

Mail

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United Finance Corporation III
c/o Administrative Services
961 Weigel Dr
P.O. Box 8635
Elmhurst, IL 60126

This instrument was prepared by:
Lynette A. Pimentel
(Name)

2223 W. Roosevelt Rd. Broadview, IL 60153
(Address)

92476693

MORTGAGE

- 4/2222

IF CHECKED, THIS MORTGAGE SECURES FUTURE ADVANCES

A0040770X

THIS MORTGAGE is made this 27th day of June, 19 92
between the Mortgagor, STEVEN R. KALNICKY AND YENITA M. KALNICKY, HUSBAND AND WIFE,
AS JOINT TENANTS (herein "Borrower"), and the Mortgagee,
HOUSEHOLD BANK, FSB, a corporation organized and
existing under the laws of UNITED STATES, whose address is 2223 W. ROOSEVELT RD
BROADVIEW, ILLINOIS 60153 (herein "Lender").

The following paragraph preceded by a checked box is applicable:

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ _____
which indebtedness is evidenced by Borrower's Loan Repayment and Security Agreement dated _____
and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest at the
rate specified in the Note (herein "contract rate") (including any adjustments to the amount of payment or the contract
rate if that rate is variable) and other charges payable at Lender's address stated above, with the balance of the indebtedness,
if not sooner paid, due and payable on _____

WHEREAS, Borrower is indebted to Lender in the principal sum of \$ 32,000.00 or so much
thereof as may be advanced pursuant to Borrower's Revolving Loan Agreement dated 6-27-92 and
extensions and renewals thereof (herein "Note"), providing for payments of principal and interest at the rate specified in
the Note (herein "contract rate") (including any adjustments to the amount of payment or the contract rate if that rate is
variable, providing for a credit limit stated in the principal sum above and an initial advance of \$ 16,668.57

TO SECURE to Lender the repayment of the indebtedness, including any future advances, evidenced by the Note,
with interest thereon at the applicable contract rate (including any adjustments to the amount of payment or the contract
rate if that rate is variable) and other charges; the payment of all other sums, with interest thereon, advanced in accordance
herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein
contained, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the
County of COOK, State of Illinois:

LEGAL DESCRIPTION:

LOT 566 IN WINSTON PARK UNIT NUMBER 2, BEING A SUBDIVISION
OF SECTIONS 2 AND 3, TOWNSHIP 39 NORTH, RANGE 12, EAST OF
THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF
RECORDED JULY 3, 1956 AS DOCUMENT NUMBER 16268779 IN COOK
COUNTY, ILLINOIS.

REAL ESTATE TAX ID NUMBER: 15-02-338-025

DEPT 01 RECORDING \$27.50
T1111 TRAN 073 04 30/92 14:39:00
#9172 92-476693
COOK COUNTY RECORDER

which has the address of 1341 N 5TH AVENUE MELROSE PARK
(Street) (City)
Illinois 60160 (herein "Property Address") and is the Borrower's address.
(Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances
and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the
foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred
to 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 covenants
that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to
encumbrances of record.

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applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.
successors in interest. Any foreclosure by Lender in exercising any right or remedy hereunder, or otherwise afforded by
amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's
not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify
operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall
10. **Borrower Not Released; Forebearance By Lender Not a Waiver.** Extension of the time for payment or modification
which has priority over this Mortgage.

and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien
9. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any
condemnation, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned
interest in the Property.

that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's
8. **Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided
this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in
Additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment,
Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the contract rate, shall become
Lender and take such action as is necessary to protect Lender's interest.

7. **Protection of Lender's Security.** If Borrower fails to perform the covenants and agreements contained in this Mortgage,
or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at
Lender's option, may make such appearances, disburse such sums, including reasonable attorneys'
creating or governing the condominium or planned unit development, and constituent documents.

6. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Borrower shall
keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and
shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is in a condominium
or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants
planned unit development, and constituent documents.

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 "extended coverage", and such other hazards as Lender may require.
The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender, provided,
that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable
to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have
the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security
agreement with a lien which has priority over this Mortgage.

4. **Prior Mortgages and Deed of Trust; Charges; Liens.** Borrower shall perform all of Borrower's obligations under
any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's
covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges,
fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments
or ground rents, if any.

