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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on DECEMBER 28 1989. The mortgagor is CHARLES F. KRATING AND TERRISA A. KRATING, HIS WIFE. ("Borrower"). This Security Instrument is given to CLYDE FEDERAL SAVINGS AND LOAN ASSOCIATION, which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose address is 7222 WEST CERMAK ROAD, NORTH RIVERSIDE, IL 60546 ("Lender"). Borrower owes Lender the principal sum of SEVENTY-TWO THOUSAND AND NO/10000 Dollars (U.S. \$72,000.00). 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 FEBRUARY 01, 2029. 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 42 IN CREIGHTON RESUBDIVISION OF BLOCK 11 (EXCEPT CERTAIN PARTS THEREOF) IN HAWTHORNE, A SUBDIVISION OF THE SOUTH EAST 1/4 OF SECTION 28 AND THE NORTH 1/2 OF THE NORTH EAST 1/4 OF SECTION 33, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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which has the address of 2818 S. LOTH ST. CICERO Illinois 60650 (City) (Street) (Zip Code) ("Property Address")

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 seized 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.

MORTGAGE 95-01 907/28/89

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