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7-14-29 JUN 5  
**UNOFFICIAL COPY**  
**MORTGAGE**

13<sup>00</sup>

THIS INDENTURE WITNESSETH; That the undersigned

DANIEL P. O'SULLIVAN AND DIANE B. O'SULLIVAN, HIS WIFE AND  
SEAN P. O'SULLIVAN, A BACHELOR

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

**DAMEN SAVINGS AND LOAN ASSOCIATION**

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

Lot 228 in Fowler's Resubdivision of part of the South Side Homestead Association Addition in Section 9, Township 38 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

637 West 48th Place, Chicago Illinois 60609  
Permanent Index # 20-09-108-015

"This mortgage hereby incorporates the Affidavit of Occupancy dated June 1, 1990."

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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 conditioning, 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, window shades, storm doors and windows, floor coverings, screen doors, venetian blinds, in-door 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 Mortgagor.

TO HAVE AND TO HOLD all of said property unto said Mortgagor forever, for the uses herein set forth, free from all rights and benefits under the Homestead 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 Mortgagor evidenced by a note made by the Mortgagor in favor of the Mortgagor, bearing even date herewith in the sum of TWENTY ONE THOUSAND FIVE HUNDRED AND NO/100---- Dollars (\$ 21,500.00), which note, together with interest thereon as provided by said note, is payable in monthly installments of ----- DOLLARS (\$ 224.52 or more

TWO HUNDRED TWENTY FOUR AND 52/100 OR MORE----- DOLLARS (\$ 224.52 or more

1st August 1, 1990)

on the day of each month, commencing with until the entire sum is paid.

It is further agreed and understood by and between the parties hereto that should the above described real estate, at any time hereafter, be sold or title thereto transferred by deed of conveyance or by operation of law, then the amount of principal balance then remaining due secured by this mortgage shall become immediately due and payable at any time hereafter at the option of the owner or holder of this mortgage. Acceptance of any monthly installment payments on account of said obligation by the owner or holder of this mortgage shall not, in any way, constitute a waiver by the owner or holder of this option to accelerate the payment of the entire obligation secured by this mortgage.

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 future advances as hereinabove provided and to secure the performance of the Mortgagor's covenants herein contained.

**A. THE MORTGAGOR COVENANTS:**

(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 heretofore due, (the monthly payments provided by said note in anticipation of such taxes and charges to be applied thereto), and to furnish the Mortgagor, upon request, with the original or duplicate receipts therefor.

(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 hazards not now contemplated, as the Mortgagor may reasonably require to be insured against, under policies providing for payment by the insurance companies of monies 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 Mortgagor. Such insurance policies, including additional and renewal policies, shall be delivered to and kept by the Mortgagor and shall contain a clause satisfactory to the Mortgagor making them payable to the Mortgagor as its interest may appear.

(3) To promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or destroyed; to keep said premises in good condition and repair, and free from any mechanic's or other lien or claim of lien not expressly subordinated to the lien hereof; 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; to comply with all requirements of law with respect to the mortgaged premises and the use thereof;

(4) That if the Mortgagor 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 Mortgagor assignee thereunder, the Mortgagor may pay the premiums for such insurance and add said 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.

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**UNOFFICIAL COPY**

Loan No. DR 8825-3

## MORTGAGE

DANIEL P. O'SULLIVAN AND

**P**EAN B. O'SULLIVAN, A BACHELOR

DAMEN SAVINGS AND LOAN  
ASSOCIATION

DAMEN SAVINGS and LOAN ASSOCIATION  
5100 South Damen Avenue  
Chicago, Illinois 60609

## **DAMEN SAVINGS and LOAN ASSOCIATION**

100 South Damen Avenue

**Chicago, Illinois 80809**

Bx 339

Damen Savings and Loan Association  
5100 South Damen Avenue, Chicago, IL

This instrument was prepared by Lautra Göttsche

Armenia

I, Kenneth D. Vanek DO HEREBY CERTIFY that I am a Notary Public in and for said county, in the State aforesaid and have this day witnessed the signatures of the parties hereto, and that they are in form and substance in accordance with the laws of the State of Minnesota.

1. Kenneth D. Vanek      2. Netary P. O'Sullivan and Diane B. O'Sullivan, his wife do hereby certify that Daniel P. O'Sullivan and Diane B. O'Sullivan, his wife

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DPO *John G. O'Neil* SEAI DBO  
Date of June 1990 A.S. 19  
(SEAL)

IN WITNESS WHEREOF, the undersigned, the hereinunto set their hands and seals this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_.

(2) That it is the intent hereof to secure payment of said note whether the entire amount shall have been advanced to the Manger or at a later date, or during the period in part and further that the Manger made at a later date, which advances shall have been repaid in part and further than the principal sum of the note plus any amount due thereon under the terms of this mortgage for the purpose of protecting the security and for the purpose of paying premium under Section A(6).

such as our nation's first personal liability insurance products to do better underwriting standards and more stringent underwriting guidelines.

Validity of any bill, notwithstanding any provision contained in it, may be questioned by any member of either house at any time before the same is passed, and if the question is sustained, the bill shall be referred to a committee, which shall be appointed by the speaker or president pro tempore, and if the committee report is favorable, the bill shall be referred to the house of representatives.

underbidder's bid is not otherwise valid, that it shall not be delivered to the bidder whose bid is accepted.

messages together with intercessions between them which is then passed on to the next intercessor in the chain. This becomes so much additional time and effort for the whole process.

every church or institution that has the means to do so, and every person who has the means to do so, is invited to present the sum desired.

MANAGEMENT COMMUNICATIONS

**MORTGAGEE ELLIOTHEE COVENANTS:**

**b. MORTGAGE FURTHER COVENANTS:**