

This instrument was prepared by:

Marta B. Figueredo
Central Federal Savings and Loan
Association of Chicago
Belmont at Ashland
Chicago, Illinois 60657

Mortgage

(Individual Form)

Loan No. 11-506894-5

THE UNDERSIGNED,

VASILE MUNTEAN and ELITA MUNTEAN, His wife

of the city of Chicago, County of Cook, State of Illinois

14.00

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

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:

Lot 41 in Sub-Block 2 in Buechner's Subdivision of Block 1 in
Ogden and others Subdivision in Section 19, Township 40 North,
Range 14 East of the Third Principal Meridian (except the South
West 1/4 of the North East 1/4 and the South East 1/4 of the
North West 1/4 and the East 1/2 of the South East 1/4 thereof)
in Cook County, Illinois.

Commonly Known As: 3940 N. Marshfield Ave., Chicago, IL 60613
P/R/E/I #14-19-297-019-0000

Together with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon or placed thereon, including all apparatus, equipment,
fixtures or articles, whether in single unit or centrally controlled, used to supply heat, gas, air-conditioning, water, light, power, refrigeration, ventilation or
other services, and any other thing now or hereafter attached to, or on, or in, or under, or over, or in view of, or in any way connected with, the premises, including
screens, window shades, storm doors and windows, floor coverings, screen doors, in-a-door beds, swings, stoves and water heaters (all of which are intended to
be and are hereby 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 assigned, transferred and set over unto the Mortgagee, whether now due or hereafter to become
due as provided herein. The Mortgagee is hereby subrogated to the rights of all mortgagees, lienholders 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 rights 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 in the order of the Mortgagee bearing even date herewith in the principal sum of
ONE HUNDRED EIGHT THOUSAND SEVEN HUNDRED AND NO/100 Dollars

(\$ ****108,700.00****), which Note, together with interest thereon as therein provided, is payable in monthly installments of
ONE THOUSAND TWENTY-SIX AND 35/100 Dollars
which amount may change to reflect changes in the interest rate from time to time in
accordance with the Rider attached hereto and made a part hereof.
\$*1,026.35*, commencing the first (1st) day of APRIL, 1990
which payments are to be applied, first, to interest, and the balance to principal, until said loan is paid in full.

(2) any advances made by the Mortgagee to the Mortgagor, 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 Notes, in a sum in
excess of ***ONE HUNDRED EIGHT THOUSAND SEVEN HUNDRED & NO/100*** Dollars (\$***108,700.00****),
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 in said Note.

THE MORTGAGOR COVENANTS:

A. (1) To pay said indebtedness and the interest thereon as herein and in said note provided, or according to an agreement extending the time 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 ex-
tended against said property shall be conclusively deemed valid for the purpose of the covenants herein; (3) To keep the premises insured by 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 the end of the period of redemp-
tion, for the full insurable value thereof, in such companies, through such agents or brokers, and in such form 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 redemptioner,
or any grantee in a deed pursuant to foreclosure; and in case of loss under such policies, the Mortgagee is authorized to adjust, collect and compromise,
in its discretion, all claims thereunder and to execute and deliver on behalf of the Mortgagor all necessary deeds of loss, receipts, vouchers, releases and
acquittances required to be signed by the insurance companies, and the Mortgagor agrees to sign, upon demand, all receipts, vouchers and releases required
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) Imme-
diately after destruction or damage, to commence and promptly complete the rebuilding or reconstruction of buildings and improvements now or hereafter on
said premises, unless Mortgagee elects to apply on the indebtedness secured hereby the proceeds of any insurance covering such destruction or damage; (5) To
keep said premises in good condition and repair, without waste, and free from any mechanic's or other lien or claim of lien not expressly subordinated to the lien
hereof; (6) Not to make, 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; (7) To comply with all requirements of law with respect to mortgaged premises and the use hereof; (8) Not to make, suffer or permit, with-
out 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 of the improvements, apparatus, appurtenances, fixtures or equipment now or hereafter upon said property, (c) any purchase on con-
ditional 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 building 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 securing this indebtedness,
and other insurance required or accepted, I promise in pay to the Mortgagee, a pro rata portion of the current year taxes upon the disbursement of the loan and
to pay monthly to the Mortgagee, in addition to the above payments, a sum estimated to be equivalent to one-twelfth of such items, which payments may, at
the option of the Mortgagee, (a) be held by it and cumulated with other such funds or its own funds for the payment of such items; (b) be carried in a sav-
ings account and withdrawn by it to pay such items; or (c) be credited to the unpaid balance of said indebtedness as received, provided that the Mortgagee ad-
vances 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 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 inquiry.

