

UNOFFICIAL COPY

This Instrument Was Prepared By

When Recorded Mail To

916 43425



MORTGAGE

THIS MORTGAGE SECURITY INSTRUMENT IS MADE BY
The mortgagor is

under the laws of the State of Illinois and the address is
Borrower shall pay to the lender the principal sum of

with interest as provided in the Security Instrument. Note: This Security Instrument is made with the following
purpose: To provide for the security of the Security Instrument and of the performance of
all other sums with interest due to the lender or its assigns. To provide for the security of the Security Instrument and of the performance of
Borrower's obligations under the Security Instrument. To provide for the security of the Security Instrument and of the performance of
and to provide for the following purposes: To provide for the security of the Security Instrument and of the performance of

DEPT-11 RECEIVING \$17.50
Fees: Fee: 777 12/05/91 14146100
4545 E.H. * P 1-643425
COOK COUNTY RECORDER

which has the address of
Property Address

THE FUTURE WITH...
now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the
foregoing referred to in this Security Instrument is the "Property".
Borrower hereby warrants that the property is not subject to any other mortgage, lien or other encumbrance, except the regular tax lien of the Internal Revenue Service and any other liens and demands which may be lawfully asserted
generally, the title to the property is guaranteed, and demands may be lawfully asserted thereon.
THIS SECURITY INSTRUMENT MEANS this new uniform covenant for future use and not an instrument with limited variation
by jurisdiction to constitute a uniform security instrument covering real property.

CLOSER

COOK COUNTY RECORDER

4/16/91 KKK 3/1/91

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1. Payment of Principal and Interest, Prepayment and Late Charges. The Borrower shall pay to the Lender the principal and interest on the Loan as set forth in the Schedule of Payments attached hereto.

2. Funds for Taxes and Insurance. The Lender shall have the right to withhold from any proceeds of the Loan or from any other funds held by the Lender for the Borrower such amounts as may be necessary to pay any taxes or insurance charges which become due on or against the Property during the term of the Loan. The Lender shall have the right to advance to the Borrower such amounts as may be necessary to pay any taxes or insurance charges which become due on or against the Property during the term of the Loan. The Lender shall have the right to advance to the Borrower such amounts as may be necessary to pay any taxes or insurance charges which become due on or against the Property during the term of the Loan.

The funds shall be held in a separate escrow account established by the Lender in its name or the name of a trust created for the purpose of holding the funds for the Lender. The Lender shall have the right to advance to the Borrower such amounts as may be necessary to pay any taxes or insurance charges which become due on or against the Property during the term of the Loan. The Lender shall have the right to advance to the Borrower such amounts as may be necessary to pay any taxes or insurance charges which become due on or against the Property during the term of the Loan.

The funds held by the Lender for the purpose of paying taxes and insurance charges shall be held in a separate escrow account established by the Lender in its name or the name of a trust created for the purpose of holding the funds for the Lender. The Lender shall have the right to advance to the Borrower such amounts as may be necessary to pay any taxes or insurance charges which become due on or against the Property during the term of the Loan.

Upon payment in full of the Loan pursuant to the terms of the Security Instrument, the Lender shall release the funds held by the Lender for the purpose of paying taxes and insurance charges to the Borrower.

3. Application of Payments. Payments made by the Borrower to the Lender shall be applied first to the payment of interest on the Loan, then to the payment of principal on the Loan, and finally to the payment of any late charges or other fees.

4. Charges, Fees, and Expenses. The Borrower shall be responsible for all charges, fees, and expenses incurred by the Lender in connection with the Loan, including but not limited to the cost of recording the Security Instrument, the cost of preparing the promissory note, and the cost of any legal fees or other expenses incurred by the Lender.

The Borrower shall be responsible for all charges, fees, and expenses incurred by the Lender in connection with the Loan, including but not limited to the cost of recording the Security Instrument, the cost of preparing the promissory note, and the cost of any legal fees or other expenses incurred by the Lender.

5. Hazard of Property Insurance. The Borrower shall maintain hazard of property insurance on the Property for the term of the Loan. The Lender shall have the right to require the Borrower to provide evidence of such insurance to the Lender.

