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[Space Above This Line For Reco	ording Data]	-
MORTGAGE	010035378	-
THIS MORTGAGE ("Security Instrument") is given on APRII The mortgagor is LUIS MUNOZ AND BRIDGET MUNOZ, HI	2 27 IS WIFE , 19	90
Borrower"). This Security Instrument is given to CITIBANK, F	FEDERAL SAVINGS BANK	
nder the laws of UNITED STATES OF AMERICA, and whose	, which is organized and	existing
1 SOUTH DEARBORN, CHICAGO, ILLINOIS 60603 Corrower owes Lender the principal sum of ONE HUNDRED THO	("L	ender").
lated the same date as this Security instrument ("Note"), which provide a dearlier, due and payable on MAX 1, 2020 epayment of the debt evidenced by the Note, with interest, and all rene of all other sums, with interest, advanced under paragraph 7 to protect performance of Borrower's covenants and agreements under this Security loes hereby mortgage, grant and convey to Lender the following descriptions.	des for monthly payments, with the full deby the full full full full full full full ful	ot, if not : (a) the payment d (c) the
PARCEL 1: THE SOUTH 20.0 FEET OF THE NOR 30.0 FEET OF THE EAST 45.55 FEET OF LOTS 17, 20 AND 21 (EXCEPT THE SOUTH 6.0 FEET THE EAST 13.0 FEET OF THE SOUTH 22.0 FEET THE EAST 13.0 FEET OF SAID LOTS 16 AND 10 VACATED SOUTH NORTON STREET, LYING WEST CLOTS ALL IN M. LAFIN'S SUBDIVISION OF BLOUGH SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION RANGE 14, EAST OF THE THIRD PRINCIPAL MEDILLINOIS. PARCEL 2: EASEMENTS APPURTENANT TO AND 10 AS SET FORTH AND DEFINED IN THE DECLARATIONS AS DOCUMENT NUMBER 23685725 AND CREATED NUMBER 27148215 FOR INGRESS AND EGRESS, ILLINOIS.	5, 6, 8, 9, 12, 13, 16, OF LOT 21 AND EXCEPT F OF LOT 13 AND EXCEPT 7' ALSO THE EAST 1/2 OF D' AND ADJOINING AFORESAID OCK 16 IN CANAL TRUSTEES' ION 17, TOWNSHIP 39 NORTH, RIDIAN, IN COOK COUNTY, FOR THE BEN'DIT OF PARCEL 1 ION OF EASEMENTS RECORDED BY DEED RECORDED AS DOCUMEN	F15.
which has the address of 908 SOUTH MAY (Street)	CHICAGO (City)	
llinois 60607 ("Property Address");	• •	
TOGETHER WITH all the improvements now or hereafter erected on the ents, royalties, mineral, oil and gas rights and profits, water rights and property. All replacements and additions shall also be covered by this Son this Security Instrument as the "Property."	stock and all fixtures now or hereafter a pa	irt of the
BORROWER COVENANTS that Borrower is lawfully seised of the grant and convey the Property and that the Property is unencumbered, e		

and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

variations by jurisdiction to constitute a uniform security instrument covering real property.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited

ILLINOIS - Single Family - FNMA/FHLMC UNIFORM INSTRUMENT

Form 3014 12/83

NONTHAILORY CONTRACTS. Bottower and Lender further covenant and agree as follows:

19, Acceleration; Remedies, Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable has provides otherwise). The notice shall specify; (a) the default; (b) the action required to cure the default; (c) 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, forcelosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borafter acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borafter acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borafter acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borafter acceleration.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows

- 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 the 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 Junds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to 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 exc.ed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrove, or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the screw items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon payment in 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 prior 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 Payments. 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 Not; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and ast, to principal due.
- 4. Charges; Liens. Borrower shall 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, I orrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amour is 3 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 Ir strument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable toder; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice mentioning 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 now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender equires 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 the Lender all receipts of policies 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 applied 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 paid 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 restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period 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 bankruptcy, 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

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against the sums secured by this Security Instrument.

- 3. Application of Payments. 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 shall 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 lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over 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.

