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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given onAugust 4.....
19. 92. The mortgagor isRidgewood Builders, Inc. ("Borrower"). This Security Instrument is given to
.....Rank One, LaGrange....., which is organized and existing
under the laws ofIllinois....., and whose address is
.....730 Plainfield Road, Willowbrook, IL 60521..... ("Lender").
Borrower owes Lender the principal sum of ..One hundred thousand and no/100.....
..... Dollars (U.S. \$.....100,000.00.....). This debt is evidenced by Borrower's note
dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not
paid earlier, due and payable onDecember 2, 1992..... This Security Instrument
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and
the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property
located inCook..... County, Illinois:

Lot 15 in Willow West Estates Unit No. 3, a subdivision of part of the
North 1/2 of the Southwest 1/4 of Section 32, Township 38 North, Range 12,
East of the Third Principal Meridian, In Cook County, Illinois.

PIN 18-32-307-024

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which has the address of108 Charlton, [Street]
..... Illinois 60480..... ("Property Address"); [City]
..... [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights,
appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or
hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the
foregoing is referred to in this Security Instrument as the "Property."

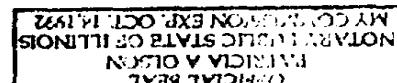
BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to
mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record.
Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any
encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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BOX 333 - TH

Prepared by and returned to Doreen M. Kral Bank One, Telephone 730 Plainfield Road,
 (Space Below This Line Reserved for Lender and Recorder)



Property of Cook County Clerk's Office

#2670186

Given under my hand and affixed seal this 4th day of August 1992
 set forth

of Ridgewood Builders 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 said instrument as their free and voluntary act, for the uses and purposes herein
 described.

I, Notary Public in and for said county and state,
 do hereby certify that Joseph Bocian, Kenneth W. Kowalski, and Robert C. Ziemke, officers,
 of Ridgewood Builders, are the same persons whose names are subscribed to the foregoing instrument.

Che undersigned, Notary Public in and for said county and state,

State of Illinois, DuPage County ss:

Bartow
 (Seal)
 (Seal)
 (Seal)
 (Seal)
 (Seal)

Instrument and in any rider(s) executed, by Borrower and recorded with Ridgewood Builders Inc.,
 By SIGNATURE, Borrower accepts and agrees to the terms and covenants contained in this Security

Instrument [check applicable boxes]
 Graduated Payment Rider Planned Unit Development Rider
 Adjustable Rate Rider Contingent Rent Rider
 2-4 Family Rider
 27. Waiver of Foreclosure. Borrower waives all right of homestead exemption in the Property.
 28. Securities. 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.
 29. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security
 instrument in full or in part, including those past due. Any rents collected by Lender or 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, receivers' fees, premiums on
 the Property received shall be entitled to redeem possession following judicial sale, Lender (in person, by agent or by judicial
 process) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of
 the Property included in the deposit of any period of redemption under Paragraph 19 of this Agreement.
 30. Lender in Possession. Lender under this Agreement, fees and costs of title evidence,
 but not limited to, reasonable attorney fees incurred in pursuing the remedies provided in this Paragraph 19, including,
 Lender shall be entitled to collect all expenses incurred in the defense of this Security instrument by judicial proceeding.
 This Security instrument without further demand and may foreclose this Security instrument in full or all sums secured by
 before the date specified in the notice, Lender at its option may immediate payment in full of all sums secured by
 existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured or
 inform Borrower of the right to assert in the foreclosure proceeding the non-
 secured by this Security instrument, foreclose by judicial proceeding and sale of the Property. The notice shall further
 and (d), that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums
 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
 unless applicable law provides otherwise. The notice shall specify: (a) the defaulter; (b) the action required to cure the
 breach of any covenant or agreement in this Security instrument (but not prior to acceleration under Paragraphs 13 and 17
 19. Acceleration; Remedies. Lender under this instrument and agree as follows:

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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 insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

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, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

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 such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17.

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

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

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

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full 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 had no acceleration 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 hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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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.

Fee title shall not merge unless Lender agrees to the merger in writing.
7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the
covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect
Lender's rights as set forth in this Security Instrument, or if there is a default under this instrument, or if there is a
default under this instrument unless Lender agrees to the merger in writing.

thus imminent irretrievable damage or loss to the acquisition.

Luness I under and Borrower otherwise agree in writing, any application of proceeds to participation shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 of change the amount of the payments. If postponing the due date of the monthly payments referred to in paragraphs 1 and 2 of change the amount of the payments, if under paragraph 19 the property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the property prior to the acquisition shall pass to the extent of the sums secured by this Security.

However, as abundances the properties, or does not answer within 30 days a notice from Lender, Lender may collect the insurance proceeds under any use the proceeds to repair or restore his property, or 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, insurance proceeds shall be applied to restoration or repair of the property damaged, unless otherwise provided by this Section.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause.

5. Flazzard Insurancee, Borrower shall keep the improvements as now existing or hereafter erected on the Property out of the gassing of nothe.

Borrower shall promptly disburse any sum which has priority over this Security Instrument unless Borrower (a) agrees in writing to the payee named on the obligation, or (b) consents in writing to Lender's substitution of another payee in a manner acceptable by the Lender in a manner acceptable to Lender.

Properties which may attain permanent value, such as buildings, fixtures, furniture, and equipment, shall be paid in full in cash or by cashier's check, or in any other manner provided in paragraph 2, or if not paid in full in that manner, Borrower shall pay the amount of any unpaid balance in monthly installments, secured by a trust deed, over a period of years, at a rate of interest not exceeding the maximum rate permitted by law, and the principal and interest shall be paid in monthly installments.

3. Application of payments. Unless applicable law provides otherwise, all payments received by Lender under this Note, and to amounts payable in the Note, to late charges due under the Note, to principal due, and to interest due, shall be applied first, to late charges due under the Note, second, to principal due, and last, to interest due.

If the amount of the Funds held by Leander, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be at Borrower's option, either paid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Leander is not sufficient to pay the escrow items when due, Borrower shall pay to Leander an amount of the Funds held by Leander to pay the escrow items when due, and the balance shall be paid by Leander.

To illustrate one of the day-to-day monetary payments made under the Note, until the note is paid in full, a sum ("Funds") equal to one-twelfth of the principal amount of the Note, and assessments which may accrue thereunder, will be paid monthly in advance, in the manner set forth below.

the principal of **Principle and Interest Prepayment and Late Charges**. Borrower shall promptly pay when due interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.