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CLERK OF THE CIRCUIT COURT OF
ILLINOIS
JULY 1 1990
REGISTRATION NO. 131:6040675-703
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CLERK'S OFFICE, COOK COUNTY, ILLINOIS

(Space Above This Line For Recording Data)

State of Illinois

MORTGAGE

IHA Case No

131:6040675-703

THIS MORTGAGE ("Security Instrument") is made on **MAY 16**, 1990. The Mortgagor is **DONALD J. BUNNA AND TERESE F. L. BUNNA, HIS WIFE**

whose address is **403 CEDAR RIDGE LANE, RICHTON PARK, ILLINOIS 60471**, ("Borrower"). This Security Instrument is given to **THE HUNTINGTON MORTGAGE COMPANY, AN OHIO CORPORATION**

which is organized and existing under the laws of **THE STATE OF OHIO**, and whose address is **41 SOUTH HIGH STREET, COLUMBUS, OHIO 43287**

("Lender"). Borrower owes Lender the principal sum of **SIXTY TWO THOUSAND SIX HUNDRED FORTY THREE AND 00/100*******

Dollars (U.S. \$ 62643.00*****). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **JUNE 01, 2020**. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 6 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in:

COOK County, Illinois:
LOT 36 IN BLOCK 16 IN VILLAGE OF PARK FOREST 1ST ADDITION TO WESTWOOD BEING A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 26, LYING SOUTH OF THE COMMONWEALTH EDISON COMPANY RIGHT OF WAY (PUBLIC SERVICE COMPANY OF NORTHERN ILLINOIS) AND THE SOUTHEAST 1/4 OF THE NORTH EAST 1/4 OF SECTION 26, LYING SOUTH OF THE ELGIN, JOLIET AND EASTERN RAILROAD RIGHT OF WAY, ALSO PART OF SECTION 25, LYING SOUTH OF THE ELGIN, JOLIET AND EASTERN RAILROAD RIGHT OF WAY, ALL IN TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JULY 1, 1955 AS DOCUMENT NUMBER 16288372, IN COOK COUNTY, ILLINOIS.

P.U.N. 31-26-406-036 VOL. 180

which has the address of
Lender: **69466**

122 WILSON, PARK FOREST
(Street, City, ("Property Address"))

(Street, City,

FOR EITHER WITH or without improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rights, privileges, franchises, and all other rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All taxes, assessments and credits shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

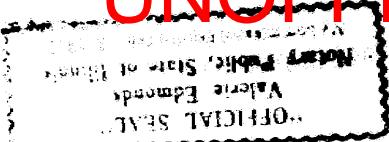
BORROWER ACKNOWLEDGES that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, and shall convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and covenants particularly the title to the Property against all claims and demands, subject to any encumbrances of record.

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. Monthly Payments of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, an installment of any (a) taxes and special assessments levied on the lessee against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required as set forth in paragraph 4.

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THE HUNTINGTON MORNING NEWS
15000 SOUTH CIRCLE ROAD, KELLOGG &
OAK FOREST, ILLINOIS 60459
TUE. NOV. 10, 1998, VOL. LXXVII, NO. 45

1998
NOVEMBER 10, 1998
SUNDAY

Given under my hand and sealed seal, the 10th day of November, 1998, this day and year, these and premises delivered unto the Secretary of State to be registered in the office of the Secretary of State, the said documents, copies and duplicates thereto attached, or incorporated therein, to be the same premises delivered unto the Secretary of State, for the same purpose as aforesaid.

JOANNA L. ROSEN, Clerk of Cook County, Illinois

THE SUNDAY EDITION

A Notary Public in and for said County and State do hereby certify

STATE OF ILLINOIS

COOK COUNTY

BELLWOOD
(Seal)

(Seal)

ANN M. PLESHELL
(Signature)

BELLWOOD
(Seal)

(Signature)

BY SIGNING BELOW, I warrant that each and every document contained in this instrument is my original handwriting and in my ledger.

