

UNOFFICIAL COPY

MORTGAGE

91155759

The Illinois S. & L. LEAGUE, Form No. 1 (Sheet 1)
Not a Public Act
Chicago, Illinois 60622
AG 312-278-3210

3954807

THIS INDENTURE WITNESSETH: That the undersigned CHRISTOPHER LEWANDOWSKI, husband

a single person

of the City of Orland Park County of Cook State of Illinois,
hereinafter referred to as the Mortgagor, does hereby Mortgage and Warrant to

POLISH ROMAN CATHOLIC UNION OF AMERICA

STATE OF ILLINOIS

a corporation organized and existing under the laws of the STATE OF ILLINOIS, hereinafter
referred to as the Mortgagee, the following real estate, situated in the County of Cook
in the State of Illinois, to wit:

PARCEL 1: The South 6.39 feet of Lot 10, all of Lots 11 and 12 and Lot 13 (except the South 21.71 feet thereof) in Block 5 in Whitney and Bishop's Addition to Tinley Park, a Subdivision of the Southeast 1/4 of the Northeast 1/4 of Section 31, Township 36 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois;

PARCEL 2: That part of the vacated North-South public alley lying West of and adjoining Parcel 1 aforesaid and lying East of a line being 133.50 feet West of and parallel to the East line of said Block 5 in Whitney and Bishop's Addition to Tinley Park, a Subdivision of the Southeast 1/4 of the Northeast 1/4 of Section 31, Township 36 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as 17824 South 65th Court, Tinley Park, IL 60477

PIN.#: 28-31-220-007-0000-91-155759

91155759

TOGETHER with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures or articles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or otherwise and any other thing now or hereafter therein or thereon the furnishing of which by lessors to lessees is customary or appropriate including screens, window shades, storm doors and windows, floor coverings, screen doors, venetian blinds, in-a-door beds, awnings, stoves and water heaters (all of which are declared to be a part of said real estate whether physically attached thereto or not); and also together with all easements and the rents, issues and profits of said premises which are hereby pledged, assigned, transferred and set over unto the Mortgagee

TO HAVE AND TO HOLD all of said property unto said Mortgagee forever, for the uses herein set forth, free from all rights and benefits under the Homestead Exemption Laws of the State of Illinois, which said rights and benefits said Mortgagor does hereby release and waive.

TO SECURE the payment of a certain indebtedness from the Mortgagor to the Mortgagee evidenced by a note made by the Mortgagor in favor of the Mortgagee, bearing even date herewith in the sum of Seventy Thousand and no/100ths Dollars (\$70,000.00), which note, together with interest thereon as provided by said note, is payable in monthly installments of Six Hundred Seven and 48/100ths or more DOLLARS (\$607.48 or more) on the 1st day of each month, commencing with May 1, 1991 until the entire sum is paid.

In the presence of the undersigned, a Notary Public in and for the State of Illinois, I have read the foregoing instrument and the copy of the same as the same appears in the original, and certify that the same are true and correct copies of the original as the same appears in the original.

As the holder of the mortgage, I hereby certify that the copy of this property, the unpaid balance of the mortgage, and the amount of the principal at issue.

DEPT-01 RECORDING \$13.29
#2222 TRAN 7835 04/05/91 14:53:00
#1030 # 91-155759
COOK COUNTY RECORDER

To secure performance of the other agreements in said note, which are hereby incorporated herein and made a part hereof, and which provide, among other things, for an additional monthly payment of one-twelfth (1/12th) of the estimated annual taxes, assessments, insurance premiums and other charges upon the mortgaged premises. And to secure possible future advances as hereinafter provided and to secure the performance of the Mortgagor's covenants herein contained.

