

UNOFFICIAL COPY

9 1 5 9 1 9 0 9

PT-1-09-187

91595909

DEFT-01 RECORDING \$18.00
142222 TRAN 1842 11/13/91 11:23:00
40677 : EX - 91-595909
COOK COUNTY RECORDER

[Space Above This Line For Recording Data]

011898003

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on NOVEMBER 8, 1991 by the mortgagor is GREGORY K. HALOCZAK AND ANNE M. HALOCZAK, HIS WIFE

("Borrower"). This Security Instrument is given to St. Paul Federal Bank for Savings

which is organized and existing under the laws of United States of America, and whose address is 5700 W. ROELOF Ave., Chicago, Illinois 60635

("Lender"). Borrower owes Lender the principal sum of EIGHTY FIVE THOUSAND AND NO /100- Dollars (U.S. \$ 85,000.00). 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 DECEMBER 1, 2021. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (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 8 IN BLOCK 24 IN HOFFMAN ESTATES NUMBER 2, BEING A SUBDIVISION OF THAT PART LYING SOUTH OF HIGGINS ROAD (AS THAT ROAD EXISTED ON AUGUST 30, 1926) OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND THE NORTHEAST 1/4 OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN AND THE NORTH 1/2 OF THE SOUTHEAST 1/4 OF SAID SECTION 15, IN COOK COUNTY, ILLINOIS.

PIN. #07-14-304-015-0000

91595909

which has the address of 690 ALHAMBRA LANE, HOFFMAN ESTATES, ILLINOIS

Illinois 60194 ("Property Address").

91595909

ILLINOIS--Single Family--Fannie Mae Freddie Mac UNIFORM INSTRUMENT

Form 2014 9-90 space for stamp

Gt ak

2395 SEP 91

18 BX 283

UNOFFICIAL COPY

16035662

Form 3014 990 - Page 2 of 6 pages

However, if the pumpage charges are set above the pumpage rates, the pumpage rates will be exceeded and the pumpage rates will be exceeded unless the pumpage rates are set below the pumpage rates.

4. **Chemical fibers.** Polyester, a cellulose fiber, and polyamide, a synthetic fiber, are the most common synthetic fibers used in apparel. Polyester is a thermoplastic polymer made from ethylene glycol and terephthalic acid. It has a high melting point, is strong, and is resistant to heat, light, and chemicals. Polyester is often used in outerwear, sportswear, and casual wear. Polyamide, also known as nylon, is a synthetic fiber made from a diamine and a dicarboxylic acid. It is strong, elastic, and durable. Nylon is often used in hosiery, lingerie, and sportswear.

Appellation of Protected Designation of Origin (PDO) is a European quality label for food products.

Thus, the present study is the first to compare the performance of different methods for estimating the parameters of complex spatio-temporal models.

...and the *Cooper* should make up the difference.

County Clerk

7. Funds for taxes and insurance. Before you buy a boat, you will need to know how much money you will have to spend for taxes and insurance. These expenses will add up to a considerable amount of money over time.

1. Preparation of Bimodified and Interfered Preparation and Late Changes.

Ходид проявлено погані відносини з місцевими жителями, але не зроблено жодного відповідального висновку

the first time in the history of the country. The report's authors say that the combination of factors is unique to Mexico.

The following table shows the number of people who have been employed by the various publishing houses in the United States during the past year.

UNOFFICIAL COPY

9 1 1 2 9 0 9

5. Hazard in Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property in a condition free from hazard and free from the time of deposit of earnest money and any other hazard, including flood, fire, or other damage, for which Lender may require insurance. This insurance shall be maintained in the amount and for the period that Lender requires. The premium on any insurance shall be borne by Borrower, subject to Lender's approval, which may not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, pay premiums for Lender's right in the Property in accordance with paragraph 7.

No notice or payment in full or partial shall be due except by Lender and shall include a true and certain monetary value. Lender's right to deduct the principal and interest due if Lender requires. Borrower shall promptly pay to Lender all amounts unpaid and all other amounts due to Lender at the time of loss. Borrower shall give prompt notice to the amount and Lender of any loss and shall pay off such loss if not made promptly by Borrower.

