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COOK COUNTY, ILLINOIS
FILED FOR RECORD

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[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 19,
1990. The mortgagor is TIMOTHY P. SURANE AND SUSAN N. SURANE, HIS WIFE,
("Borrower"). This Security Instrument is given to A. J. SMITH FEDERAL SAVINGS BANK, which is organized and existing
under the laws of UNITED STATES OF AMERICA, and whose address is 14757 South Cicero Avenue — Midlothian, Illinois 60445. ("Lender").
Borrower owes Lender the principal sum of TWENTY THREE THOUSAND AND NO/100
Dollars (U.S. \$23,000.00). 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 JULY 19, 1999. 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 7 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 13 in Timbers Edge IID, being a subdivision of part of the Northeast 1/4 of
Section 34, Township 36 North, Range 12, East of the Third Principal Meridian,
in Cook County, Illinois.

P.I.N.#: 27-34-215-014

THIS IS A JUNIOR MORTGAGE TO THE MORTGAGE RECORDED 11-01-88 AS DOC # 88502303

which has the address of 8943 W. Linden, Tinley Park,
[Street] [City]
Illinois 60477, (Property Address),
[Zip Code]

90353805

15-00

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights,
appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or
hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the
foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to
mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record.
Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any
encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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My Communion Offering \$23
Nancy Public, State of Illinois
Lisa A. Bemmer

Northern Purple
(SEAL)

• 10 •

... by the
King

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Witness my hand and official seal this 19th day of November 1974

(he, she, they)

.....executed said instrument for the purposes and uses herein set forth.

THE UNDERSIGNED, JAMES P. SURNANE, AND SUSAN N. SURNANE, a Notary Public in and for said county and state, do hereby certify that before me and is (are) known to me to be the person(s) who, being informed of the contents of the foregoing instrument, have executed same, and acknowledge said instrument to be

COUNTY OF COOK
STATS OF ILLINOIS

LOAN # 020785816-8

BOX 168

A. J. SMITH FEDERAL SAVINGS BANK
14757 South Cicero Avenue
MIDWESTERN, Illinois 60445

J. SMITH FEDERAL
MAIL TO:

[Species Below This Line For Management Purposes]

BY SIGNING BELOW, I AUTHORIZE ACCENTS AND AGREES TO THE TERMS AND CONDITIONS CONTAINED IN THIS SECURITY INSTRUMENT AND IN ANY OTHER(S) EXECUTED BY BORROWER AND RECORDED WITH IT.

2-4 Family Rider Condormium Rider Payment Rider
 Graduate/Payee Rider Planned Unit Development Rider Other(s) [Specify]

22. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.
23. Right of Security Instrument. If one or more riders are executed by Borrower and recorded together with
this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and
supplement this instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and
supplement this instrument. The covenants and agreements of each such rider shall be a part of this Security
Instrument.

19. Acceleration of Remedies. Lender shall give notice to Borrower prior to acceleration following Default or any CoDefault or Agreemeant in this Security Instrument (but not prior to acceleration under Paragraphs 13 and 14 unless applicable law provides otherwise). The notice shall specify: (a) the date required to cure the action required to cure 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, foreclose by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to refuse acceleration and the right to assert in the foreclosure that the non-existence of a default or any deficiency does not limit the remedies, fees and costs of title evidence.

NON-LINTERFORM COVENANTS. Bottower and Lemder further covenant and agree as follows:

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If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. 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 lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

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, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

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 such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any loans already collected from Borrower which exceeded permitted limits will be refunded to 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 reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is 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 Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement 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 reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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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 reducing payment.

7. Protection of Lenders' Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or if there is a legal proceeding that may significantly affect Lenders' rights in the Property (such as a proceeding in bankruptcy, probate, or condemnation) or to enforce laws or regulations), then Lender's may do whatever is necessary to protect the value of the Property and Lender's interest in the instrument under this Paragraph 7, Lender does not have to do so.

Instrumentum immemorietur priori ut sit ad acquisitionem.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to Principles 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 under paragraph 19 the Property is required by Lender. Borrower's right to any insurance policies and other payments, if from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this instrument prior to the acquisition.

The top priority for us is to keep our users safe, which is why we've implemented strict moderation measures to prevent any potential misuse of our platform.

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 premiums and renewals until payment in full is made by Borrower. All receivables of paid premiums and renewals. In the event of loss, Borrower shall promptly give notice to Lender and render him a proof of loss if not made promptly by Borrower.

5. Hazard Insurance. Borrower shall keep the insurance coverage or hereafter effected on the Property insured against loss by fire, hazards included within the term "extreme hazards" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires insurance. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonable or unduly restrictive.

Borrower shall promptly disclose to the payee of the obligation, any lien which has priority over this security instrument unless Borrower: (a) consents in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; or (b) consents in good faith the lien, or deems 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 the lien, or (c) secures from the holder of the lien an agreement substantially similar to this instrument to this instrument, if Lender determines that any part of the notice of non-payment is subject to a lien which may attach prior to or more than forty days of the return date.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note, to late charges due under the Note, to interest due, and to principal due

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 required by Lender, any Funds held by Lender shall be held by Lender at the time of application as a credit against the sums secured by this Security Instrument.

amount necessary to make up the deficiency in one or more payments as required by Lender.

If the amount of the escrow items held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be paid by the Borrower prior to the date of the first payment of principal.

on-cash basis, or (b) yearly tax-exempt instruments which may attain priority over this Security Instrument; (c) yearly leasehold payements or grants on the ground rents on the Property, if any; (d) yearly leasehold payements or grants on the instruments which may attain priority over this Security Instrument; and (e) yearly leasehold payements or grants on the instruments which may attain priority over this Security Instrument.

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, a sum, Borrowser shall pay

to Lender for the debt mentioned above due under the Note is paid in full, a sum, Borrowser shall pay

UNIQUE MARKETING CONCEPTS, **BOTTLENECKS AND LEADERSHIP**; **PREDICTIVE AND DESCRIPTIVE CHARTS**; **POWERFUL SHALL PROMPTLY PAY WHEN DUE**