The Borrower shall be responsible for all charges, fees, and expenses incurred by the Lender in connection with the Loan, including but not limited to the cost of recording the Security Instrument, the cost of preparing the promissory note, and the cost of any legal fees or other expenses incurred by the Lender.

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6. Occupancy, Preservation, Maintenance, and Protection of the Property, Borrower's Loan Application, Household Income. The Borrower shall occupy the Property as a primary residence and shall use the Property in accordance with the applicable zoning laws. The Borrower shall maintain the Property in good condition and shall be responsible for all repairs and maintenance of the Property. The Lender shall have the right to require the Borrower to provide evidence of such occupancy and maintenance to the Lender.

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Loan #
Doc #

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paragraph 14. The Lender hereby agrees to pay the interest on the loan for the period of the loan, and the Borrower hereby agrees to pay the principal of the loan. The Lender hereby agrees to pay the interest on the loan for the period of the loan, and the Borrower hereby agrees to pay the principal of the loan.

7. Protection of Lender's Rights in the Property

The Lender hereby agrees to pay the interest on the loan for the period of the loan, and the Borrower hereby agrees to pay the principal of the loan. The Lender hereby agrees to pay the interest on the loan for the period of the loan, and the Borrower hereby agrees to pay the principal of the loan.

8. Mortgage Insurance

The Lender hereby agrees to pay the interest on the loan for the period of the loan, and the Borrower hereby agrees to pay the principal of the loan. The Lender hereby agrees to pay the interest on the loan for the period of the loan, and the Borrower hereby agrees to pay the principal of the loan.

9. Inspection

The Lender hereby agrees to pay the interest on the loan for the period of the loan, and the Borrower hereby agrees to pay the principal of the loan. The Lender hereby agrees to pay the interest on the loan for the period of the loan, and the Borrower hereby agrees to pay the principal of the loan.

10. Condemnation

The Lender hereby agrees to pay the interest on the loan for the period of the loan, and the Borrower hereby agrees to pay the principal of the loan. The Lender hereby agrees to pay the interest on the loan for the period of the loan, and the Borrower hereby agrees to pay the principal of the loan.

11. Borrower Not Released, Forbearance By Lender Not a Waiver

The Lender hereby agrees to pay the interest on the loan for the period of the loan, and the Borrower hereby agrees to pay the principal of the loan. The Lender hereby agrees to pay the interest on the loan for the period of the loan, and the Borrower hereby agrees to pay the principal of the loan.

12. Successors and Assigns Bound, Joint and Several Liability, Co-signers

The Lender hereby agrees to pay the interest on the loan for the period of the loan, and the Borrower hereby agrees to pay the principal of the loan. The Lender hereby agrees to pay the interest on the loan for the period of the loan, and the Borrower hereby agrees to pay the principal of the loan.

13. Loan Charges

The Lender hereby agrees to pay the interest on the loan for the period of the loan, and the Borrower hereby agrees to pay the principal of the loan. The Lender hereby agrees to pay the interest on the loan for the period of the loan, and the Borrower hereby agrees to pay the principal of the loan.

14. Notices

The Lender hereby agrees to pay the interest on the loan for the period of the loan, and the Borrower hereby agrees to pay the principal of the loan. The Lender hereby agrees to pay the interest on the loan for the period of the loan, and the Borrower hereby agrees to pay the principal of the loan.

15. Governing Law, Severability

The Lender hereby agrees to pay the interest on the loan for the period of the loan, and the Borrower hereby agrees to pay the principal of the loan. The Lender hereby agrees to pay the interest on the loan for the period of the loan, and the Borrower hereby agrees to pay the principal of the loan.

CLOSER

Loan #
Doc #

[Handwritten Signature]

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16 Borrower's Copy After execution of this deed and before recording of the deed, the Borrower shall provide a copy of this Security Instrument to the lender.

17 Transfer of the Property or Beneficial Interest in Borrower If the Borrower transfers the Property or a beneficial interest in the Property or if a beneficial interest in the Property is transferred to a third party, the Borrower shall provide a copy of this Security Instrument to the lender.

As to transfers of a beneficial interest in the Property, the Borrower shall provide a copy of this Security Instrument to the lender upon receipt of a written request. 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 if Lender receives a written notice from the Borrower, in accordance with the provisions of the Security Instrument, that the Borrower is not exercising this option.