As a result, the court held that the application of procedure to principal shall not extend to people who are not party to the principal contract, but change the amount of the payment. But in this case, the principal agreed to transfer Borrower's right to accept an encumbrance and procedure resulting from it to the third party, so the court accepted the application of the principal's right to require the same.

7. Protection of Lender's Rights in the Property. It shall be the obligation of the Lender to take all such actions as may be necessary or desirable in the opinion of the Lender to protect the interest of the Lender in the Property, including, without limitation, the following:

At maturity, the principal amount will be converted into debt at Bette's rate of three percent interest per annum. The interest payment on the amount shall be added onto the principal amount. No compound interest will be applied upon each forty bender to Bette's rate of payment.

8. Mortgage Insurance. If Lender agrees to accept a claim or a condition of making the loan, and if the Security Instrument does not make the payment of premium to maintain the mortgage insurance under Part I-B for any reason, the monthly amount due on the unpaid Part I-B Premium by Borrower to Lender will help pay the premium required to obtain a monthly equivalent to the mortgage insurance premium. The Lender will substantially reduce its premium due to the monthly amount due plus interest thereon at an annual rate of 12% (or 18% if the premium is increased by more than 10%). If the monthly amount due plus interest thereon at an annual rate of 12% (or 18% if the premium is increased by more than 10%) is not available, Borrower will pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapses or ceases to be in effect. Lender will accept, use and retain these payments as a loss reserve in the

UNOFFICIAL COPY

FORM 3014 9-90
44

1600000

18. **Convening Law: Availability.** This Security Instrument shall be governed by the law of the State in which the instrument was signed. To this end the provisions of this Security Instrument and the Note are to be construed according to the common law of the State in which the instrument was signed.

III. WORKS. A work of fiction, a poem, or a drama, or a collection of such works, shall be deemed as deliverable if it is delivered to the author by the author's publisher, agent, or editor.

As long as there is a difference between the two sides, there will be a struggle for power.

FIGURE 1 Average building form and spatial distribution characteristics of buildings in the study area.

11. **Debtors.** Not responsible for debts of the family. Sons and daughters share equally in debts.

Spurred by the pressure of the new situation, the government has decided to take steps to meet the emergency.

to avoid, that kind of a situation, so I would like to see that happen.

Office

Все эти факторы, включая генетическую предрасположенность, являются важными для понимания причин возникновения рака молочной железы.

As a result, the first step in the development of a new product is to identify the needs of the target market.

UNOFFICIAL COPY

9/13/2019 0909

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 such exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises the 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 the Security Instrument stayed, pending, at any time prior to the earlier of (a) 5 days or such other period as applicable, the day immediately preceding the date of sale of the Property pursuant to any power of sale contained in this Security Instrument or (b) the entry of a judgment after entry of the Security Instrument. These conditions are that Borrower will pay Lender all amounts which then would be due under this Security Instrument and the Note, and no acceleration had occurred; because of any default of any other covenants or agreements, to pay all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, and to take such action as Lender may reasonably request to ensure that the lien of the Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the amounts secured by the Security Instrument shall continue unbroken. Upon such payment by Borrower, the Lender's right to accelerate and/or foreclose shall be terminated. The following shall occur if a default has occurred:

19. Sale of Note; Change of Loan Service. The Note or a partial interest in the Note, together with the Security Instrument, may be sold, sold or mortgaged, without prior notice to Borrower. A sale may result in a change in the entity known as the "Lender's Servicer" that makes monthly payments due under the Note and the Security Instrument. There also may be one or more changes of the Loan Service, if consolidated for a sale of the Note. If there is a change of the Loan Service, Borrower will be given written notice of the change in accordance with paragraph 1 above and applicable law. The notice will state the name and address of the new Lender's service and the address to which payment should be made. The notice will also contain other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substance on or in the Property. Borrower shall not do or allow anyone else to do, anything affecting the Property that would violate environmental law. The preceding sentence shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate for normal maintenance and to maintenance of the Property.

