This instrument was prepared by: O WEIGEL DRIVE ADMINISTER ALLEGIA WEIGHT TRIVE ELMHDRET, IL 60126 (Address) Dun 8635 The state of the 6.001.80 MORTGAGE 412222 LI IF CHECKED, THIS MORIGAGE SECURES FUTURE ADVANCES THIS MORIGAGE is made this 18th day of NOVEMBER 19 91
between the Mortgagor, For E. WHITE A/F, A BOY ELLIOT WHITE AND KAREN J. WHITE,
HIT WIFE, IN JOINT! (herem "Borrower"), and the Mortgagee,
HOUSEHOLD BARK, F.S.B., a corporation organized and CASSING under the laws of UNITED STATES, whose address is BEOMBVIEW, IL 60153 2223 POOSEVELT ROAD: ...(herein "Lender"). The following paragraph preceded by a checked box is applicable: KI WHEREAS, Borrower is indebted to Fender in the principal sum of U.S. \$ 37,699.89 under the principal sum of Exercises and renewals thereof therein "Note", providing for mouthly installments of principal and interest at the rate synchrolic distribution of the contract of the principal and other charges payable at I ender's address stated above, with the balance of the indebtedness, if not severe many due and eavable on NOVEMBER 18th 2006. not sooner pays due and payable on _____ NOVEMBER 18th, 2006 the Note therein "conset a rate" i including any adjustments to the amount of payment or the contract rate if that rate is variable, providing for z or dit limit stated in the principal sum above and an initial advance of \$\frac{\text{N}}{\text{N}} \text{A} \frac{\text{N}}{\text{N}} \text{A} \frac{\text{min}}{\text{Conset}} \text{Conset} \text{Conset TO SECURE to Lender the repayment of the indebtedness, including any future advances, evidenced by the Note, with interest thereon at the approach contract rate including any adjustments to the amount of payment or the contract rate including any adjustments to the amount of payment or the contract rate if that rate is variable) and all er charges; the payment of all other sums, with interest thereon, advanced in accordance retent to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the recountry of LEGGE.

State of Illinois: TAX PARCEL NUMBER: 15-16-104-018 1 1 1 1 p THE WEST 1/3 OF LOT 10 IN BLOWN 1 IN O'COMMOR'S ADDITION TO BELLWOOD, A SUBDIVISION OF LOT 3 IN SCHOOL COMMISSIONERS' SUBDIVISION OF SECTIO 16, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. SECTION CO Sound Ch 67 1932 ٠٠٠, 3309 MONROE BELLWOOD which has the address of (City) 60104 _ (herein "Proper : Address") and is the Borrower's address. Illinois. TOGETHER with all the improvements now or hereafter erected on the property, and all ersements, rights, appurtenances, and reng, all of which shall be deemed to be and remain a part of the property covered by this Nortgage; and all of the foregoing, together with said property for the leasehold estate if this Mortgage is on a leasehold are hereinafter referred to as the "Property." Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grantiand convey the Property, and that the Property is mencumbered, except the cucumbranees of record. By gover covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to. encumbrances of record

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UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest at Variable Rates. This mortgage secures all payments of principal and interest due on a variable rate loan. The contract rate of interest and payment amounts may be subject to change as provided in the Note. Borrowers shall promptly pay when due all amounts required by the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum therein "Funds") equal to one twelfth of the yearly taxes and assessments (including condominum and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of wearly premium installments for hazard insurance, bits one twelfth of wearly premium installments for mortgage insurance. of yearly premium installments for hazard insurance, plus one twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower

makes such payments to the biolier of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to I ender, 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 in Lender is such an institution). Lender shaff apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Porrower interest on the Funds and applicable law permits Lender to make such a charge. Horrower and Lender may agree in writing at the on the Funds and applicable law permits I ender to make such a charge. Horrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid. It ender shall not be required to pay Borrower any interest or earnings on the Funds. I ender shall give to Borrower, without obarge, 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 this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to be held as a fundamental forms and the prior to the funds and the prior to the funds and the purpose for the pair of the funds and the prior to the fundamental fundamental fundamental fundamental forms and the prior to the fundamental fund

the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay taxes, assessments in surance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held

promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fail due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any funds held by Lender. If under paid payments is the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than non-educately prior to the safe of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payment. All payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to I ender by Borrower under paragraph 2 hereof, then to interest, and the property of t

principal.

4. Prior Mortgages and Deco of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a ben which has priority over this Mortgage, including Borrower's covenants to make payments when die. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments

or ground rents, if any.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured

against loss by fire, hazards included within he term "extended coverage", and such other hazards as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably with held. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, wheet to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this No rigage.

