on a parity with said real estate and not secondarily and such pledge shall not
be deemed merged in any foreclosure decree, and (b) to establish an absolute transfer and assignment to the Mortgagee of
all such leases and agreements and all the avails thereunder, together with the right in case of default, either before or
after foreclosure sale, to enter upon and take exclusive possession of, manage, maintain and operate said premises, or any
part thereof, make leases for terms deemed advantageous to it, terminate or modify existing or future leases, collect said avails,
rents, issues and profits regardless of when earned and use such measures whether legal or equitable as it may deem proper to
enforce collection thereof, employ renting agencies or other employees, alter or repair said premises, buy furnishings and equip-
ment therefor when it deems necessary, purchase all kinds of insurance, and in general exercise all powers ordinarily incident to
absolute ownership, advance or borrow money necessary for any purpose herein stated to secure which a lien is hereby cre-
ated on the mortgaged premises and on the income therefrom which lien is prior to the lien of any other indebtedness hereby
secured, and out of the income retain reasonable compensation for itself, pay insurance premiums, taxes and assessments, and
all expenses of every kind, including attorneys' fees incurred in the exercise of the powers herein given, and from time to
time apply any balance of income not, in its sole discretion, needed for the aforesaid purposes, first on the interest and then on
the principal of the indebtedness hereby secured, before or after any decree of foreclosure, and on the deficiency in the pro-
ceeds of sale, if any, whether there be a decree in personam therefor or not. Whenever all of the indebtedness secured
hereby is paid, and the Mortgagee, in its sole discretion, feels there is no substantial uncorrected default in performance of
the Mortgagor's agreements herein, the Mortgagee, on satisfactory evidence thereof, shall relinquish possession and pay to
Mortgagor any surplus income in its hands. The possession of Mortgagee may continue until all indebtedness secured hereby
is paid in full or until the delivery of a Master's Deed or Special Commissioner's Deed pursuant to a decree foreclosing the
lien hereof, but if no deed be issued then until the expiration of the statutory period during which it may be issued. Mort-
gagee shall, however, have the discretionary power at any time to refuse to take or to abandon possession of said premises
without affecting the lien hereof. Mortgagee shall have all powers, if any, which it might have had without this paragraph.
No suit shall be sustainable against Mortgagee based upon acts or omissions relating to the subject matter of this paragraph
unless commenced within sixty days after Mortgagee's possession ceases.

TO HAVE AND TO HOLD the said property, with said buildings, improvements, fixtures, appurtenances, apparatus
and equipment unto said Mortgagee forever, for the uses herein set forth, free from all rights and benefits under the Home-
stead Exemption Laws of the State of Illinois, which said rights and benefits said Mortgagor does hereby release and waive.

TO SECURE the payment of a certain indebtedness from the Mortgagor to the Mortgagee evidenced by a note made by
the Mortgagor in favor of the Mortgagee, bearing even date herewith in the sum of TWO HUNDRED SEVEN THOUSAND
AND NO/100 - - - - - Dollars (\$ 207,000.00) which note,
together with interest thereon as provided by said note, is payable in monthly installments of TWO THOUSAND THREE
HUNDRED TWENTY-ONE AND NO/100 - - - - - Dollars (\$ 2,321.00)
on the 1st day of each month commencing with February 1, 1990 until the entire sum is paid.

To secure performance of the other agreements in said note, which are hereby incorporated herein and made a part
hereof, and which provide, among other things, for an additional monthly payment of one-twelfth (1/12th) of the estimated
annual taxes, assessments, insurance premiums and other charges upon the mortgaged premises. And to secure possible fu-
ture advances as hereinafter provided and to secure the performance of the Mortgagor's covenants herein contained,

which may be paid or incurred by or on behalf of the Mortgagee for attorney's fees, Mortgagee's fees, appraiser's fees, out-lays for exhibits attached to pleadings, documentary and expert evidence, stenographer's fees, Master's fees and commis-

(5) That upon the commencement of any foreclosure proceeding hereunder, the court in which such bill is filed may at any time, either before or after sale, and without notice to the Mortgagee, or any party claiming under him, and without regard to the solvency of the Mortgagee or the value of the property, appoint a receiver with power to manage and rent and to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and the statutory period of redemption, and such rents, issues and profits, when collected, may be applied before as well as after the Master's sale, towards the payment of the indebtedness, costs, taxes, insurance or other items necessary for the protection and preservation of the property, including the expenses of such receivership, or on any deficiency decree whether there be a decree of sale, but if no decree be issued, until the expiration of the statutory period during which it may be issued and no lease of said premises shall be granted, and upon foreclosure of said premises, there shall be allowed and included as an additional indebtedness in the decree of sale all expenditures and expenses together with interest thereon at the rate of 11-3/4