If Lender exercises this option, Lender shall give Borrower a written notice of exercise of this option. Lender shall give Borrower a copy of this Security Instrument from the date the notice is delivered in accordance with the provisions of the Security Instrument. If Lender does not exercise this option, these provisions shall not apply to the extent of this period. Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument without further notice to the Borrower.

18 Borrower's Right to Reinstate If the Borrower is in default under this Security Instrument, the Borrower shall have the right to reinstate this Security Instrument by paying all sums secured by this Security Instrument, including interest, and by paying all sums due to the lender for reinstatement. Before doing so, the Borrower shall provide a copy of this Security Instrument to the lender. Lender shall, upon receipt of the Security Instrument, accept the sums due to the lender for reinstatement. The Borrower shall be deemed to have reinstated this Security Instrument if the lender receives the sums due to the lender for reinstatement. The Borrower shall be deemed to have reinstated this Security Instrument if the lender receives the sums due to the lender for reinstatement. The Borrower shall be deemed to have reinstated this Security Instrument if the lender receives the sums due to the lender for reinstatement. The Borrower shall be deemed to have reinstated this Security Instrument if the lender receives the sums due to the lender for reinstatement.

19 Sale of Note, Change of Loan Servicer Lender may, at its option, sell this Security Instrument to a third party or assign this Security Instrument to a third party. Lender may, at its option, change the loan servicer for this Security Instrument. Lender shall provide a copy of this Security Instrument to the new servicer. Lender shall provide a copy of this Security Instrument to the new servicer. Lender shall provide a copy of this Security Instrument to the new servicer. Lender shall provide a copy of this Security Instrument to the new servicer.

20 Hazardous Substances The Borrower shall be responsible for the removal of any hazardous substances from the Property. The Borrower shall be responsible for the removal of any hazardous substances from the Property. The Borrower shall be responsible for the removal of any hazardous substances from the Property. The Borrower shall be responsible for the removal of any hazardous substances from the Property.

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As long as this paragraph 20 is in effect, the Borrower shall be responsible for the removal of any hazardous substances from the Property. The Borrower shall be responsible for the removal of any hazardous substances from the Property. The Borrower shall be responsible for the removal of any hazardous substances from the Property. The Borrower shall be responsible for the removal of any hazardous substances from the Property.

Notwithstanding to whom this Security Instrument is assigned, the Borrower shall be responsible for the removal of any hazardous substances from the Property.

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; and (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, 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 attorney's fees and costs of title evidence.

22 Release Upon payment of all sums secured by this Security Instrument, Lender shall release the Property to the Borrower without charge to the Borrower. Borrower shall be responsible for the removal of any hazardous substances from the Property.

23 Waiver of Homestead Borrower hereby waives all rights of homestead in the Property.

24 Riders to this Security Instrument If there are riders executed to this Security Instrument, the covenants and agreements in such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the riders were a part of this Security Instrument. (See Attachment A)

- | | | |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> Accelerated Payment Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Convertible Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Other (specify): | | |

CLOSED

Loan #

04010005

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BY SIGNING HEREON, Borrower, I hereby agree to the terms and conditions set forth in this Security Instrument and to use my personal property as collateral for the loan described herein.

John J. [unclear]
[unclear]

[unclear]

Property of Cook County Clerk's Office

STATE OF ILLINOIS
COUNTY OF COOK

[Faint, mostly illegible text]

[Handwritten signature]

NOTARY PUBLIC IN AND FOR THE STATE OF ILLINOIS
MY COMMISSION EXPIRES 4/4/94

026 11 026

CLOSER ID
[unclear]

COOK COUNTY CLERK'S OFFICE

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LOT 32 IN BLOCK 13 IN FREDERICK H. BARTLETT'S GREATER 79TH STREET SUBDIVISION,
BEING A SUBDIVISION OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 AND THE
SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 29, ALSO THE SOUTHWEST 1/4 OF
THE SOUTHWEST 1/4 OF SECTION 28, ALL IN TOWNSHIP 38 NORTH, RANGE 13, EAST OF
THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

LOAN NO. 0002598415

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Property of Cook County Clerk's Office