I, ANN M. PLESHELL, Secretary of State, do hereby warrant and declare that the foregoing instrument, bearing date this 10th day of November, 1998, was duly signed and executed by the undersigned before me, in my presence, and that the signature on each part of the instrument is his or her true and genuine signature.

I further warrant and declare that the instrument is a true and correct copy of the original instrument, and is being furnished to you for your information and record. I further warrant and declare that the instrument is in all respects valid and binding between the parties thereto, notwithstanding any discrepancy between any signature on the instrument and any name appearing thereon.

In witness whereof, I have hereunto set my name and affixed my seal this 10th day of November, 1998.

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19. Warrant of Execution. I warrant that the foregoing instrument is true and correct in all material respects, and is given for the purpose for which it is given.

Without giving notice to the wronged party, the warrant may be issued for the arrest and imprisonment of the wrongdoer for the term of 12 months.

I further warrant that the instrument is a true and correct copy of the original instrument, and is being furnished to you for your information and record. I further warrant and declare that the instrument is in all respects valid and binding between the parties thereto, notwithstanding any discrepancy between any signature on the instrument and any name appearing thereon.

IN WITNESS WHEREOF, I have hereunto set my name and affixed my seal this 10th day of November, 1998.

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3. **Advances.** Lender may make advances to Borrower at any time in such amounts, or sets of individual amounts, as reasonably estimated by Lender, upon presentation of a written statement of not more than one-sixth of the estimated amounts. The total amount advanced, or any portion thereof, shall be deducted by Lender within a period ending one month before an item would otherwise become due, and applied to the items so advanced or to new pay items for, for, and ten before they become delinquent.

4. **Deficiency.** Advances made by Lender for Items (a), (b), and (c), together with the future monthly payments for which advances have been made, shall be paid by Borrower to Lender, except by more than one-sixth the estimated amount of the monthly payment, if such monthly payments under the Note are current, then Lender shall either retain the advances and other specified estimated amounts as credit for successive months of the estimated payments or subsequently charge them against the principal balance of the total amount advanced by Borrower, or step up the total estimated amount by the same amount. Notwithstanding the above, Lender may make additional payments to make up the deficiency and/or deficiency interest and/or interest due.

5. **Secured Credit.** Advances to be disbursed by Lender for the benefit of the Secretary of Housing and Urban Development or his or her designee ("Secretary") shall be disbursed and recorded as part of the monthly payment, unless terms indicate otherwise. If the monthly recording of advances is required, then the amount of such advances under a program which did not require advance prepayment, and/or for which no advance was made to the Secretary, may also include other than an installment of advance paid to the Secretary, in addition to the regular monthly payment to the Secretary, or for a monthly charge instead of a monthly advance, for which a regular monthly payment is due to the Secretary. Each monthly installment of the mortgage insurance premium will be paid by Borrower and the monthly advance of the monthly mortgage insurance premium will be paid by Lender one month in advance of the month in which such monthly mortgage insurance premium is due to the Secretary, or if this Security Instrument is held by the Secretary, one month in advance of the month in which such monthly mortgage insurance premium is due to the Secretary, or twelve of one-half percent of the outstanding principal balance of the loan.

6. **Refund.** Advances disbursed by Lender, other than those amounts set forth in Paragraph 3(a), (b), and (c), and any mortgage insurance premium advances, shall be disbursed directly to the Secretary, and Lender will promptly refund any excess funds disbursed to the Secretary by Lender to the extent disbursed by Lender. Borrower's account shall be debited to reflect any funds disbursed by Lender to the Secretary, and step up (Paragraph 3(c) and (d)).

3. APPROPRIATION OF PAYMENTS. All amounts set forth in Paragraph 1 and 2 shall be applied by Lender as follows:

(a) **Interest.** Monthly unpaid interest, and a minimum fee for advances by Lender to the Secretary or to the monthly charge by the Secretary for advances, shall be applied to the amount due for the periods that Lender requires.

(b) **Principals.** Monthly unpaid principal, and a minimum fee for advances by Lender to the Secretary or to the monthly charge by the Secretary for advances, shall be applied to the amount due for the periods that Lender requires.

7. **Revolving Credit.** Not applicable.

