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(Space Above This Line For Recording Date)

MORTGAGE

Loan # 35-3750201

THIS MORTGAGE ("Security Instrument") is given on **May 29, 1992** by **CRISOSTOMO S. AFANIE and REMEDIOS R. AFANIE, HIS WIFE**

The mortgagor is

(*Borrower"). This Security Instrument is given to **RAVENSWOOD MORTGAGE CORP.**

which is organized and existing under the laws of **THE STATE OF ILLINOIS**, and whose address is **3139 N. LINCOLN AVENUE, #224, CHICAGO, ILLINOIS 60657**

(*Lender"). Borrower owes Lender the principal sum of **one hundred nine thousand five hundred and
no/100----- Dollars (U.S. \$ 109,500.00)**

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 June 1, 2022.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (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:

**LOT 22 IN BLOCK 5 IN ASHLAND AVENUE AND CLARK STREET ADDITION TO LAKEWATER
IN SECTION 6, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.**

PIN 14-06-410-036
which has the address of

Illinois 60660
(Zip Code)

1644 W. OLIVE
("Property Address")

CHICAGO

(Street, City)

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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) consents in good faith the lien by, or defends against enforcement of the obligation in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender to waive all rights to the payment of the obligation secured by the lien in a manner acceptable to Lender.

4. Changes, losses, Borrower shall pay the taxes, assessments, charges, fines and expenses attributable to the property which may affect 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 so paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

third, to interest due fourth, to principal due and last, to my late charges due under the Note; and 2. sum be applied to my principal due under the Note, so as to interest due fourth, to principal due and last, to my late charges due under the Note.

³ Application of Pariments. Unless applicable law provides otherwise, all payments made by Lender under paragraphs

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any funds paid over in full of all sums secured by this Security Instrument or held by Lender in the name of Repuisition or as a credit against the sums secured by the Property, shall apply any funds held by Lender in the name of Repuisition or as a credit against the sums secured by funds held by Lender. If, under paragraph 21, Lender shall secure or sell the Property, Lender, prior to the repuisition of all funds held by Lender.

twelve monthly payments, at Lender's sole discretion.

If the Funds was made, the Funds are pledged as additional security for all sums secured by this Security Instrument.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or agency of the United States, unless otherwise provided in the Note. If the Note is held by a bank, the Lender shall apply the Funds to pay the principal and interest on the Note. If the Note is held by another person, the Lender may hold the Note and apply the Funds to pay the principal and interest on the Note. The Lender may not charge the borrower for holding and applying the Funds, annually multiplying the current account, or periodically the escrow items, unless Lender pays Borrower interest on the Funds and applies the Funds to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made by Lender and Borrower to pay a one-time charge for an independent real estate reporting service without charge, Lender may require Borrower to pay a one-time charge in addition to the principal and interest on the Note.

Except where otherwise indicated, this document is released under the Access to Information Act.

Under many estimates it is assumed that the basis of current data and reasonable estimates of expenditures of future

the provisions of paragraph 8, in lieu of the payment of mortgagor insurance premiums. These items are called "escrow items". Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount it lends for a federally related mortgage loan under the Federal Home Loan Bank Board's Escrow Settlement Procedures Act of 1974 as amended (hereinafter referred to as "FHLBESPA"), unless otherwise law shall applies to the Funds.

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") for (a) yearly taxes and assessments which may attain priority over this Security instrument as is set out in the Property; (b) yearly hazard insurance premiums or ground rents on the property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by borrower to Lender, in accordance with

1. Payment of principal and interest, repayment and late charges due under the Note, principal of and interest on the debt evidenced by the Note and my preparation and late charges due under the Note.

variations of y-junctions in order to construct a unit with steady misaligned overlapping tail property.

and will determine whether the title to the property agrees with the title to the instrument given by the seller.

ROKPOWER COVENANTS AND BORROWER IS IRREVOCABLY SUBJECT TO THE ESTATE HEFTY PROVIDED AND HAS THE RIGHT TO MORTGAGE, printed and convey the Property is unencumbered, except for encumbrances of record; Borrower warrants

SOCIAL SECURITY is the major government program to help people meet their basic needs in old age, through disability, or if they have become disabled before age 65.

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5. Hazard or Property Insurance. Borrower 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 any other hazards, including floods or flooding, 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. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

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 21 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. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. 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 forfeiture or to enjoin 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.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve

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

17. Governing Law. This Security Instrument shall be governed by the federal law and the provisions of this Security Instrument and the Note are declared given effect without the conflicting provisions. To this end the provisions of this Security Instrument and the Note are declared void in which the Property is located. In the event that any provision of this Security Instrument or the Note which is inconsistent with applicable law, such conflict shall not affect other provisions of this Security Instrument and the Note are given effect without the conflicting provisions.

