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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on April 29, 1991. The mortgagor is Albert Stone and Kimberly D. Stone, a single person ("Borrower"). This Security Instrument is given to The Chicago Heights National Bank, which is organized and existing under the laws of the United States of America, and whose address is 1030 Dixie Highway, Chicago Heights, IL 60411 ("Lender"). Borrower owes Lender the principal sum of Three Hundred Ten Thousand and no/100 Dollars (U.S. \$ 310,000.00). 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 January 29, 1992. 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:

The South 49 feet of Lot 8 and the North 16 feet of Lot 9 in Block 16 in Subdivision of the North 54.55 acres of the Southeast 1/4 of Section 1, Township 35 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

DEPT-01 RECORDING 105.00
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PIN #31-01-400-009
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which has the address of **810 Park** **Flossmoor**
[Street] [City]
Illinois **60422** ("Property Address");
[Zip Code]

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.

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STATE OF ILLINOIS		County: <i>Cook</i>
I, the undersigned, a Notary Public in and for said County and State, do hereby certify that .. ALBERT STOKE and KIMBERLY D. STOKE, his wife personally known to me to be the same persons in () whose name (s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as .. their .. free and voluntary act, for the uses and purposes herein given under my hand and official seal, this day of .. April .. 19 Given under my hand and official seal, this day of .. April .. 19 Name _____ Signature _____ Address _____ City _____ State _____ Zip _____ <p style="text-align: center;">The Chicago Heights National Bank</p> <p style="text-align: center;">1030 Dixie Highway</p> <p style="text-align: center;">Chicago Heights, IL 60411</p> <p style="text-align: center;">BOX 327</p> <p style="text-align: center;">NAME _____ ADDRESS _____ CITY _____ STATE _____ ZIP CODE _____</p> <p style="text-align: center;">FOR RECORDS INDEX PURPOSES INSERT STREET ADDRESS OR ABOVE DESKNAME PROPERTY NAME</p> <p style="text-align: center;">810 Park, Elmhurst, IL 60622 Sherrite Rocure, Chicago Heights Metropolitan Bank, 1030 Dixie Highway Chicago Heights, IL 60411</p>		

24. **Quesada, Puerto Rico**, property cannot assume the remainder of this mortgage
by SELLING below, however, agrees and agrees to the terms and conditions contained in this security
and in any other(s) executed by Borrower and recorded with
the County Clerk.

9. If one or more riders are deceased by Borrower and recorded together with the deceased, the surviving beneficiaries of this Security Instrument as if the deceased were a part of this Security Instrument, the survivors and successors of this Security Instrument as if the deceased were a part of this Security Instrument, the survivors and successors of each such rider shall be incorporated into and shall stand and be bound by all the terms and conditions of this Security Instrument.

39. **NON-UNIFORMIC COVARIANCE MATRICES** Matrices and Linear Interpolator Covariances and their Properties are as follows:

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UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

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 Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. 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 1 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 under paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Borrower 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 the 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 Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the 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 improvement, now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts 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, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give 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 insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess 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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If Borrower's Right to Retainee. If Borrower meets certain conditions, Borrower shall have the right to have equipment of this Security Instrument discounted at any time prior to the earlier of: (a) 5 days (or such other period as applicable) before or during enforcement of a judgment for reseizure of this Security Instrument; (b) 30 days (or such other period as applicable) before or during enforcement of a judgment for reseizure of this Security Instrument; or (c) 30 days (or such other period as applicable) before or during enforcement of a judgment for reseizure of this Security Instrument if Borrower has paid all sums which he or she would be due under this Security Instrument and the Note had no acceleration clause. If Borrower's Right to Retainee will apply in the case of acceleration under paragraph 13 or 17.

If Lennder exercises this option, Lennder shall give Borrower notice of acceleration. The notice shall provide a period of no less than 30 days from the date the notice is delivered to Borrower to pay the same prior to the expiration of this period. Lennder may invoke any remedies permitted by this Agreement without notice or demand on Borrower.

16. Borrower's Copy. Borrower shall be given one countersigned copy of this Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full by Borrower, plus accrued interest from the date of this Note, plus all sums received by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

Note can be given which applies throughout the conflicting provision. To this end the provisions of this Security Instrument or the Note are declared to be severable.

14. Notes. Any notice to Borrower provided for in this Security Instrument shall be given by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the property address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

particular preparation without any prepayment charge under this Note.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that it's interests or other loan charges collected or to be collected in connection with the loan exceed the permitted limit, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a

32. Borrower and Co-signer shall obtain and provide the necessary instruments and documents required by the Lender and Borrower, subject to the provisions of paragraph 17, Borrower's co-signer and Borrower shall be joint and several. Any Borrower who co-signs this Security Instrument shall be liable to the Lender and Borrower, and subject to the successions and estates of Lender and Borrower, notwithstanding any other provision of this Security Instrument.

16. Unless Lender and Borrower and Borrower otherwise agree in writing, any application of proceeds to principal shall not exceed or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

If this Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condominium offices have been awarded to settle a claim for damages, or if the security instrument, whether or not then due, to these sums received by the Security Instrument, which is to remain or reparation of the Property or

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Agreement and shall be paid to Lender.

If Lender requires required mortgage insurance as a condition of making the loan secured by this Security Instrument, Lender shall pay the premiums required to maintain the insurance in effect until such time as the requirement terminates in accordance with Borrower's and Lender's written agreement or applicable law.