8. **Equitable Mortgagor.** Not applicable.

9. **Fire, Flood and Other Hazard Insurance.** Borrower shall insure all improvements on the Property, whether now in existence or hereinafter erected, against loss, damage, risks and contingencies, including fire, for which Lender requires insurance. The amount to be insured shall be determined by the amount due for the periods that Lender requires. Borrower shall also insure all personal property owned by Borrower now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All such coverages shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender, and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

10. **Losses.** If an event of loss occurs, Lender shall be given immediate notice by mail. Lender may make proof of loss if not made previously by disbursement of the amount reasonably conjectured as being authorized and directed to make payment for such loss, provided that such amount is not greater than the amount due for Lender's profit. All or any part of the insurance proceeds may be applied by Lender to the amount due for advances by Lender to the Secretary under the indebtedness under the Note and this Security Instrument, first to the monthly charge by the Secretary (Paragraph 3), and then to prepayment of principal, or (b) to the restoration and repair of the damaged property. Any amount paid by the proceeds to the principal shall not extend or postpone the due date of the principal, or, unless otherwise provided in Paragraph 2, or change the amount of such payments. Any excess insurance proceeds may be disbursed to Lender to offset the indebtedness under the Note and this Security Instrument shall be paid to the entity holding title thereto.

11. **Transfer of Title.** On the transfer of title to this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all rights, title and interests of Borrower in and to insurance policies in force shall pass to the purchaser.

12. **Preservation and Maintenance of the Property; Leaseholds.** Borrower shall not commit waste or destroy, damage or substantially alter any part of the Property, or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the property if the property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect the property, such as taking possession of property. If this Security Instrument is on a leasehold, Borrower shall comply with the lease agreement of record. If Borrower leases title to the Property, the leasehold and fee title shall not be merged unless a valid option for the transfer is available.

13. **Charges to Borrower and Protection of Lender's Rights in the Property.** Borrower shall pay all governmental or municipal charges, taxes and impositions that are not included in Paragraph 2. Borrower shall pay these obligations on time directly to the governmental offices that own the property. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's demand, Borrower shall promptly furnish to Lender receipts evidencing these payments.

14. **Borrower fails to make other payments or the payments required by Paragraph 2, or fails to perform any other covenants or obligations 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, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in Paragraph 2.**

15. **Any amounts disbursed by Lender under this Paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender, shall be immediately due and payable.**

16. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender, by the extent of the full amount of the indebtedness that remain unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in Paragraph 3, and then to prepayment of principal.

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15. **ASSIGNMENT OF KIWI** [REDACTED] is assigned to [REDACTED] for the sum of \$[REDACTED]. This assignment is effective as of [REDACTED].

16. **ASSIGNMENT OF KIWI** [REDACTED] is assigned to [REDACTED] for the sum of \$[REDACTED]. This assignment is effective as of [REDACTED].

17. **ASSIGNMENT OF KIWI** [REDACTED] is assigned to [REDACTED] for the sum of \$[REDACTED]. This assignment is effective as of [REDACTED].

18. **ASSIGNMENT OF KIWI** [REDACTED] is assigned to [REDACTED] for the sum of \$[REDACTED]. This assignment is effective as of [REDACTED].

19. **ASSIGNMENT OF KIWI** [REDACTED] is assigned to [REDACTED] for the sum of \$[REDACTED]. This assignment is effective as of [REDACTED].

20. **ASSIGNMENT OF KIWI** [REDACTED] is assigned to [REDACTED] for the sum of \$[REDACTED]. This assignment is effective as of [REDACTED].

21. **ASSIGNMENT OF KIWI** [REDACTED] is assigned to [REDACTED] for the sum of \$[REDACTED]. This assignment is effective as of [REDACTED].

22. **ASSIGNMENT OF KIWI** [REDACTED] is assigned to [REDACTED] for the sum of \$[REDACTED]. This assignment is effective as of [REDACTED].

23. **EXHIBITS TO UNOFFICIAL COPY** [REDACTED]

24. **EXHIBITS TO UNOFFICIAL COPY** [REDACTED]