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Gary-Wheaton Bank

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This Document Prepared by
Gary Wheaton Bank, N.A.
420 E. Wesley,
Wheaton, IL 60187
Glenda A. Stone

FIRST LINE PLUS
MORTGAGE

AUGUST 24

92

THIS MORTGAGE ("Security Instrument") is given on 19. The mortgagor is
William C. Oniones and Dawn R. Oniones, His Wife ("Borrower").

Gary Wheaton Bank, National Association

This Security Instrument is given to National Association,
which is a the U.S.A.

whose address is 120 E. Wesley organized and existing under the laws of Illinois ("Lender"). Borrower owes

Lender the maximum principal sum of TEN THOUSAND AND NO/100
10,000.00

Dollars (U.S. \$), or the aggregate unpaid amount of all loans and any disbursements made by Lender pursuant to that certain First Line Plus Agreement of even date herewith executed by Borrower ("Agreement"), whichever is less. The Agreement is hereby incorporated in this Security Instrument by reference. This debt is evidenced by the Agreement which Agreement provides for monthly interest payments, with the full debt, if not paid earlier, due and payable five years from the Issue Date (as defined in the Agreement). The Lender will provide the Borrower with a final payment notice at least 90 days before the final payment must be made. The Agreement provides that loans may be made from time to time during the Draw Period (as defined in the Agreement). The Draw Period may be extended by Lender in its sole discretion, but in no event later than 20 years from the date hereof. All future loans will have the same lien priority as the original loan. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Agreement, including all principal, interest, and other charges as provided for in the Agreement, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 6 of this Security Instrument to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Agreement and all renewals, extensions and modifications thereof, all of the foregoing not to exceed twice the maximum principal sum stated above. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in

COOK County, Illinois:

LOT 202 IN FREDERICK H. BARTLETT'S GRAND FARMS UNIT "G"
BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF SECTION
29, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.

DEPT-01 RECORDING \$27.00
103333 TRAN 3940 09/14/92 10:52:00
4882 6 *-P2-678314
COOK COUNTY RECORDER

27 610
R.C.

Permanent Index No 12 29 103 G13

which has the address of 3140 Alta, Melrose Park
Illinois 60164 ("Property Address"):

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, claims or demands with respect to insurance, any and all awards made for the taking by eminent domain, 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 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 warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record. There is a prior mortgage from

Borrower to Citibank Federal Savings dated AUGUST 13, 1991 and recorded

as document number CI 440 083

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9. Borrower's Note of Release: Forfeiture of Note by Lender: In the event of the termination of Borrower's Note of Release, the sum(s) secured by this Security Instrument shall be paid to Borrower or to any successor in interest of Borrower or to any other party entitled thereto.

10. Application of Payments: All payments received by Lender shall be applied first to interest then to other charges, and then to principal. The amount of principal so paid shall be deducted from the principal balance due at the time of payment. Any balance shall be paid to Borrower.

If the total amount of the sums secured immediately before the date of payment of principal and interest is less than the amount 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 Interest shall be reduced proportionately by the amount of the property taken.

(a) If 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.

B. Condition of Note: The proceeds of any award of claim for damages, direct connection with any condition of note.

7. Inscription: Lender or its agent may make reasonable cause for the inspection of any documents upon and add to the property. Lender shall give Borrower

Agreement rate and shall be payable, with interest, upon demand, to Borrower requesting payment.

Any amounts disbursed by Lender under this paragraph shall be paid to Lender as a lien on the debt of Borrower secured by this Security Interest.

Lender may take action under this paragraph in court, paying reasonable attorney's fees and entitling him to do so over this Security Interest prior to the date of payment of principal, unless Lender does not have to pay any sum paid by him which has been paid by another.

Subject to laws of reorganization or chapter 11 of the Code, Lender may do and pay for whatever is necessary to protect his rights in his property, to enforce rights in his property, to repair, restore, and reconstruct his property, to make repairs to it, and to settle a claim if Borrower abandons the property, or does not answer within 30 days after notice to pay sums secured by this Security Interest, whether or not the sum would be lessened, the sum paid to Lender may reflect the insurance premium from Lender to the insurance company which has suffered damage to the property prior to the date of payment of principal.

Security interest or lease is a legal proceeding that affects third party rights in the property (such as a procedure in bankruptcy). It is held by the creditor until he gets paid, but it can affect the debtor's rights in the property, such as a right to merge in writing.

5. Preservation and Maintenance of Property: Lender shall destroy damage, substantially change the property, allow the property to deteriorate, or commit waste on this Security Instrument. It is an easement.

Secured party shall be liable for loss of or damage to property, the easement shall not merge unless Lender agrees in writing.

6. Protection of Lender's Rights in the Property: If Borrower agrees in writing, insurance premiums shall be applied to restore the property and/or otherwise agree in writing, insurance premiums shall be applied to repair the property, damage, or any other damage to the property. Lender shall have a right to hold his policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have renewals notices to Lender or to the creditor to whom they were given, and shall be liable for loss of or damage to the property.

All insurance policies and renewals shall be accepted by Lender and shall provide for prompt notification of paid premiums and damage to the property prior to the acquisition of the property.

