

GE

91659496

Ref.No.: 010062620

This Instrument was prepared by:

Jessie Gracia
Chicago, Illinois 60603

THIS MORTGAGE ("Mortgage") is made on December 3, 1991 between Mortgagor, Andrew W. Williams, Jr., and Thomasine Wallace, N/K/A Thomasine W. Williams, his wife (herein "You," "Your" or "Yours") and the Mortgagee, Citibank, Federal Savings Bank, a corporation organized and existing under the laws of the United States, whose address is One South Dearborn Street, Chicago, Illinois 60603 (herein "We," "Us" or "Our").

WHEREAS, is (are) indebted to us in the principal sum of U.S. \$ 20,000.00, which indebtedness is evidenced by Borrowers note dated December 3, 1991 and extensions and renewals thereof (herein "Note") providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on January 1, 2000.

To secure to us (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants, and agreements, you do hereby mortgage, grant, convey and warrant (unless you are an Illinois land trust, in which case you mortgage, grant, convey and quit claim) to us the following described property ("Property") located in the County of Cook and State of Illinois:

LOT 36 IN BLOCK 5 OF MILLS AND SONS NORTH AVENUE AND CENTRAL AVENUE SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. No. 1: 13-33-312-005
P.I.N. No. 2:

91659496

which has the address of 1747 N. Luna Avenue, Chicago, Illinois 60639, (herein "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 Mortgage. All of the foregoing is referred to in this Mortgage as the "property."

You covenant that you are lawfully seised of the estate hereby conveyed and have the right to mortgage, grant and convey the property and that the property is unencumbered, except for encumbrances of record. You, unless you are an Illinois land trust, warrant and will defend generally the title to the property against all claims and demands, subject to any encumbrances of record.

Uniform Covenants. You and we covenant and agree as follows:

1. (A) Payment of Principal and Interest. You shall promptly pay when due the principal of and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by us, you shall pay to us on the day monthly payments are due under the Note until this Note is paid in full, a sum ("funds") equal to one-twelfth of the yearly taxes and assessments (including condominium 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 yearly premiums 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 us on the basis of assessments and bills and reasonable estimates thereof. You shall not be obligated to make such payments of Funds to us to the extent that you make such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If you pay Funds to us, 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 us if we are such an institution). We shall apply the funds to pay said taxes, assessments, insurance premiums and ground rents. We may not charge for so holding and applying the funds, analyzing the account or verifying and compiling said assessments and bills, unless we pay you interest on the funds and applicable law permits us to make such a charge. You and we may agree in writing at the time of the execution of this Mortgage that interest shall be paid to you, and unless an agreement is made or applicable law requires such interest to be paid, we shall not be required to pay you any interest or earnings on the funds. We shall give you, 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 this Mortgage.

If the amount of the funds held by us, 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 your option, either promptly repaid to you or credited to you on monthly payments of funds. If the amount of the funds held by us is not sufficient to pay the escrow items when due, you shall pay to us any amount necessary to make up the deficiency in one or more payments as required by us.

Upon payment in full of all sums secured by this Mortgage, we shall promptly refund to you any funds held by us. If under paragraph 17, the property is sold or acquired by us, we shall apply, no later than immediately prior to the sale of the property or its acquisition by us, any funds held by us at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by us under the Note and paragraph 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to us by you under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

4. Prior Mortgagees and Deeds of Trust; Charges; Liens. You shall perform all of your obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. 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. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as we may require and in such amounts and for such periods as Lender may require.

Handwritten notes: 6-70830507, 10/1/91, and other illegible markings.

UNOFFICIAL COPY

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Property of Cook County Clerk's Office

MORTGAGE

11659496

Ref.No.: 010062620

2nd Mortgage

This instrument was prepared by: Lewis Gruchis Chicago, Illinois 60603

THIS MORTGAGE (Mortgage) is made on December 3, 1991 between Mortgagor, Andrew W. Williams, Jr., and Thomasine Wallace, N/K/A Thomasine W. Williams, his wife (herein "You," "Your" or "Yours"), and the Mortgagee, Citibank, Federal Savings Bank, a corporation organized and existing under the laws of the United States, whose address is One South Dearborn Street, Chicago, Illinois 60603 (herein "We," "Us" or "Our").

WHEREAS, is (are) indebted to us in the principal sum of U.S. \$ 20,000.00, which indebtedness is evidenced by Borrowers note dated December 3, 1991 and extensions and renewals thereof (herein "Note") providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on January 1, 2000.

To secure to us (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants, and agreements, you do hereby mortgage, grant, convey and warrant (unless you are an Illinois land trust, in which case you mortgage, grant, convey and quit claim) to us the following described property ("Property") located in the County of Cook and State of Illinois:

LOT 36 IN BLOCK (9) N MILLS AND SONS NORTH AVENUE AND CENTRAL AVENUE SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.L.N. No. 1: 13-33-312-005

11659496

which has the address of 1747 N. Lunt Avenue, Chicago, Illinois 60639, (herein "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 Mortgage. All of the foregoing is referred to in this Mortgage as the "Property". You covenant that you are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant and convey the property and that the property is unencumbered, except for encumbrances of record. You, unless you are an Illinois land trust, warrant and will defend generally the title to the property against all claims and demands, subject to any encumbrances of record.

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If you pay funds to us, 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 us if we are such an institution). We shall apply the funds to pay said taxes, assessments, insurance premiums and ground rents. We may not charge for so holding and applying the funds, analyzing the account or verifying and compiling said assessments and bills, unless we pay you interest on the funds and applicable law permits us to make such a charge. You and we may agree in writing at the time of the execution of this Mortgage that interest shall be paid to you, and unless an agreement is made or applicable law requires such interest to be paid, we shall not be required to pay you any interest or earnings on the funds. We shall give you, without charge, an annual accounting of the funds showing creation and debts to the funds and the purpose for which each debt 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 us, 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, you shall pay to us any amount necessary to make up the deficiency in one or more payments as required by us. Upon payment in full of all sums secured by this Mortgage, we shall promptly refund to you any funds held by us. If under paragraph 17, the property is sold or acquired by us, we shall apply, no later than immediately prior to the sale of the property or its acquisition by us, any funds held by us at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by us under the Note and paragraph 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to us by you under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

4. Prior Mortgages and Deeds of Trust; Charges; Liens. You shall perform all of your obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and delinquencies attributable to the Property which may attach to the Property over this Mortgage, and leasehold payments or ground rents, if any.

5. Hazard Insurance. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other risks as we may require and in such amounts and for such periods as we may require.

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Handwritten notes: 7 and 2nd Mortgage, 1-70132507, 18177