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All insurance policies and renewals chall 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 the Lender all receipts of paid premiums and renewal notices. In the event of 'osc, 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 applied 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 paid 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 the property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period with Legin 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 the age 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 secure 1 by this Security Instrument immediately prior to the acquisition.

- 6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not desarov, demage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is care 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 bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender's nit on 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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as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs	144
changed. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective	· (
Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue un-	
attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument,	1
covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable	·
then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other	
or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower; (a) pays Lender all sums which	
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 reinstalement) before sale of the Property pursuant to any power of sale contained in this Security Instrument;	
18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Serurity Instrument discounting of the provided of any time raises to the conditions.	· ————————————————————————————————————
by this Security Instrument without further notice or demand on Borrower.	
Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted	·
less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security	
If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not	
Security Instrument.	
Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this	
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	
	4.*
16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of the Poperty or a Beneficial Interest in Borrower. If all or any part of the Poperty or a Beneficial Interest in Borrower. If all or any part of the Poperty or a Beneficial Interest in Borrower.	
without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.	
applicable law, such conflict shall not affect other provisions of this Security Instrument of active which can be given effects	
in which the Property is located. In the event that any provision or clause of this Security has ment of the Mote conflicts with	
ment shall be deemed to have been given to Borrower or Lender when given as a covided in this paragraph.	
	7
address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instru-	
it by first class mail unless applicable law requires use of another method in notice shall be given by first class mail to Lender's or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's	
14. Notices. Any notice to Borrower provided for in this Secticly Instrument shall be given by delivering it or by mailing it by first class applicable law grounds are not be applied by first class applicable law grounds are not be applied by first class and in the contract of the property of the prop	
exercises this option, Lender shall take the steps specified in the seco id paragraph of paragraph 17.	
payment in full of all sums secured by this Security Instrument Lad in we invoke any remedies permitted by paragraph 19. If Lender	
sion of the Note or this Security Instrument unenforceable west ting to its terms, Lender, at its option, may require immediate	-
13. Legislation Affecting Lender's Rights. If enactment of applicable laws has the effect of rendering any provi-	
under the Mole,	
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 reduct on will be treated as a partial prepayment without any prepayment charge	
to the permitted limit; and (b) any sums after ay collected from Borrower which exceeded permitted limits will be refunded to	
loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge	
and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the	
12. Loan Charges, If the loan se ared by this Security Instrument is subject to a law which sets maximum loan charges,	
tions with regard to the terms of the Security Instrument or the Note without that Borrower's consent.	
Instrument; and (c) agrees that ender and any other Borreyer-may agree to extend, modify, forbear or make any accommoda-	
the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security	
Borrower's covenza's and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Mote: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in	
Instrument shall bit of and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covene stee and automate that he joint and enemal Ann Borrower's covene stee and automate that he joint and enemal Ann Borrower's covene stee and automate that he joint and enemal Ann Borrower's covene stee and automate that he joint and enemal Ann Borrower's covene stee and automate that the provisions of the provisions of paragraph 17.	
11. Successors and Assigns Bound; Joint and Several Linbility; Co-signers. The covenants and agreements of this Security	
right or remoch.	
in int rest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any	
of the secured by this Security Instrument by reason of any demand made by the original Borrower's successors	
cam are proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization	
amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not be required to a speciate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to	
10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amount of the sums excursed by this Security Institute of December 1.	<u> </u>
the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.	
Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone	
secured by this Security Instrument, whether or not then due.	
Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums	
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,	
fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.	
multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the	
Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds	
whether or not then due, with any excess paid to Botrower. In the event of a partial taking of the Property, unless Borrower and	
In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument,	
nation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are neglecy assigned and shall be paid to Lender.	
9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in configuration with any concernation of the Property of for conveyance in lieu of condemnation.	
TOWER HOUSE AN ONE THING OF OF PHOTO TO AN INSPECTION SPECIFYING TERSOURDIE CRUSE IOF THE THE TANK TO THE	
8. Inspection, Lender on its agent may make reasonable entries upon and inspections or the Property, Lender shall give Bor-	
и ассоланисе with Borrower's and Lender's witten agreement or applicable taw.	
pay the premiums required to maintain the msurance in effect until such time as the requirement for the insurance terminates	
If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall	