

UNOFFICIAL COPY

THIS INSTRUMENT PREPARED BY

WHEN RECEIVED MAIL TO
HOME SAVINGS OF AMERICA
LOAN SERVICE CENTER
P.O. BOX 80015
CITY OF INDUSTRY, CALIFORNIA 91716-0015

ALL NOTICES TO LENDER SHALL BE MAILED
OR DELIVERED TO THE ABOVE ADDRESS

**Mortgage and Assignment of Rents
ADJUSTABLE INTEREST RATE LOAN**

LOAN NO. 1449201-6

This Mortgage, made this 4th day of JUNE, 1992, between

ALHAJ K. KAMRUDDIN AND AZMENA ALHAJ KARIM, HUSBAND AND WIFE

herein called BORROWER, whose address is 2008 WEST FARWELL AVENUE

(number and street)

CHICAGO
(city)

IL
(state)

92424058

60645
DEPT-11 RECORDS 127.30
108888 TRAM 6960 06/12/92 14:40:00
1102 : E. *--92-- 4 2 4 and 54
COOK COUNTY RECORDER

and HOME SAVINGS OF AMERICA, S.B. a corporation herein called LENDER, whose address is 4900 Rivergrade Road, Irwindale, California 91706

WITNESSETH: Borrower hereby grants, conveys, mortgages and warrants to Lender the real property legally described as follows:

THE WEST 19.83 FEET OF THE EAST 79.32 FEET OF THAT PART OF THE EAST 175 FEET (MEASURED ON THE NORTH LINE OF LOT 1 AND THE SOUTH LINE OF LOT 2, TO A LINE RUNNING PARALLEL TO RIDGE BOULEVARD) OF LOTS 1 AND 2 BEGINNING FROM SAID TRACT THE NORTH 227.10 FEET THEREOF, AS MEASURED AT RIGHT ANGLES, LYING WEST OF A LINE DRAWN PERPENDICULAR TO THE SOUTH LINE OF SAID LOT 2 FROM A POINT ON SAID SOUTH LINE OF SAID LOT 2, 46.60 FEET WEST OF THE SOUTHEAST CORNER OF SAID LOT 2, IN SMITH'S ADDITION TO RUGERS PARK, A SUBDIVISION IN THE NORTHWEST 1/4 OF SECTION 31, TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS 2008 WEST FARWELL AVENUE, CHICAGO, IL. 60645

92424058

FTN: 11-31-120-050

REALTY TITLE, INC.
ORDER # 24652

Together with all interest which Borrower now has or may hereafter acquire in or to said property, and in and to (a) all easements and rights of way appurtenant thereto; and (b) all buildings, structures, improvements, fixtures and appurtenances now or hereafter placed thereon, including, but not limited to, all apparatus and equipment, whether or not physically affixed to the land or any building, used to provide or supply air-cooling, air-conditioning, heat, gas, water, light, power, refrigeration, ventilation, laundry, drying, dishwashing, garbage disposal or other services, and all waste vent systems, antennas, pool equipment, window coverings, drapes and drapery, ods, carpeting and floor covering, awnings, ranges, ovens, water heaters and attached cabinets, if being intended and agreed that such items be conclusively deemed to be affixed to and to be part of the real property that is conveyed hereby; and (c) all water and water rights (whether or not appurtenant). Borrower agrees to execute and deliver, from time to time, such further instruments as may be requested by Lender to confirm the lien of this Mortgage on any such properties. The properties conveyed to Lender hereunder are hereinafter referred to as "such property."

The Borrower absolutely and irrevocably grants, transfers and assigns to Lender the rents, income, issues, and profits of all property covered by this Mortgage.

FOR THE PURPOSE OF SECURING

(1) Payment of the sum of \$ 61,000.00 with interest thereon, according to the terms of a promissory note of even date herewith and having a final maturity date of JUNE 15, 2032 made by Borrower,