A. THE MORTGAGOR COVENANTS:

- (1) To pay immediately when due and payable all general taxes, special taxes, special assessments, water charges, sewer service charges and other taxes and charges against said property, including those heretofore due, (the monthly payments provided by said note in anticipation of such taxes and charges to be applied thereto), and to furnish the Mortgagee, upon request, with the original, or duplicate receipts therefor.
- (2) To keep the improvements now or hereafter situated upon said premises insured against loss or damage by fire, lightning, windstorm and such other hazards, including liability under laws relating to intoxicating liquors and including hazards not now contemplated, as the Mortgagee may reasonably require to be insured against, under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, in such companies, through such agents or brokers, and in such form as shall be satisfactory to the Mortgagee. Such insurance policies, including additional and renewal policies shall be delivered to and kept by the Mortgagee and shall contain a clause satisfactory to the Mortgagee making them payable to the Mortgagee as its interest may appear.
- (3) To promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or destroyed; to keep said premises in good condition and repair, and free from any mechanic's or other lien or claim of lien not expressly subordinated to the lien hereof; not to suffer or permit any unlawful use of or any nuisance to exist on said property nor to diminish nor impair its value by any act or omission to act; to comply with all requirements of law with respect to the mortgaged premises and the use thereof;
- (4) That if the Mortgagor shall procure contracts of insurance upon his life and disability insurance for loss of time by accidental injury or sickness, or either such contract, making the Mortgagee assignee thereunder, the Mortgagee may pay the premiums for such insurance and add said payments to the principal indebtedness secured by this mortgage to be repaid in the same manner and without changing the amount of the monthly payments, unless such change is by mutual consent.

Form 2034

1329

Box 304

MORTGAGE

CHRISTOPHER LEWANDOWSKI,

a single person

TO

POLISH ROMAN CATHOLIC UNION OF AMERICA

Loan No. 577-N

Polish Roman Catholic Union of America 984 Milwaukee Ave. - Chicago, Ill. 60622

Mel

OFFICIAL SEAL Phyllis J. Kubbeda My Notary Public, State of Illinois My Commission Expires 7/24/93

7/24/93

PHYLLIS J. KUBBEDA - Notary Public

GIVEN under my hand and Notarial Seal, this 8th day of March, 1991... Personally known to me to be the same person(s) whose name(s) (is) (are) subscribed to the foregoing instrument, appeared...

DO HEREBY CERTIFY that CHRISTOPHER LEWANDOWSKI is a single person in the State aforesaid, a Notary Public in and for said county, in the State aforesaid, COUNTY OF COOK STATE OF ILLINOIS

PHYLLIS J. KUBBEDA (SEAL) CHRISTOPHER LEWANDOWSKI (SEAL)

day of March 1991 IN WITNESS WHEREOF, the undersigned have herunto set their hands and seals this 8th day of March, 1991

(1) That in the case of failure to perform any of the covenants herein, the Mortgagee may do on the Mortgageor's behalf everything so covenanted; that the Mortgagee may also do any act it may deem necessary to protect the lien hereof; that the Mortgageor will repay upon demand any moneys paid or disbursed by the Mortgagee for any of the above purposes; and such moneys together with interest thereon at the highest rate for which it is then lawful to contract shall become so much additional indebtedness hereby secured and may be included in any decree enforcing this mortgage and be paid out of the rents or proceeds of sale of said premises; if not otherwise paid; that it shall not be obligatory upon the Mortgageor to inquire into the validity of any lien, encumbrance, or claim in advancing moneys for any purpose not to do any act hereunder; and that Mortgagee shall not incur any personal liability because of anything it may do or omit to do hereunder; (2) That it is the intent hereof to secure payment of said note whether the entire amount shall have been advanced to the Mortgageor at the date hereof or at a later date, or having been advanced, shall have been repaid in part and further advances made at a later date, which advances shall in no event operate to make the principal sum of the indebtedness greater than the original principal amount plus any amount or amounts that may be added to the mortgage indebtedness under the terms of this mortgage for the purpose of protecting the security and for the purpose of paying premiums (3) That time is of the essence hereof, and if default be made in performance of any covenant herein contained or in making any payment under said note or obligation or any extension or renewal thereof, or if proceedings be instituted to enforce any other lien or charge upon any said property, or upon the filing of a proceeding in bankruptcy by or against the Mortgageor, or if the Mortgageor shall make an assignment for the benefit of his creditors or if his property be placed under control of or in custody of any court or officer of the government, or if the Mortgageor abandon any of said property, then and in any of said events, the Mortgagee is hereby authorized and empowered, at its option, and without affecting the lien hereby created or the priority of said lien or any right of the Mortgagee hereunder, to declare, without notice all sums secured hereby immediately due and payable, whether or not such default be remedied by Mortgageor, and apply toward the payment of said mortgage indebtedness any indebtedness of the Mortgagee to the Mortgagee, and said Mortgagee may also immediately proceed to foreclose this mortgage, and in any foreclosure a sale may be made of the premises encased without offering the several parts separately;

B. MORTGAGOR FURTHER COVENANTS:

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