## UNOFFICIAL COPY

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91-2278 COOR

BOX 14

(Space Above This Line For Recording Data)

## **MORTGAGE**

April 24
THIS MORIGAGE ("Security Instrument") is given on April 24  19 91. The mortg gor is Jose Rivera and Mariana Rivera, his wife
1924. The morte gor is
("Borrower"). This Security Instrument is given to
under the boungs the United States of America and whose address is
ie S. 49th Court, Cicero, IL 60650
Borrower owes Lender the cryclical sum of Seventy Five Thousand Six. Hundred and No./100 samana
Borrower owes Lender the proving sum of Seventy-Five Thousand Six Hundred and No/100 s
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
paid earlier, due and payable on Nay 1, 2006 M. 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 Mate. For this purpose, Borrower does lereby mortages, grant and convey to Lender the following described property
located in
located iii

Lot 320 in D.J. Kennedy's Park Addition in the South East 1/4 of Section 12, Township 38 North, Range 13, East of the Tui d Principal Meridian, in Cook County, Illinois.

PIN 19-12-429-028

DEPT-01 RECORDING \$16.00 T+7777 TRAN 0212 05/07/91 09:45:00 +7741 + G #-91-213958 COOK COUNTY RECORDER

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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 seised 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.

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1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

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 if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid. Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, 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 Security Instrument.

If the amount of the Funds held by Lender, 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 Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Fands held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any

amount necessary unmake up the deficiency in one or more payments as required by Lender.

Upon paymon in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by 1 ender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale 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 Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under

paragraphs I and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the

Note; third, to amounts payable ur der paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Bor ower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in 'o' manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrow r mi kes these payments directly, Borrower shall promptly furnish to Lender

receipts evidencing the payments.

Borrower shall promptly discharge any ier, which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation's cu'er by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of any lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extender" or verage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amourts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be

unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Parower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower standing ive prompt notice to the insurance

carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the invarence proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any e cess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security

Instrument immediately prior to the acquisition.

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and

fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower

requesting payment.

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Termitted by paragraph 13.7.1 Lender can be considered for in this Security Institut en shall be given by delivering it or by a largeraph 17.

The Notices. Any notice to Borrower provided for in this Security Institut en shall be given by delivering it or by horizes class mail unless applicable law requires use of another method. The notice shall be directed to the property Address for any other address by notice to Lender. Any active to Lender shall be given by a first classification of the straight of this Security Instrument or the straight of this Security Instrument or the straight of this Security Instrument or the straight of the straight in the straight of the straight

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This Security in strain and several transmits of Lender and Borrower, subject to the provisions of Lender and Borrower, subject to the provisions of Daris and Sanda and

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Signapection. Lender of the property. Lender applicable cause for the property. Lender ashall give Borrower inotice at the proceeds of any sward or claim for damages, direct or consequential, in connection with any condemnation of conformation of conformation. The proceeds of any sward or claim for conveyance in lieu of condemnation, are hereby assigned and small be paid to the sward or condemnation, are hereby assigned and small be paid to the sward or condemnation, are hereby assigned and small be paid to borrower. In the event of a partial taking of the Property, the proceeds shall be event of a partial taking of the Property, the proceeds shall be event of a partial taking of the Property, the proceeds shall be event of a partial taking of the Property, the proceeds shall be reduced by this Security Instrument shall be reduced by the same secured by this Security Instrument shall be reduced by the standard of the sums secured by this Security instruments and the property, the proceeds shall be reduced by the standard of the sums secured by this Security instruments and the proceeds immediately the condemnot of the sums secured by the proceeds immediately be reduced by the standard of the sums secured by the sums secured by the proceeds in the proceeds immediately before the sums secured by the proceeds in the proceed immediately before the taking of the proceeds in market value of the sums secured by the condemnot of the sums secured immediately before the taking of the proceeds in market value of the sums secured by the condemnot of the sums secured by the sums secured by the sums secured by the sums secured by the sums secured in mediately such as a sum of the proceeds and the sum of the proceeds in the sum of the proceeds and the

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(Assignment of Rents)

THIS 2-4 FAMILY RIDER is made this49. Ch day of
and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the
"Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to
"Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to ST. ANTHONY REDGRAKS AND STRANKAS OF STRANK BANK, A FSB (the "Lender")
of the same date and covering the property described in the Security Instrument and located at:
5420 S. Artesian, Chicago, TL 60632
[Property Address]

2-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

- A. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinar as, regulations and requirements of any governmental body applicable to the Property.
- B. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.
- C. RENT LOSS IN SURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.
  - D. "BORROWER'S FACAT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.
- E. ASSIGNMENT OF UKSES, Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph E, the word "lease" shall mean "suclease" if the Security Instrument is on a leasehold.
- F. ASSIGNMENT OF RENTS. Borrower, enconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security for trument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrow r. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) all rents re-eived by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the rents of the Property; and (iii) each tenant of the Fror erry shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph F.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may dr. so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or than dy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument a paid in full.

G. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or igreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the ren edies permitted by the Security Instrument.

By Signing Below, Borrower accepts and agrees to the terms and provisions contained in this 2.4 Family Rider.

Jose Rivera (Seal)

Maxana Alura (Seal)

Mariana Rivera -Borrower

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