(4) That time is of the essence hereof, and if default be made in performance of any covenant herein contained or in making any payment under said note or obligation or any extension or renewal thereof, or if proceedings be instituted to enforce any other lien or charge upon any of said property, or upon the filing of a proceeding in bankruptcy by or against the Mortgagee, or if the Mortgagee shall make an assignment for the benefit of his creditors or if his property be placed under control of or in custody of any court or officer of the government, or if the Mortgagee abandon any of said property, then hereby created or the priority of said lien or any right of the Mortgagee hereunder, to declare, without notice all sums secured hereby immediately due and payable, whether or not such default be remedied by the Mortgagee, and apply toward the payment of said mortgage indebtedness any indebtedness of the Mortgagee to the Mortgagee, and said Mortgagee may also immediately proceed to foreclose this mortgage, and in any foreclosure a sale may be made of the premises en masse without offering the several parts separately;

(3) That in the event the ownership of said property or any part thereof becomes vested in a person other than the Mortgagee, the Mortgagee may, without notice to the Mortgagee, deal with such successors or successors in interest with reference to this mortgage and the debt hereby secured in the same manner as with the Mortgagee, and may foreclose thereon or may extend time for payment of the debt hereby secured without discharging or in any way affecting the liability of the Mortgagee hereunder or upon the debt hereby secured;

(2) That it is the intent hereof to secure payment of said note whether the entire amount shall have been advanced to the Mortgagee at a later date, or at a later date, or having been advanced, shall have been repaid in part and further advances made at a later date, which advances shall in no event operate to make the principal sum of the indebtedness greater than the original principal amount plus any amount or amounts that may be added to the mortgage indebtedness under the terms of this mortgage for the purpose of protecting the security and for the purpose of paying premiums

(1) That in the case of failure to perform any of the covenants herein, the Mortgagee may do on the Mortgagee's behalf everything so covenanted; that the Mortgagee may do any act it may deem necessary to protect the lien hereof; that the Mortgagee will repay upon demand any moneys paid or disbursed by the Mortgagee for any of the above purposes and such moneys together with interest thereon at the highest rate for which it is then lawful to contract shall become so much additional indebtedness hereby secured and may be included in any decree foreclosing this mortgage and 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 a building or on any building or improvements, but nothing herein contained shall be construed as requiring the Mortgagee to advance moneys for any purpose not to do any act hereunder; and that the Mortgagee shall not incur any personal liability because of anything it may do or omit to do hereunder;

B. THE MORTGAGOR FURTHER COVENANTS:

(9) That if the Mortgagee shall procure contracts of insurance upon his life and disability insurance for loss of time by accidental injury or sickness, or either such contract, making the Mortgagee assignee thereunder, the Mortgagee may pay the premiums for such insurance and add such payments to the principal indebtedness secured by this mortgage, to be repaid in the same manner and without changing the amount of the monthly payments, unless such change is by mutual consent.

(8) Not to suffer or permit without the written permission of the Mortgagee being first had and obtained, (a) any use of the property for any purpose other than that for which it is now used, (b) any alterations, additions, demolition, removal or sale of any improvements, apparatus, appliances, fixtures or equipment now or hereafter upon said property, (c) a 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.

(7) To comply with all requirements of law with respect to the mortgaged premises and the use thereof;

(6) Not to suffer 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 to act;

(5) To keep said premises in good condition and repair, without waste, and free from any mechanics, or other lien or claim of lien not expressly subordinated to the lien hereof;

(4) To promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or destroyed;

(3) To complete within a reasonable time any buildings or improvements now or at any time in process of erection upon said premises;

(2) To keep the improvements now or hereafter situated upon said premises insured against loss or damage by fire, lightning, windstorm and such other hazards, including liability under laws relating to intoxicating liquors and including hazard not now contemplated, as the Mortgagee may reasonably require to be insured against, under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, in such companies, through such agents or brokers, and in such form as shall be satisfactory to the Mortgagee, until said indebtedness is fully paid, or in the case of foreclosure, until expiration of the period of redemption; such insurance policies, including additional and renewal policies shall be delivered to and kept by the Mortgagee and shall contain a clause satisfactory to the Mortgagee making them payable to the Mortgagee, as its interest may appear, and in case of foreclosure sale payable to the owner of the certificate of sale, owner of any deficiency, or any receiver or redemptionman, or any grantee in the Master's or Commissioner's Deed; and in case of loss under such policies, the Mortgagee is authorized to adjust, collect and compromise, in its discretion, all claims thereunder, and the Mortgagee agrees to sign, upon demand, all receipts, vouchers and releases required of him by the insurance companies; application by the Mortgagee of any of the proceeds of such insurance to the indebtedness hereby secured shall not excuse the Mortgagee from making all monthly payments until the indebtedness is paid in full.