In the event of loss, Borrower shall give propose parties and Lender Lender may make proof

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier other, to settle a claim for insurance benefits, Lender is authorized. to collect and apply the insurance proceeds at Lender's option effect to restoration or repair of the Property or to the stems secured by this Mortgage.

6. Preservation and Maintenance of Property; Leaseholds; Condendiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or perto Umpairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. It mis Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower halls to perform the covenents and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender' option, upon notice to Borrower, may make such appearances, disburse of a sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereof, at the contract rate, shall become additional independences of Borrower secured by this Mortgage, Unless Borrower and Lender agree to other terms of payment, this paragraph 7 shall require Lender to mour any expense or take any action hereunder.

8. Inspection, Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause the cfor related to Lender's interest in the Property. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall

interest in the Property

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential

condemnation or other taking of the Property, or part thereof, or for conveyance in feu of condemnation are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security parement with a lien which has priority over this Mortgage.

10. Borrower Not Released; Forbearance By Lender Not a Waiver, Extension of the time for paying for modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of 100 ower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not one of the sums secured to company the supplier to the sums secured by the successor or refuse to extend the government or otherwise modify. operate to release, in any manner, the habity of the original actiower and borrower's in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for paymen? or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

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point of Property.

16. Transfer of the Property. Ordered is the content of the content of the property of the property of the property of the property of the content of t 2 To promit the contract, in more functional to the second of the second o A property of the content of the content of the property of the content of the property of the content of the property of the content of the conten Navo arms of what have Borro version from the an the property of the revenue than the cristists of Kasard, Berrosk to thall can self a by the interests a minimum. were being reade to the trace erree. Borrower will contain Doponel corted on the flor Note and One Morrow, rimless Lender relea es Herrower in writing

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by paragraph " hercef.

Superagn in percent NON UNITY OF STANDS (For example of the foreign of the foreign of the foreign of the second of agreement of Borrower in this Mortgage, including the covenants to pay when doe any sums second by this Mortgage, I ender prior to acceleration shall give notice to Borrower as provided in paramonh 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 19 days from the date the notice is mailed to Borrower, by which such breach must be cured; and 60 that failure to cure such breach on or believe the date specified in the notice may result in acceleration of the sums secured by this Mortgage, for exhaura by judicial processing, and sale of the Property. The notice shall further inform Borrower of the right to rejestate after acceleration and the argueto assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and spreadosure. If the breach is not cured on or before the date specified in the notice, I ender, at I ender's option, may declive all of the sums secured by this Mortgage to be immediately due and privable without further demand and may force be a this Mortgage by indicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including but not limited to, reasonable attorneys' fees and costs of documentary evidence, abstracts and title reports.

18. Burrower's Right to Reinstate. Notworkstanding Lender's acceleration of the sums secured by an Alorte me due to B prower's breach. Betrower shall have the right than a many process have begun by Lend's to ender a Ga. Mort such discretioned at any time prior to entry of a unfamor employing the Mortgage at an Potrower pays Lender at value which weal the then due under the Morteue, and the No. 3. Thosa color memory error 1.4. Horse are call the most distributed on the color wealth of the color of the theory of the color of the incomes by Lender in outer, ma the covernants in Lagreements of Regioner contained in the Martiner, and in enforcing Londer's series feel in proceed in paragraph 17 needs, make flow but not including a from a combination will be a land CFR unower. takes on Ametomas Londer in Accessorably require to accure that the beautiful Mortgan. Then the initial Curthe Property and Borrower's oblighting to pay the same second by this Mortgage shall continue unaugum of Usian such payment and cure by Borrower, this Mortgane and the obligations is used hereby shalf teman in builds resourch off set as if no acceleration

had occurred

19. Assignment of Rents: Appointment of Receiver. As a factional security bereinder, Borrower hereby a carneto i en ha the rents of the Property, provided that Borrower shall prior to a rederation under paramental block of, in abandonment

of the Property, have the right to collect and return so bound as it by become duri and pay the

I point a celeration under paragraph 7 hereof or dyin. Journal of the Property, London shall be easily to have a receiver appointed by a court to enter upon, take possission of and manage the Property and to collect the rents of the Property or Judgeg those past due. All rents collected by the receiver shall be applied fast to payment of the costs of management of the Property and collection of terms, including, but not limited to, receiver's less, premiums on receiver's benefit and reasonable attorneys fees, and then to the same secured by the Mortpage. The receiver shall be hable to account only for the screents actually received.

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20. Rolesse. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge, to Borrower: Borrower shall pay all costs of recordation, if any.
21. Waiver of Homestead, Borrower hereby waives all right of homestead exemption in the Property under state or redetal law.