payable to Lender or order, and all modifications, extensions or renewals thereof (2) Payment of such sums as may be incurred, paid out, or advanced by Lender, or may otherwise be due to Lender under any provision of this Mortgage and all modifications, extensions or renewals thereof (3) Performance of each agreement of Borrower contained herein or incorporated herein by reference or contained in any papers executed by Borrower relating to the loan secured hereby (4) Performance, if the loan secured hereby or any part thereof is for the purpose of constructing improvements on such property, of each provision or agreement of Borrower contained in any building loan agreement or other agreement between Borrower and Lender relating to such property (5) The performance and keeping by Borrower of each of the covenants and agreements required to be kept and performed by Borrower pursuant to the terms of any lease and any and all other instruments creating Borrower's interest in or defining Borrower's right in respect to such property (6) Compliance by Borrower, with each and every monetary provision to be performed by Borrower under any declaration of covenants, conditions and restrictions pertaining to such property or any declaration of condominium ownership and upon written request of Lender, the enforcement by Borrower of any covenant to pay maintenance or other charges if the same have not been paid or valid legal steps taken to enforce such payment within 90 days after such written request is made (7) At Lender's option, payment, with interest thereon, of any other present or future indebtedness or obligation of Borrower or of any successor or interest of Borrower to such property due to Lender, whether created directly or acquired by absolute or contingent assignment, whether due or not, whether otherwise secured or not, or whether existing at the time of the execution of this Mortgage or arising thereafter, the evidence of such option to be evidenced by a notice in writing to Borrower or any successor in interest of Borrower (8) Performance of all agreements of Borrower to pay fees and charges to the Lender whether or not herein set forth (9) Payment of charges, as allowed by law when such charges are made, for any statement regarding the obligation secured hereby.

Property of Cook County Clerk's Office

52-53-10-1

TO THE HONORABLE THE BOARD OF SUPERVISORS OF COOK COUNTY, I HEREBY CERTIFY THAT THE ABOVE IS A TRUE AND CORRECT COPY OF THE ORIGINAL AS THE SAME APPEARED TO ME AT THE OFFICE OF THE CLERK OF SAID COUNTY, THIS 10TH DAY OF JANUARY, 1900.

CLERK OF COOK COUNTY

RECORDED AND RETURNED TO THE OFFICE OF THE CLERK OF COOK COUNTY, THIS 10TH DAY OF JANUARY, 1900.

RECORDED AND RETURNED TO THE OFFICE OF THE CLERK OF COOK COUNTY, THIS 10TH DAY OF JANUARY, 1900.

