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(Space Above This Line For Recording Date) _

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on OCTOBER 1.

19 91 The mortgagor is ENCARNACION ALDACO and MARIA ALDACO, his wife

("Borrower"). This "comity Instrument is given to GEORGE COLUCCI and NANCY COLUCCI

1845 N. 78th Cour! Elmwood Park, Illinois 60635

Borrower owes Lender the prince I sum of Fifty-Five Thousand ------ ("Lender"),

Dr Lars (U.S. \$ 55,000.00). 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 October 1st, 2001 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 sun's, 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 no tange, grant and convey to Lender the following described property:

LOT 87 (except that part of said 10t taken for widening North Ashland Avenue) IN BLOCK 12 IN CANAL TRUSTEE'S SUDIVISION OF THE WEST 1/2 OF SECTION 5, TOWNSHIP 39 NORTH, RANGE 1/2 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY ILLINOIS.

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. T+6666 TRAN 6762 10/15/91 14:58:00 - +7948 + *-91-537502 COOK COUNTY RECORDER

T#6666 TRAN 6762 10/15/91 14:56:00

COOK TOURTY RECORDER

, and whose address is

.... 17-05-115-028

JZw Codel

IN # 17 03 113-020

ADDRESS: 1239 N. Ashland . e ue, Chicago, Illinois

INSTRUMENT PREPARED BY: Wm G. Phillips, 7234 W. North Ave. (1) mwood Pk, Ill 60635

which has the address of

1239 N.Ashland, Cook

[Suept]

Chicago

Illinois

located in

("Property Address");

91537502

TOCKTHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appartenances, 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 COVERANTS 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, Horrower 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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United Covers, its. Portwer and I ender cover at that have as followers and property of the Payment of Principal and Sourcest; Preparatest and 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-twelfile 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 may not charge for nothing and applying the runds, analyzing the account or vertiying the escrow nems, 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 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 Horrower any interest or earnings on the Funds, Lender shall give to Horrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by

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 exceed the amount required to pay the escrow items when due, the excess shall be, at Horrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds If the amount of the Fig.a. held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any

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

Upon paymen in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lanter. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior of the sale of the Property or its acquisition by Lender, my Funds held by Lender at the time of application as a credit regainst the sums secured by this Security Instrument.

3. Application of Propents. Unless applicable law provides otherwise, all payments received by Lender under

3. Application of Physicals. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be approved first, to fate charges due under the Note; third, to amounts payable anter paragraph 2; fourth, to interest due; and fast, to principal due.

4. Charges; Liens. Bou over shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain pracrity 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 may them on time directly to the person awed payment. Borrower shall promptly furnish to Lender uff notices of amounts to be paid under this paragraph. If Borrow emakes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments,

Borrower shall promptly discharge any new which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation are need by the lien in a manner acceptable to Lender, (b) contests in good laith the lien by, or defends against enforcement of the tien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lieu or forfeiture of an part of the Property; or (c) secures from the holder of the lieu an agreement satisfactory to Lender subordinating the lieu to the Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain prior y over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or also one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard Insurance. Bottower shall keep the improvements now existing or bereafter erected on the Property insured against loss by fire, hazards included within the term "extenses coverage" and any other hazards for which Lender requires 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

unreasorably 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, domower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Burrowe, wall 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 sna? 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 process to remain or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 20-day period will begin when the notice is given.

Unless Lender and Dorrower 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; Lenscholds. 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 tien which has priority over this Security instrument, appearing in court, paying reasonable attorney's 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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If Lender required mortgage insurance as a condition of making the hom scenred 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 of

shall give Borrower notice at the time of or prior wan 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, and 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 Dorrower, 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. Rorrover Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of an orization 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 preduct the exercise of any right or remedy.

11. Successors and A signs Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall I not 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 Propert, under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument (b) is not personally obligated to pay 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 sec red 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 limit and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit and (b) any sums already collected from Borrower which exceeded permitted limits will be retunded to Borrower. Lender may choose to make this refund by reducing the principal dwed under the Note or by making a direct payment to Borrower at 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 concruent or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument are inforceable according to its terms, Lender, at its option, may require immediate payment in tall of all sams secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender's all 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 unsignates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower and reprovided 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 if this Security Instrument on 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 which 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 Collect Jacurity 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 tall of all sums secured by this Security Instrument, However, this option shall not be exercised by Lender if exercise is orthibited 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 reinstanement) 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 reinstancinent by itorrower, 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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8. GILIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this there, each person is fully and person ally ordinated to keep all of the promises made in this Note, including the promise to pay the sur adminit owes. Any person who is a guarantor Jurety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note stolder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owell under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due, "Notice of dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

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 exercise. We Lender if exercise is prohibited by federal law as of the date of this Security Instrument,

If Lend's 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 provide a period, 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 notic; a demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

SEE RIDER ATTACHED

Maria Aldaco State of Millands, County of Cook on T, the uncertified, a Notary Bullic in and for said County, in the State storesaid Go hereby certify that ENCARNACION ALDATO IMPRESS MARIN ALDACO personally known to me to be the same person whose name(s) subscribed to the foregoing instrument appeared before me thi CEAL day in person, and acknowledged that _h_ _ signed and delivered 重压杂席 the said instrument as free and voluntary act, for the uses and purposes therein set forth. 3 Given under my hand and official seal, this 1st day of October Commission Expir CEPICIAL DEA NORBERT H. ULASZEK NOTARY PUBLIC STATE OF ILLINOIS

carnacion Aldeco

MY COMMISSION EXP OCT 1.1994

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RIDER

THIS RIDER IS ATTACHED TO AND MADE AN INTEGRAL PART OF A MORTGAGE EXECUTED BY AND BETWEEN ENCARNACIONE ALDACO AND MARLE ALDACO, HIS WIFE, (referred to as "BORROWERS") GIVEN TO GEORGE COLUCCI AND NANCY COLUCCI (collectively referred to as "LENDERS"), witnesseth:

FOR VALUE RECIEVED THE PARTIES HEREBY AGREE THAT THE FOLLOWING TERMS, CONDITIONS AND COVENANTS SHALL BE FURTHER BINDING UPON THE PARTIES.