(1) To pay immediately when due and payable all general taxes, special taxes, special assessments, water charges, sewer service charges and other taxes and charges against said property, including those herebefore due, (the monthly payments provided by said note in anticipation of such taxes and charges to be applied thereof), and to furnish the Mortgagee, upon request, with the original or duplicate receipts therefor, and all such items extended against said property shall be conclusively deemed valid for the purpose of this requirement.

A. THE MORTGAGOR COVENANTS:

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certificates and similar data and assurances with respect to title as Mortgagee may reasonably deem necessary either to prosecute such suit or to evidence to bidders at any sale held pursuant to such decree the true title to or value of said premises; all of which aforesaid amounts together with interest as herein provided shall be immediately due and payable by the Mortgagor in connection with (a) any proceeding, including probate or bankruptcy proceedings to which either party hereto shall be a party by reason of this mortgage or the note hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after the accrual of the right to foreclose, whether or not actually commenced; or (c) preparations for the defense of or intervention in any suit or proceeding or any threatened or contemplated suit or proceeding, which might affect the premises or the security hereof. In the event of a foreclosure sale of said premises there shall first be paid out of the proceeds thereof all of the aforesaid items, then the entire indebtedness whether due and payable by the terms hereof or not and the interest due thereon up to the time of such sale, and the overplus, if any, shall be paid to the Mortgagor, and the purchaser shall not be obliged to see to the application of the purchase money.

(6) That each right, power and remedy herein conferred upon the Mortgagee is cumulative of every other right or remedy of the Mortgagee, whether herein or by law conferred, and may be enforced concurrently therewith; that no waiver by the Mortgagee of performance of any covenant herein or in said obligation contained shall thereafter in any manner affect the right of the Mortgagee to require or to enforce performance of the same or any other of said covenants; that wherever the context hereof requires, the masculine gender, as used herein, shall include the feminine, and the singular number, as used herein, shall include the plural; that all rights and obligations under this mortgage shall extend to and be binding upon the respective heirs, executors, administrators, successors and assigns of the Mortgagor and the successors and assigns of the Mortgagee; and that the powers herein mentioned may be exercised as often as occasion therefor arises.

(7) If the Mortgagor sells and conveys said property or any part thereof, the Mortgagee may declare the entire indebtedness secured by this mortgage due and payable immediately, and the acceptance of payments upon said indebtedness shall not constitute a waiver of the right to demand immediate repayment, until the Mortgagee has been notified in writing of such sale and conveyance.

This instrument prepared under
the supervision of
CONRAD J. NAGLE, Attorney
4801 W. Belmont Avenue
Chicago, Illinois 60641

IN WITNESS WHEREOF, the undersigned have hereunto set their hands and seals, this 16th

day of December, A. D. 19 89

X Jaromir Dabrowski (SEAL)
Jaromir Dabrowski (SEAL)

X Bogumila Krzywdzinska (SEAL)
Bogumila Krzywdzinska (SEAL)

20054690

STATE OF ILLINOIS }
COUNTY OF Cook } SS.

I, Kathleen McKenna, a Notary Public in and for said county, in the State aforesaid, DO
HEREBY CERTIFY that Jaromir Dabrowski, Divorced and Not Remarried, and Bogumila Krzywdzinska,
Divorced and Not Remarried,

personally known to me to be the same person(s) whose name(s) ~~(is)~~ ~~(are)~~ subscribed to the foregoing instrument, appeared
before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as
their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver
of the right of homestead.

GIVEN under my hand and Notarial Seal, this 16th day of December, A. D. 19 89

Kathleen McKenna
Notary Public

My Commission Expires 9-12-90



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Box 330

MORTGAGE

Jaromir Dabrowski and
Bogumila Krzywdzinska

3898 N. Ruby

Schiller Park, Illinois 60176

TO

COMMUNITY SAVINGS BANK
4801 West Belmont Avenue
Chicago, Illinois 60641

Property of Cook County Clerk's Office

DEPT-01 RECORDING \$15.00
T#3333 TRAN 8109 02/01/90 14:10:00
#3933 # -90-054690
COOK COUNTY RECORDER

Loan No. 12196-1

90-054690

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