18. Security Interest shall be deemed to have been given to Borrower of Lender when given as provided in this paragraph.

Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to

it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address

19. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing

prepaid return charge under the Note.

payable to Borrower. It is a refund redress provision, the reduction will be treated as a partial repayment without any payment to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct loan exceed the permitted limit; and (b) any sums such loan charges shall be reduced by the amount necessary to reduce the charge and that law is finally interpreted so that the interest of other loan charges collected or to be collected in connection with the and that law is finally interpreted so that the interest of other loan charges collected or to be collected in connection with the

20. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges,

make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

secured by this Security Instrument and (c) agrees that Lender and any other Borrower may agree to extend, modify, forgive or Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums instrument but does not exceed the Note; (a) is co-signing this Security Instrument only to mortgage, grant and convey this instrument of the sums secured by this Security Instrument and agrees that Lender shall be of full and several. Any Borrower who co-signs this Security Paragraph 17. Borrower's covenants and agreements shall be of full and several. Any Borrower, subject to the provisions of Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of

Paragraph 18. Subject to any right of remedy,

Lender in interest. Any Borrower by Lender in excessing any right or remedy shall not be a waiver of or preclude the successors in interest. Any Borrower by Lender in excessing any right or remedy shall not be a waiver of or preclude the of the sums secured by this Security Instrument any successor may agree to extend, modify, forgive or Borrower's outcome proceedings against the original Borrower or otherwise modify amortization not operate to release the liability of the original Borrower or Lender to any successor in interest. Lender shall not be required to of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest for payment of or modification of the sums secured by this Security Instrument Not Releasable. For payment by Lender Not in Writing. Extension of the time for payment of or modification of

posphon the due date of the monthly payments 1 and 2 or during the amount of such payments.

Lender and Borrower, otherwise agree in writing, any application of proceeds to principal shall not extend to secured by this Security Instrument, whether or not then due.

Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums award of settle a claim, for damages, Borrower fails to respond to Lender within 30 days after the note is given, if the Property is abandoned by Borrower, or it, after notice by Lender to Borrower that the condemnor offers to make an

be applied to the sums secured by this Security Instrument whether or not the sums are then due.

lending, unless otherwise and Lender otherwise in writing or unless applicable law otherwise provides, the proceeds shall market value of the Property immediately before the taking is less than the amount of a partial taking of the Property in which the full before the taking. Any balance shall be paid to Borrower, in the fair market value of the Property immediately before the full amount of the sums secured unpaid, ready before the taking, divided by (b) the following fractions: (a) the total this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by Security value of the Property immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by market value of the Property immediately before the taking, in the event of a partial taking of the Property in which the full whether or not then due, with any excess paid to Borrower, in the event of a partial taking of the Property in which the full in the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, to Lender.

condemnation of other taking of any part of the Property, or for convenience in lieu of condemnation, use hereby assigned and shall be paid to Lender.

10. Condemnation. The proceeds of any award or claim for damages, except or consequential, in connection with any Borrower's notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Inspection. Lender or its agent may make reasonable entries upon and inspectors of the Property. Lender shall give

insurable ends in accordance with any written agreement between Borrower and Lender or applicable law. The premiums required to maintain insurance in effect, or to provide a loss reserve, until the commencement for mortgagel that Lender required by an insurer approved by Lender again becomes available and is obtained, Borrower shall pay premiums may no longer be required, at the option of Lender, if mortgagel insurance coverage (in the amount and for the period

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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 for 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 of all sums secured 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.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred, (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereon shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

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; (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 attorneys' fees and costs of title evidence.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

Form 3014 9/90

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Form 301A 9/80

640-6-018

GRILL (8101)

This instrument was prepared by: OLIVIA NOON

My Commission Expires:

Ninety (90) days

Given under my hand and affixed hereto this

29th

day of May 1992

Given under my hand and delivered the said instrument this 29th day of May 1992. Hee and voluntarly set forth, for the uses and purposes herein set forth,
subscribed to the following instrument appeared before me this day in person and acknowledged that it is my
personally known to me to be the same person(s) whose name(s)

CRISTOBAL S. AFANTE and REMEDIOS R. AFANTE, HIS WIFE

I, Nelly Poblano in aid for said county and state do hereby certify

County of

County ass

Borrower

Social Security Number

(Seal)

Social Security Number

Borrower

Social Security Number

(Seal)

Borrower

Social Security Number

(Seal)

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and
in any rider(s) executed by Borrower and recorded with the

Witnesses:

- Check applicable box(es):
- Adjustable Rate Rider Condominium Rider 1st Family Rider Second Home Rider Biweekly Payment Rider Biannual Last Dervlopment Rider Rate Improvement Rider Other(s) [Specify]
- V.A. Rider Balloon Rider Grandfathered Payment Rider Planmed Last Dervlopment Rider Second Home Rider

24. Riders to this Security Instrument, if one or more riders are executed by Borrower and recorded together with this
Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement
the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

RECORD AND RETURN TO:
RAVENSWOOD MORTGAGE CORP.
3139 N. LINCOLN AVENUE, #224
CHICAGO, ILLINOIS 60657