- R1) It is hereby expressly agreed by and between the parties that the provisions contained in this Rider shall be controlling, notwithstanding anything to the contrary otherwise set forth in the Articles of Agreement to which this Rider is attached.
- R21 NON-ASSIGNMENT OF RENTS: It is expressly understood and agreed that Mortgagor will not assign the whole or any part of the rents, revenues, income, receipts, issues or profits arising from the previses without the written consent of Mortgagee and any assignment thereof shall be null and void; that said rents, revenues, income, receipts, issues or profits, in the event of any default by the Mortgagor in the performance of any of the terms, covenants are provisions of this total agreement, are hereby assigned to Mortgagees; and that upon notice and demand, Mortgagors will transfer and assign to Mortgagees, in a form satisfactory to the Mortgagees, Mortgagors interest, in any Lease now or hereafter affecting the whole or any part of the premises.
- R3) LEASE AGREEMENTS: Mortgagor agree that they may not issue any Lease for the premises which exceeds one (1) year, to any tenant, without the express written consent of Mortgages herein. It is further understood and agreed that Mortgagor may not issue any Lease wherein the monthly rental is less than the reasonable customary rental charged for a unit and space of comparable size and quality. All Leases provided to tenants by Mortgagor's herein, must contain a provision which informs such prospective tenants of the fact that in the event tenants receive an assignment of rents from Mortgagee herein, that tenants are to acknowledge such assignment and pay 11 rents to the assignee thereof upon service of such assignment upon such tenant.
- R4) Any failure by the Mortgagees herein to insist upon the strict performance by the Mortgagor of any of the terms and provisions of the agreement shall not be deemed to be a waiver of any of the terms and provisions thereof, and Mortgagees, notwithstanding any such failure, shall have the right thereafter to insist upon the strict performance by the Mortgagor of any and all of terms and provisions of this agreement to be performed by them.
- R5) BUSINESS LOAN: Mortgagor hereby represent and warrant that these Articles of Agreement for Deed is in the nature of a business loan, and is used for the purposes specified in Paragraph 6404-1 (c) of Chpt.17 of the Illinois Revised Statutes, and that the principal obligations secured hereby constitute a business loan which comes within the provisions of said paragraph.
- R6) TAX & INSURANCE PREMIUM ESCROW: Mortgagor will deposit with Mortgagee on the initial closing date, an amount equal to the accrued general tax liability of the premises, based on 100% of the most recently ascertainable taxes or such lesser amount as mortgagee requires, and an amount equal to the earned insurance premium through said date for the insurance coverage required to be maintained hereunder, or such lesser amount as Mortgagees may require. Mortgagor shall also deposit with Mortgagee on the first day of the first month following the month in which the initial closing date occurs and on the first day of each succeeding month

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thereafter until the purchase orice is fully paid, an amount equal to the sum of one twelfth (1/12) of the Mortgagee's reasonable estimate of the annual amount of the next to be issued real estate tax bills and one twelfth (1/12) of one hundred ten percent (110%) of the Mortgagee's reasonable estimate of the annual insurance premiums next due for all of the insurance coverage required to be maintained hereunder. Mortgagee retains the right from time to time to estimate and reestimate the amount of tax bills and insurance premiums subsequently to become due and to require Mortgagor on demand to make an immediate deposit the estimated or actual accrued and unpaid tax and/or insurance premium liability in excess of the balance on hand therefore held by Mortgagees. Mortgagees shall not be obligated to pay interest on any such sums so held on account of taxes or insurance premiums. All amounts paid pursuant to the provisions of this paragraph are hereby pledged as additional security for the indebtedness secured hereby. In the event of a default hereby or under the terms of the Articles of Agreement to which this Rider is attached, Mortgagee may, at their option and without being required so to do, apply any such funds to the Mortgagor's obligations hereunder or under this entire Agreement in such order and manner as the Mortgagee may elect. When the indebtedness accured hereby has been fully paid and all obligations of the Mortgagor to the Mortgagee have been fully performed, all funds paid pursuant to this provision which have not been previousl; expended for the purposes herein allowed shall be returned to the Mortgagor or the then owner of the premises, without interest. This provision does not replace paragraph 18 of the contract, but merely is supplemental thereto.

- R7) COPIES OF LEASES AND FINANCIAL STATEMENT: Mortgagor covenant and agree to furnish to Mortgagee, within ten (10) days of demand by Mortgagee, copies of all existing Leases, together with a statement of income and expenses of the premises, with a statement from Mortgagor that such production is true and correct. Any rent roll required to be furnished to Mortgagees shall contain the lease date, carriation date, building and unit number, amount of rent, amount of security deposit, and such other relevant information as Mortgage may require.
- R8) TENANT SECURITY DEPOSITS: Morcg: gor covenant and agree to make prompt payment of any amount of security deposit for which Mortgagor have receive credit from Mortgagee, as the tenants of the predicts become entitled thereto, and hereby agree to indemnify and hold Mortgagee harmless against any claim or liability therefore made by any such tenants.
- That attached hereto and made an integra? part of this mortgage is the amortization schedule which reflects a breakdown of the principal and interest payments to be paid by Mictgagors.

DATED THIS ___ DAY OF xkxk. October, 1991

ENCARNACION ALDACO (LICARO)

MARTE ALDACO

M

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91 537 502