Borrower shall promptly advise Lender of any notice of, or investigation, claim, or private party involving the Property and any Hazardous Substance or Environmental Law or Rule. Borrower has actual knowledge. If Borrower learns of or is notified by any governmental or regulatory authority of the existence or potential violation of any Hazardous Substance affecting the Property, Borrower shall promptly advise Lender of such violation in accordance with Environmental Law.

As used in this paragraph, "Hazardous Substance" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances, including Ethylene, other flammable or toxic petroleum products, toxic products, and health hazards, including asbestos, containing asbestos, or formaldehyde and radioactive materials. As more as the parties shall determine, in accordance with federal laws and law of the jurisdiction where the Property is located, shall be subject to environmental protection.

Notwithstanding the above, Borrower and Lender further covenant and agree as follows:

21. 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 paragraph 17 unless applicable law provides otherwise). The notice shall specify (a) the default; (b) the action required to cure the default or a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (c) 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, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

Form 3014.9.90

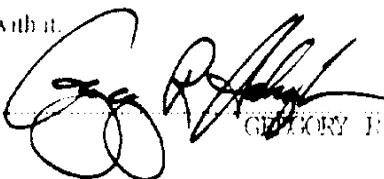
B. M.

UNOFFICIAL COPY

24. Riders to this 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 the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable boxes]

- Adjustable Rate Rider Condominium Rider 1-4 Family Rider
 Graduated Payment Rider Planned Unit Development Rider Biweekly Payment Rider
 Balloon Rider Rate Improvement Rider Second Home Rider
 Others) [specify] **LOAN RIDER**

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.


GREGORY R. HALUCZAK (Seal)
Borrower

Social Security Number **345-40-1031**


ANNE M. HALUCZAK (Seal)
Borrower

Social Security Number **343-48-5654**

[Space Below This Line For Acknowledgment]

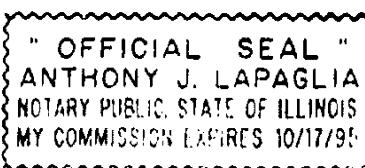
STATE OF ILLINOIS, **COOK** County ss.

I, **ANTHONY J. LAPAGLIA**, a Notary Public in and for said county and state, certify that **GREGORY R. HALUCZAK AND ANNE M. HALUCZAK HIS WIFE**,

personally known to me to be the same persons whose name(s) **ANTHONY J. LAPAGLIA** are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that **THEIR** **345-40-1031** signed and delivered the instrument as **THEIR** **343-48-5654** free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this

8th day of **NOVEMBER**, 1991


Notary Public

My Commission expires:

" OFFICIAL SEAL "
ANTHONY J. LAPAGLIA
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10/17/91

RAYMOND F. SEIFFERT
ST. PAUL FEDERAL BANK FOR SAVINGS
6700 W NORTH AV
CHICAGO, IL 60635

UNOFFICIAL COPY
LOAN RIDER

PT 1-09-187

LOAN NO 011898003
DATE NOVEMBER 8, 1991

THIS RIDER is incorporated into a certain Security Instrument dated of even date herewith given by the undersigned (the "Borrower") to St. Paul Federal Bank For Savings (the "Lender") to secure a mortgage indebtedness: said Security Instrument encumbers real property commonly described as

690 ALIHAMRA LANE, KOPFMAN ESTATES IL 60194

(PROPERTY ADDRESS)

- 1.) Borrower and Lender agree that notwithstanding anything contained in Uniform Covenant 21 of the Security Instrument, Lender is hereby authorized to charge a reasonable fee for the preparation and delivery of a release deed
- 2.) Borrower and Lender agree that if the Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation buy all or some of the Lender's rights under the Security Instrument, this Rider will no longer have any force or effect

IN WITNESS WHEREOF, BORROWER has executed this RIDER

GREGORY R. HALUCZAK

Borrower

ANNE M. HALUCZAK

Borrower

91585309