3. **Application of Payments.** All payments received by Lender under the Note and paragraphs 1 and 2 hereof shall
be applied first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest,
and then to the principal.
at the time of application as a credit against the sums secured by this Mortgage.
3. **Application of Payments.** All payments received by Lender under the Note and paragraphs 1 and 2 hereof shall
be applied first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest,
and then to the principal.

2. **Funds for Taxes and Insurance.** Subject to applicable law or waiver by Lender, Borrower shall pay to Lender on
the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum therein
"Funds" equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development
assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth
of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance,
if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable
estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower
makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

1. **Payment of Principal and Interest at Variable Rates.** This mortgage secures all payments of principal and interest in
due on a variable rate loan. The contract rate of interest and payment amounts may be subject to change as provided in
the Note. Borrowers shall promptly pay when due all amounts required by the Note.

If Borrower pays Funds to Lender, 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 said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying
the Funds, analyzing said account or verifying said assessments and bills, 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 at the
time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made
or applicable law requires such 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
for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to
the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said
taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either
promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held
by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower
shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.
Lender shall pay in full of all sums secured by this Mortgage. Lender shall promptly refund to Borrower any Funds held
by Lender. If under paragraph 2 hereof the Property is sold or the Property is otherwise 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 Mortgage.

1. **Payment of Principal and Interest at Variable Rates.** This mortgage secures all payments of principal and interest in
due on a variable rate loan. The contract rate of interest and payment amounts may be subject to change as provided in
the Note. Borrowers shall promptly pay when due all amounts required by the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or waiver by Lender, Borrower shall pay to Lender on
the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum therein
"Funds" equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development
assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth
of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance,
if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable
estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower
makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

3. **Application of Payments.** All payments received by Lender under the Note and paragraphs 1 and 2 hereof shall
be applied first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest,
and then to the principal.
at the time of application as a credit against the sums secured by this Mortgage.
3. **Application of Payments.** All payments received by Lender under the Note and paragraphs 1 and 2 hereof shall
be applied first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest,
and then to the principal.

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

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11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recording hereof.

15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. Transfer of the Property. If Borrower sells or transfers all or any part of the Property or an interest therein, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) a transfer by devise, descent, or by operation of law upon the death of a joint tenant, (c) the grant of any leasehold interest of three years or less not containing an option to purchase, (d) the creation of a purchase money security interest for household appliances, (e) a transfer to a relative resulting from the death of a Borrower, (f) a transfer where the spouse or children of the Borrower become an owner of the property, (g) a transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental property settlement agreement, by which the spouse of the Borrower becomes an owner of the property, (h) a transfer into an inter vivos trust in which the Borrower is and remains a beneficiary and which does not relate to a transfer of rights of occupancy in the property, or (i) any other transfer or disposition described in regulations prescribed by the Federal Home Loan Bank Board, Borrower shall cause to be submitted information required by Lender to evaluate the transferee as if a new loan were being made to the transferee. Borrower will continue to be obligated under the Note and this Mortgage unless Lender releases Borrower in writing.

If Lender does not agree to such sale or transfer, Lender may declare all of the sums secured by this Mortgage to be immediately due and payable. If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 17 hereof.

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

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, 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 nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees and costs of documentary evidence, abstracts and title reports.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

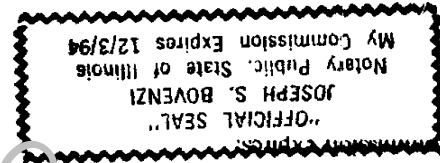
19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof, in abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 7 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

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Property of Cook County Clerk's Office

(Space Below This Line Reserved For Lender and Recorder)



Notary Public
Joseph S. Boventz

000015226

Given under my hand and official seal, this _____ day of _____, 19____, I, JOSEPH BOVENTZ, a Notary Public in and for said county and state, do hereby certify that STEVEN R. KALNICKY AND VENITA M. KALNICKY, HUSBAND AND WIFE, AS JOINT TENANTS personally known to me (the same persons) whose names) 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 voluntary act, for the uses and purposes therein set forth.

STATE OF ILLINOIS, COOK County ss:
Borrower: *Steven R. Kalnicky* STEVEN R. KALNICKY
Borrower: *Venita M. Kalnicky* VENITA M. KALNICKY
IN WITNESS WHEREOF, Borrower has executed this Mortgage.

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.
21. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property under state or Federal law.