It is understood that Lender may not be liable for any loss of or damage to the property if the same is caused by acts of God, strikes of lightning, war, terrorism, civil strife, riot, rioting, revolution, insurrection, invasion, blockade, enemy attack, acts of nature, fire, explosion, explosion of gas, smoke, dust, water, or any other cause, or any other cause of loss.

It is agreed that Lender shall not be liable for loss of or damage to the property if the same is caused by acts of God, strikes of lightning, war, terrorism, civil strife, riot, rioting, revolution, insurrection, invasion, blockade, enemy attack, acts of nature, fire, explosion, explosion of gas, smoke, dust, water, or any other cause, or any other cause of loss.

7. Covenants: Lender shall pay all taxes, assessments, charges, fines, and impositions attributable to the property, and shall be liable for ground rents, if any. Upon Lender's request Borrower shall promptly furnish to Lender all notices of amounts due to be paid under this paragraph. The Borrower shall make these payments directly. And upon Lender's request to Lender receipts evidencing the payments.

A. Hazard Insurance: Borrower shall keep the property within the term "extincted coverage", and any other period of insurance, for which Lender is responsible. The insurance carrier providing the insurance shall be chosen by Lender and shall not be liable for any loss or damage to the property during the period that Lender is responsible for the same.

8. Liens: Borrower agrees to pay all taxes, assessments, charges, fines, and impositions attributable to the property, and shall be liable for ground rents, if any. Upon Lender's request Borrower shall promptly furnish to Lender all notices of amounts due to be paid under this paragraph. The Borrower shall make these payments directly. And upon Lender's request to Lender receipts evidencing the payments.

9. Application of Payments: All payments received by Lender shall be applied first to interest then to other charges, and then to principal.

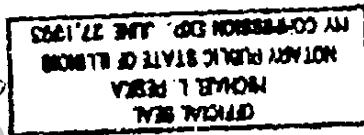
10. Payment of Principal and Interest: Borrower shall promptly pay when due the principal of and interest on the debt evidenced by this agreement. The amount of principal so paid shall be deducted from the principal balance due at the time of payment. Any balance shall be paid to Borrower.

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9/25/2024

BRC Form 14737

My Commission expires:



Given under my hand and official seal this _____ day of August, 1992
Signed and delivered the said instrument as _____ free and voluntary act, for the uses and purposes therein set forth
day in person and acknowledged that they
personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument appeared before me this
do hereby certify that _____ is/are C. Orlinette and Dawn R. Orlinette
, a Notary Public in and for said County and state,

STATE OF ILLINOIS _____ County ss: _____
County ss: _____
Borrower _____

Borrower _____

Borrower _____

Borrower _____

and/or(s) executed by Borrower and recorded with it
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any
and/or(s) executed by Borrower and recorded with it
Instrument, the coverings of each such order(s) were a part of this Security Instrument
and agreements of this Security Instrument as if the orders were incorporated into and shall amend and supplement the covenants
23. RIDERS TO THIS SECURITY INSTRUMENT, if one or more riders are executed by Borrower and recorded together with this Security
Instrument, the coverings 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

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10. 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 15. If there is more than one party as Borrower, each of Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Agreement: (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, forgive or make any accommodations with regard to the terms of this Security Instrument or the Agreement without that Borrower's consent.

11. 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 Agreement 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 Agreement.

12. 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.

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

14. Assignment by Lender. Lender may assign all or any portion of its interest hereunder and its rights granted herein and in the Agreement to any person, trust, financial institution or corporation as Lender may determine and upon such assignment, such assignee shall thereupon succeed to all the rights, interests, and options of Lender herein and in the Agreement, and Lender shall thereupon have no further obligations or liabilities thereunder.

15. Transfer of the Property or a Beneficial Interest in Borrower; Due on Sale. 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 or the Agreement without further notice or demand on Borrower.

16. 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 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 Agreement 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; (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; and (e) not use the provision more frequently than once every five years. 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 paragraph 15.

17. Prior Mortgage. Borrower shall not be in default of any provision of any prior mortgage.

18. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following: (a) Borrower's fraud or material misrepresentation in connection with this Security Instrument, the Agreement or the First Line Plus evidenced by the Agreement; (b) Borrower's failure to meet the repayment terms of the Agreement; or (c) Borrower's actions or inactions which adversely affect the Property or any right Lender has in the Property (but not prior to acceleration under paragraph 15 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 nonexistence 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 legal proceedings pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

19. Lender in Possession. Upon acceleration under paragraph 18 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of, and manage the Property and to collect the rents of the Property 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, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument. Nothing herein contained shall be construed as constituting Lender a mortgagee in possession in the absence of the taking of actual possession of the Property by Lender pursuant to this Paragraph 19. In the exercise of the powers herein granted Lender, no liability shall be asserted or enforced against Lender, all such liability being expressly waived and released by Borrower.

20. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument.

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

22. No Offsets by Borrower. No offset or claim that Borrower now has or may have in the future against Lender shall relieve Borrower from paying any amounts due under the Agreement or this Security Instrument or from performing any other obligations contained