UNOFFICIAL COPY

Proposed Ordinance

Enforcement of Business Hours

Section 1. Short Title

Section 2. Purpose

Section 3. Definitions

Section 4. Enforcement

Section 5. Penalties

Section 6. Severability

Section 7. Repealer

Section 8. Effective Date

Section 9. Emergency Clause

Section 10. Construction

Section 11. Savings Clause

Section 12. Title

Section 13. Purpose

Section 14. Definitions

Section 15. Enforcement

Section 16. Penalties

Section 17. Severability

Section 18. Repealer

Section 19. Effective Date

Section 20. Emergency Clause

Section 21. Construction

Section 22. Savings Clause

Section 23. Title

Section 24. Purpose

Section 25. Definitions

Section 26. Enforcement

Section 27. Penalties

Section 28. Severability

Section 29. Repealer

Section 30. Effective Date

Section 31. Emergency Clause

Section 32. Construction

Section 33. Savings Clause

Section 34. Title

Section 35. Purpose

Section 36. Definitions

Section 37. Enforcement

Section 38. Penalties

Section 39. Severability

Section 40. Repealer

Section 41. Effective Date

Section 42. Emergency Clause

Section 43. Construction

Section 44. Savings Clause

Section 45. Title

Section 46. Purpose

Section 47. Definitions

Section 48. Enforcement

Section 49. Penalties

Section 50. Severability

Section 51. Repealer

Section 52. Effective Date

Section 53. Emergency Clause

Section 54. Construction

Section 55. Savings Clause

Section 56. Title

Section 57. Purpose

Section 58. Definitions

Section 59. Enforcement

Section 60. Penalties

Section 61. Severability

Section 62. Repealer

Section 63. Effective Date

Section 64. Emergency Clause

Section 65. Construction

Section 66. Savings Clause

Section 67. Title

Section 68. Purpose

Section 69. Definitions

Section 70. Enforcement

Section 71. Penalties

Section 72. Severability

Section 73. Repealer

Section 74. Effective Date

Section 75. Emergency Clause

Section 76. Construction

Section 77. Savings Clause

Section 78. Title

Section 79. Purpose

Section 80. Definitions

Section 81. Enforcement

Section 82. Penalties

Section 83. Severability

Section 84. Repealer

Section 85. Effective Date

Section 86. Emergency Clause

Section 87. Construction

Section 88. Savings Clause

Section 89. Title

Section 90. Purpose

Section 91. Definitions

Section 92. Enforcement

Section 93. Penalties

Section 94. Severability

Section 95. Repealer

Section 96. Effective Date

Section 97. Emergency Clause

Section 98. Construction

Section 99. Savings Clause

Section 100. Title

Section 101. Purpose

Section 102. Definitions

Section 103. Enforcement

Section 104. Penalties

Section 105. Severability

Section 106. Repealer

Section 107. Effective Date

Section 108. Emergency Clause

Section 109. Construction

Section 110. Savings Clause

Section 111. Title

Section 112. Purpose

Section 113. Definitions

Section 114. Enforcement

Section 115. Penalties

Section 116. Severability

Section 117. Repealer

Section 118. Effective Date

Section 119. Emergency Clause

Section 120. Construction

Section 121. Savings Clause

Section 122. Title

Section 123. Purpose

Section 124. Definitions

Section 125. Enforcement

Section 126. Penalties

Section 127. Severability

Section 128. Repealer

Section 129. Effective Date

Section 130. Emergency Clause

Section 131. Construction

Section 132. Savings Clause

Section 133. Title

Section 134. Purpose

Section 135. Definitions

Section 136. Enforcement

Section 137. Penalties

Section 138. Severability

Section 139. Repealer

Section 140. Effective Date

Section 141. Emergency Clause

Section 142. Construction

Section 143. Savings Clause

Section 144. Title

Section 145. Purpose

Section 146. Definitions

Section 147. Enforcement

Section 148. Penalties

Section 149. Severability

Section 150. Repealer

Section 151. Effective Date

Section 152. Emergency Clause

Section 153. Construction

Section 154. Savings Clause

Section 155. Title

Section 156. Purpose

Section 157. Definitions

Section 158. Enforcement

Section 159. Penalties

Section 160. Severability

Section 161. Repealer

Section 162. Effective Date

Section 163. Emergency Clause

Section 164. Construction

Section 165. Savings Clause

Section 166. Title

Section 167. Purpose

Section 168. Definitions

Section 169. Enforcement

Section 170. Penalties

Section 171. Severability

Section 172. Repealer

Section 173. Effective Date

Section 174. Emergency Clause

Section 175. Construction

Section 176. Savings Clause

Section 177. Title

Section 178. Purpose

Section 179. Definitions

Section 180. Enforcement

Section 181. Penalties

Section 182. Severability

Section 183. Repealer

Section 184. Effective Date

Section 185. Emergency Clause

Section 186. Construction

Section 187. Savings Clause

Section 188. Title

Section 189. Purpose

Section 190. Definitions

Section 191. Enforcement

Section 192. Penalties

Section 193. Severability

Section 194. Repealer

Section 195. Effective Date

Section 196. Emergency Clause

Section 197. Construction

Section 198. Savings Clause

Section 199. Title

Section 200. Purpose

Section 201. Definitions

Section 202. Enforcement

Section 203. Penalties

Section 204. Severability

Section 205. Repealer

Section 206. Effective Date

Section 207. Emergency Clause

Section 208. Construction

Section 209. Savings Clause

Section 210. Title

Section 211. Purpose

Section 212. Definitions

Section 213. Enforcement

Section 214. Penalties

Section 215. Severability

Section 216. Repealer

Section 217. Effective Date

Section 218. Emergency Clause

Section 219. Construction

Section 220. Savings Clause

Section 221. Title

Section 222. Purpose

Section 223. Definitions

Section 224. Enforcement

Section 225. Penalties

Section 226. Severability

Section 227. Repealer

Section 228. Effective Date

Section 229. Emergency Clause

Section 230. Construction

Section 231. Savings Clause

Section 232. Title

Section 233. Purpose

Section 234. Definitions

Section 235. Enforcement

Section 236. Penalties

Section 237. Severability

Section 238. Repealer

Section 239. Effective Date

Section 240. Emergency Clause

Section 241. Construction

Section 242. Savings Clause

Section 243. Title

Section 244. Purpose

Section 245. Definitions

Section 246. Enforcement

Section 247. Penalties

Section 248. Severability

Section 249. Repealer

Section 250. Effective Date

Section 251. Emergency Clause

Section 252. Construction

Section 253. Savings Clause

Section 254. Title

Section 255. Purpose

Section 256. Definitions

Section 257. Enforcement

Section 258. Penalties

Section 259. Severability

Section 260. Repealer

Section 261. Effective Date

Section 262. Emergency Clause

Section 263. Construction

Section 264. Savings Clause

Section 265. Title

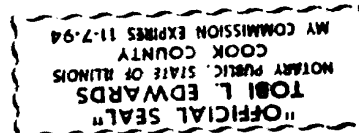
Section 266. Purpose

Section 267. Definitions

Section 268. Enforcement

Section 269.

LOAN NO. 1449901-6



My commission expires:

Given under my hand and official seal, this _____ day of _____, 1992.

act for the uses and purposes therein set forth. They signed and delivered the same instrument as provided in said Note, free and voluntary.

personally known to me to be the same person(s) whose name(s) ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the same instrument as provided in said Note, free and voluntary.

