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This instrument was prepared by:

RUTH PERKINS

(Name)

CHICAGO, IL 60603

(Address)

010081606

REC'D BY

MORTGAGE

92635492

THIS MORTGAGE is made this 21ST day of AUGUST, 1992, between the Mortgagor,
DALE J. HOOGERHYDE AND JEANNE HOOGERHYDE, HIS WIFE

(herein "Borrower"), and the Mortgagee, CITIBANK, FEDERAL SAVINGS BANK, a corporation organized and existing under
the laws of the United States, whose address is 1 SOUTH DEARBORN
CHICAGO, ILLINOIS 60603 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 35,000.00, which
indebtedness is evidenced by Borrower's note dated AUGUST 21, 1992 and extensions and renewals
thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if
not sooner paid, due and payable on SEPTEMBER 1, 2000;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; 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:

LOT 20 IN BLOCK 3 IN CIPRI ADDITION TO WESTBURY, BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

01-24-206-020 COOK COUNTY, ILLINOIS FILED FOR RECORD

1992 AUG 27 PM 12:47 92635492

which has the address of 4510 SHOREWOOD COURT, HOFFMAN ESTATES,

Illinois 60195 (herein "Property Address"); (Street) (City) (State) (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.

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

1. PAYMENT OF PRINCIPAL AND INTEREST. Borrower shall promptly pay when due the principal and interest
indebtedness evidenced by the Note and late charges as provided in the Note.

2. FUNDS FOR TAXES AND INSURANCE. Subject to applicable law or a written 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 (herein "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.

ILLINOIS-HOME IMPROVEMENT-1/BD-FNMA/FHLMC UNIFORM INSTRUMENT

Box 165

SEARCHED

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10. BORROWER NOT RELEASED; FORBEARANCE BY LENDER NOT A WAIVER Extension of the time for payment of amortization of the sum secured by this mortgage or of the sum secured by any other obligation, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right if demanded.

10 BORROWER NOT RELEASED; FORGIVEANCE BY LENDER NOT A WAIVER
Extension of the time for payment of
lien which has priority over this mortgage.

9. CONDEMNATION. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, save of right of offset of other security which has priority over this Mortgage.

9. CONDEMNATION. The proceeds of any award or claim for damages, direct or consequential, in connection with any transfer of interest in the property.

8. INSPECTION Landlord shall give Borrower notice prior to any such inspection specifically requested by Borrower or cause to be made upon and inspections up to and including the date of the final payment.

Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the rate, shall become additional indebtedness of Borrower secured by this Mortgage, unless Borrower and Lender agree to other terms of payment, such amounts shall be payable from Lender to Borrower notice from Lender to Borrower requesting payment, in this paragraph 7, shall render Lender to incur any expense or take any action hereunder.

7. PROTECTION OF LENDER'S SECURITY. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if at any time or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearance as Lender deems necessary to protect Lender's interest in the Property, and take such action as is necessary to secure his or her interest in this Mortgage, and to enforce such covenants and agreements contained in this Mortgage, or to protect Lender's security by this Mortgage. Borrower shall pay the premiums and insurance premiums, written until such time as such requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Y-laws and regulations of the condominium or planned unit development, and can discuss documents.

DEVELOPMENTS. Borrower shall keep the Property in good repair and shall not commit waste or permit misappropriation of developments, structures, equipment, fixtures, personalty, or other property owned by him or his dependents.

6. PRESERVATION AND MAINTENANCE OF PROPERTY, FASCIOLIDS, CONDOMINIUMS, PLANNED UNIT CO-OP'S WHICH SUBSIST SEPARATELY BY THIS MORTGAGE.

If the property is abandoned by Borrower, or if Borrower fails to respond to Lender's notice within 30 days from the date of such notice, Lender may make payment to the sums secured by this Mortgage.

The insurance carrier providing the insurance, may 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 in the amount and for the period required by Lender; provided, that such policies and renewals 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 in trust for the benefit of the trustee or other security agreement with a lien which has priority over the mortgage, dead or alive.

5. HAZARD INSURANCE. Insured shall keep the improvements now existing or hereafter erected on the Property in good repair, free from hazards of fire, hazards included within the term "extended coverage", and such other hazards as Lender may insulate against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may incur and in such amounts and for such periods as Lender may require.

Under Paragraph 2 of section 1 and 2 before this Deed is made by the parties hereto, witness in presence of witnesses present to witness the execution of this Deed and payables on the Note, and then to interest first payment by them to be paid all taxes, assessments and
under any mortgage, held out trust or other security agreement with which has priority over the Mortgage, including
Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and
4. PRIOR MORTGAGES AND DEEDS OF TRUST; CHARGES; LIENS.

3. APPLICATION OF PAYMENTS. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraph 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower the time of application as a credit against the sums secured by this Mortgage.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any funds held by Lender, 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.

at the time of execution of this Mortgagee 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 on earnings on the Funds and the Funds shall bear interest at the rate of twelve percent per annum, and the same shall be paid to Borrower quarterly, and if any part of the principal or interest is unpaid at the time of maturity of the Fund, or if any payment is delayed by more than thirty days, then the rate of interest shall be increased to fifteen percent per annum.

If Borrower Pays Funds to Lender, the Funds shall be held in an institution that deposits or maintains accounts of which are insured 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 holding and collecting the Funds, analyzing said account or verifying and compiling said assessments and ground rents for so holding and collecting the Funds, unless Lender may agree in writing to pay the Funds to Lender to make such a charge.

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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 recordation 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, or (c) the grant of any leasehold interest of three years or less not containing an option to purchase, Borrower shall cease 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, on the basis of any information obtained regarding the transferee, reasonably determines that Lender's security may be impaired, or that there is an unacceptable likelihood of a breach of any covenant or agreement in this Mortgage, or if the required information is not submitted, 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 or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

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FORM 2827 B

RECORD AND RETURN TO: [REDACTED] (Space Below This Line Reserved For Lender and Recorder)

and the other two were in the same condition as the first. The last was a small, dark, irregular mass, which had been partially dissolved by the acid. The remaining portion was a thin, yellowish, granular mass.

Property of **City Library** My Commission Expires 4/21/96

Given under my hand and official seal, this

APRIL AD

Instrument known to me to be the same person(s), whose name(s) _____ ARB _____ subscriber to the foregoing
personally appeared before me this day in person, and acknowledged that _____ The X _____ signed and delivered the said
instrument as **THEIR** free voluntary act, for the use and purposes therein set forth.

STATE OF ILLINOIS. — County of McHenry. — Date July 18, 1898. —
I, John M. Hough, a Notary Public in and for said County and State, do hereby certify that
PAUL J. HOOGEBRYDE AND LUCILLE HOOGEBRYDE, HIS WIFE

BOTTOWER **BOTTOWER**

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance within 30 days which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

**REQUEST FOR NOTICE OF DEFALUT
AND FORECLOSURE UNDER SUPERIOR
MORTGAGES OR DEEDS OF TRUST**

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.

Upon acceleration under Paragraph 17 hereof or abandonment of this Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the rents of the Property until sold at public auction or otherwise disposed of, and the proceeds of such sale, less the expenses of sale and the amount of the unpaid rents, shall be applied first to pay the costs of management including those past due. All rents collected by the receiver shall be applied first to payment of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receivers' bonds and reasonable attorney's fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.