C. This mortgage contract provides for additional advances which may be made at the option of the Mortgagee and secured by this mortgage, and it is
agreed 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 this contract as fully as if a new
such note and contract were executed and delivered. An Additional Advances Agreement may be given and accepted for such advances and provisions 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 as covenanted; that said Mortgagee
may also do any act it may deem necessary to protect the lien hereof; that Mortgagee with repay upon demand any moneys paid or disbursed by 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 addi-
tional indebtedness secured by this mortgage with the same priority as the original indebtedness 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 require into the
validity of any lien, encumbrance or claim in advancing moneys as above authorized, but nothing herein contained shall be construed as requiring the Mortgagee
to advance any moneys 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 if 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 the mortgage
contract;

Handwritten notes on the left margin: '2', '533062', '10/17/91'

Vertical stamp on the right margin: '20158828'

90158828

ADON COPY, ILLINOIS

Chicago, Illinois 60657

Baltimore At Ashland
1601 W. Belmont Ave.

ASSOCIATION OF CHICAGO
CENTRAL FEDERAL SAVINGS AND LOAN

OFFICIAL SEAL
H. REED HARRIS
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 12/4/93

MAIL TO:

Notary Public

GIVEN under my hand and Notarial Seal, this 2nd day of February, A.D. 19 90

appeared before me this day in person, and acknowledged that they agreed, sealed and delivered the said instrument

personally known to me to be the same persons whose names are subscribed to the foregoing instrument.

and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT

I, The Undersigned, a Notary Public in

STATE OF ILLINOIS

COUNTY OF COOK

day of February, A.D. 19 90

day of February, A.D. 19 90

IN WITNESS WHEREOF, this mortgage is executed, sealed and delivered this 24th

1. That upon the commencement of any mortgage...
2. That the mortgagee may employ counsel...
3. That the mortgagee shall have the right to...
4. That the mortgagee shall have the right to...
5. That the mortgagee shall have the right to...
6. That the mortgagee shall have the right to...
7. That the mortgagee shall have the right to...
8. That the mortgagee shall have the right to...
9. That the mortgagee shall have the right to...
10. That the mortgagee shall have the right to...

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ADDITIONAL RIDE RIDER TO MORTGAGE

9 0 1 5 8 3 2 3

This Rider is attached to and made a part of certain Mortgage dated February 24, 19 90, made by *****VASILE MUNTEAN and ELITA MUNTEAN, His wife*****

to CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO

LOAN NUMBER 11-506894-5

This Rider made this 24th day of February, 19 90 as an addition and modification to the Mortgage wherein

*****VASILE MUNTEAN and ELITA MUNTEAN, His wife*****

is designated as "Mortgagor" and CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO is designated as "Mortgagee".

1) Interest for each month shall be added to the unpaid principal balance on the first day of said month at *****ONE AND ONE-HALF***** percent (*****1.50%*****) above Central Federal Savings prime rate. All interest shall be computed using a 30 day month on the basis of a year consisting of 360 days. The Mortgagor hereby acknowledges that the prime rate referred to herein may, at any time during the term of the Note, be greater than the lowest interest rate charged by the Mortgagee to its most creditworthy customers at any such time. Notwithstanding that the Mortgagee may extend credit at interest rates lower than this prime rate to its most creditworthy customers, the Mortgagor agrees that this prime rate shall control the rate of interest to be paid hereunder:

2) While any principal hereunder remains unpaid, if the prime rate is increased or decreased from the present prime rate, which is *****TEN***** percent (*****10.00%*****) per annum, the interest rate payable hereunder shall be increased or decreased by an amount equal to the amount of such change in the prime rate, effective as of the first day of the month beginning on APRIL 1, 19 91, and on that day of the month every *****TWELVE***** (*****12*****) months thereafter until the loan is paid in full. Each date on which the interest rate could change is called a "Change Date". The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay in full the principal the Maker is expected to owe on the Change Date in substantially equal payments based upon the remaining amortization period of the loan. The result of this calculation will be the new amount of the monthly payment. The new interest rate will become effective on each Change Date. The Maker will pay the amount of the new monthly payment beginning on each Change Date until the amount of the monthly payment changes again.

3) In the event of any default in payment of any monthly instalment or default in the Mortgage securing the Note, the interest shall accrue on all the unpaid principal and interest at an annual rate of *****THREE***** (*****3.00%*****) above the prime rate until such default is cured.

4) THE ENTIRE UNPAID PRINCIPAL BALANCE AND ANY UNPAID ACCRUED INTEREST THEREON, IF NOT SOONER PAID, SHALL BE DUE AND PAYABLE IN FULL ON MARCH 1, 2000.

Nothing contained under this Rider shall be construed to provide for an increase in the length of the term of this Mortgage. Except as changed herein, all provisions of the Mortgage to which this Rider is affixed shall remain in full force and effect.

Vasile Muntean
Vasile Muntean

Elita Muntean
Elita Muntean

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Property of Cook County Clerk's Office