State of Illinois COOK County ss: _____

Signature of Borrower
ALHAJ K. KAMRUDDIN
AZMEENA ALHAJ KARIM

BORROWER REQUESTS THAT A COPY OF ANY NOTICE OF DEFAULT AND/OR ANY NOTICE OF SALE HEREUNDER BE MAILED TO BORROWER AT THE ADDRESS HEREIN ABOVE SET FORTH.

indebtedness.
interest will be added to principal in no case shall the unpaid interest added to the principal exceed 150% of the original principal.
From time to time the monthly installment payments due under said Note may not be sufficient to pay all interest due in which case unpaid interest rate may be adjusted from time to time in accordance with a monthly increase or decrease in an index, all as provided in said Note.
(32) Adjustable Rate Mortgage Provisions. The Note which this Mortgage secures is an adjustable mortgage loan on which the convenience only, are not a part of this mortgage and shall not be used in construing it.
the female and neuter, the singular number includes the plural, and vice versa. (d) Captions and paragraph headings used herein are for of any note secured hereby, whether or not named as Lender herein. (c) Wherever the context so requires, the masculine gender includes devisees, administrators, executors, successors and assigns. (b) The term "Lender" shall mean the owner and holder (including a pledgee), records pertaining to the loan evidenced by the note at the time notice is given.
(31) General Provisions. (a) This Mortgage applies to, inures to the benefit of, and binds, all parties hereto, their heirs, legatees, deposited in the United States mail, postage prepaid, addressed to the Borrower at the address of the Borrower as it appears in Lenders records pertaining to the loan evidenced by the note at the time notice is given.
(30) Notice to Borrower. Any notice to the Borrower provided for in the note or this Mortgage shall be deemed given when it is deposited in the United States mail, postage prepaid, addressed to the Borrower at the address of the Borrower as it appears in Lenders records pertaining to the loan evidenced by the note at the time notice is given.
(29) Waiver of Homestead. Borrower hereby waives all right of homestead exemption in such property payable.
declare the indebtedness secured by this Mortgage, irrespective of the maturity date specified in the note or notes, immediately due and Lender to make it a loan evidenced by the note or notes which this Mortgage secures, and in the event that Borrower has made any misrepresentation or material fact or failed to disclose any material fact, Lender, at its option and without prior notice, shall have the right to (28) Misrepresentation or Non-disclosure. Borrower has made certain written representations and disclosures in order to induce time of filing his answer be barred by the applicable statute of limitations.
action is thereafter commenced by one such person, the other person may assert in his answer the defense of payment in that the two money have existed between persons at any point in time when neither demand was barred by the applicable statute of limitations, and an action is thereafter commenced by one such person, the other person may assert in his answer the defense of payment in that the two (27) Offset. No indebtedness secured by this Mortgage shall be offset or compensated or shall be deemed to have been offset or compensated by all or part of any claim, cause of action, counterclaim or part of any claim, cause of action, counterclaim or crossclaim, whether liquidated or unliquidated, which Borrower now or hereafter may have or claim to have against Lender, and, in respect to the indebtedness now or hereafter secured hereby, Borrower waives, to the fullest extent permitted by law, any and all rights of offset which Borrower now or hereafter may have or claim to have against Lender, and, in respect to the indebtedness now or hereafter secured hereby, Borrower waives, to the fullest extent permitted by law, any and all rights of offset (26) Governing Law: Severability. The loan secured by this Mortgage is made pursuant to, and shall be construed and governed by, the laws of the United States and the rules and regulations promulgated thereunder, including the federal laws, rules and regulations for federal savings banks. If any paragraph, clause or provision of this Mortgage or the note or any other notes or obligations secured by this Mortgage is determined by a court of competent jurisdiction to be void, invalid or unenforceable, such decision shall affect only those paragraphs, clauses or provisions so determined and shall not affect the remaining paragraphs, clauses and provisions of this Mortgage required by Lender relating to any of such financial statements.
(25) Inspection and Business Records. Lender at any time during the continuation of this Mortgage may enter and inspect such property at any reasonable time. Borrower agrees that in the event that such property is now or hereafter used for commercial or residential income purposes, that when requested by Lender, Borrower will promptly deliver to Lender such certified financial statements and profit and loss statements of such types and at such intervals as may be required by Lender in form and content prepared according to the generally accepted accounting principles and practices, which statements shall cover the financial operations relating to such property, and Borrower further agrees, when requested by Lender, to promptly deliver, in writing such further additional information as required by Lender relating to any of such financial statements.
Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Note (\$1,000.00)