

# UNOFFICIAL COPY

COOK COUNTY, ILLINOIS  
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## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on October 8, 19 92.  
The Mortgagor(s) is (are) Eric Willis, divorced and not since remarried, whose  
address(es) is (are) 300 E. Circle, Prospect Heights, IL 60070

The Mortgagor(s) is (are) (collectively) referred to  
herein as "Borrower." This Security Instrument is given to CENTENNIAL MORTGAGE CO.  
with its principal business offices at 9525 West Bryn Mawr, Rosemont, IL 60018

(Lender). Borrower owes Lender the principal sum of U.S. \$65,000.00.  
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 on October 15, 2007.

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 property located in Cook County, Illinois and described in Exhibit A attached to  
this Security Instrument, which has the address of 300 E. Circle

Prospect Heights, Illinois, 60070 ("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, 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.

### Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal of and interest on the debt  
evidenced by the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law and if required by Lender, Borrower shall pay to Lender  
on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth  
of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments  
or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums,  
if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and  
reasonable estimates of future escrow items.

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Property of Cook County Clerk's Office

SECTION 1

SECTION 1

SECTION 2

SECTION 3

SECTION 4

SECTION 5

SECTION 6

SECTION 7

SECTION 8

SECTION 9

SECTION 10

SECTION 11

SECTION 12

SECTION 13

SECTION 14

SECTION 15

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6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

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 the payments. If under paragraph 18 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 Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. Lender has required immediate payment in full of all sums secured by this Security Instrument pursuant to paragraph 18. Lender may apply the insurance proceeds to the sums secured by this Security Instrument with the excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that it is an insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by the Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause in favor of Lender. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

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 any other hazards for which Lender requires insurance. If all or any part of the Property is used for rental purposes, Borrower shall also maintain insurance against rent loss. The above insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attach priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

4. Charges; Lien. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attach priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to amounts payable under paragraph 2; second, to accrued interest; and third, in reduction of principal.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 18 the Property is sold or 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 Security Instrument.

If the amount of the Funds held by Lender, 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 promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

If Lender requires the Funds to be paid, the Funds shall be held in an institution on 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 the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, 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 that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid to Borrower, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

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10/10/2017

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**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 in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

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.

If Lender requires 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 inspection 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 condempnor 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 on any reason or 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 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 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, and without impairing the enforceability of this Security Instrument.

**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 18.



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## Section 10

10. The Board of Directors shall have the authority to borrow money on behalf of the Corporation, to issue bonds, notes, debentures, or other securities, and to mortgage, pledge, or otherwise encumber the assets of the Corporation, in order to secure the payment of such loans, bonds, notes, debentures, or other securities.

11. The Board of Directors shall have the authority to lease, sell, convey, or otherwise dispose of all or any part of the real or personal property of the Corporation, and to execute any instrument necessary to carry out such authority.

12. The Board of Directors shall have the authority to enter into any contract, agreement, or arrangement that it deems to be in the best interests of the Corporation, and to execute any instrument necessary to carry out such authority.

13. The Board of Directors shall have the authority to make, alter, amend, or repeal the bylaws of the Corporation, and to suspend or modify any such bylaws.

14. The Board of Directors shall have the authority to do all such other acts and things as may be necessary or proper to carry out the business of the Corporation.

15. The Board of Directors shall have the authority to sue and be sued, to defend any suit, and to settle any claim or dispute on behalf of the Corporation.

16. The Board of Directors shall have the authority to make, alter, amend, or repeal the articles of incorporation of the Corporation, and to suspend or modify any such articles.

17. The Board of Directors shall have the authority to make, alter, amend, or repeal the charter of the Corporation, and to suspend or modify any such charter.

18. The Board of Directors shall have the authority to make, alter, amend, or repeal the rules and regulations of the Corporation, and to suspend or modify any such rules and regulations.

19. The Board of Directors shall have the authority to make, alter, amend, or repeal the policies of the Corporation, and to suspend or modify any such policies.

20. The Board of Directors shall have the authority to make, alter, amend, or repeal the procedures of the Corporation, and to suspend or modify any such procedures.

Property of Cook County Clerk's Office

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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 acknowledges receipt of a 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.
18. **Acceleration; Remedies.** Upon Borrower's breach of any covenant or agreement in this Security Instrument, or default under the Note, Lender may notify Borrower of such breach, and may, at its option, 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 pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
19. **Assignment of Leases.** Borrower hereby assigns to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon Lender's notice to Borrower of Borrower's breach of any covenant or agreement in this Security Instrument, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph 19, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.
20. **Assignment of Rents.** Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agent(s) to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agent(s). However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. The assignment of rents constitutes an absolute assignment and not an assignment for additional security only.
21. **Lender in Possession.** Upon acceleration under paragraph 18 or abandonment of the Property and at any time thereafter 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, pursuant to paragraph 20 hereof. However, Lender shall be under no obligation to enter upon, take control of or maintain the Property. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and then to the sums secured by this Security Instrument.
22. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower, except that Borrower shall pay any recordation costs.
23. **Waiver of Homestead.** Borrower waives all right of homestead exemption in the Property.
24. **Use of Property; Compliance with Law.** Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

# UNOFFICIAL COPY

11/11/2011

SECTION 10-10-0101. (a) The Board of Supervisors shall have the honor of presenting to the people of Cook County the following candidates for the office of Sheriff of Cook County, to be elected on the general election day of 2011:

(b) The Board of Supervisors hereby certifies that the following candidates are qualified to hold the office of Sheriff of Cook County:

(c) The Board of Supervisors hereby certifies that the following candidates are qualified to hold the office of Sheriff of Cook County:

(d) The Board of Supervisors hereby certifies that the following candidates are qualified to hold the office of Sheriff of Cook County:

(e) The Board of Supervisors hereby certifies that the following candidates are qualified to hold the office of Sheriff of Cook County:

(f) The Board of Supervisors hereby certifies that the following candidates are qualified to hold the office of Sheriff of Cook County:

(g) The Board of Supervisors hereby certifies that the following candidates are qualified to hold the office of Sheriff of Cook County:

(h) The Board of Supervisors hereby certifies that the following candidates are qualified to hold the office of Sheriff of Cook County:

(i) The Board of Supervisors hereby certifies that the following candidates are qualified to hold the office of Sheriff of Cook County:

(j) The Board of Supervisors hereby certifies that the following candidates are qualified to hold the office of Sheriff of Cook County:

(k) The Board of Supervisors hereby certifies that the following candidates are qualified to hold the office of Sheriff of Cook County:

(l) The Board of Supervisors hereby certifies that the following candidates are qualified to hold the office of Sheriff of Cook County:

(m) The Board of Supervisors hereby certifies that the following candidates are qualified to hold the office of Sheriff of Cook County:

(n) The Board of Supervisors hereby certifies that the following candidates are qualified to hold the office of Sheriff of Cook County:

Property of Cook County Clerk's Office



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with this instrument.

UNOFFICIAL COPY

Eric Wills (Seal) -Borrower  
Eric Wills (Seal) -Borrower

STATE OF ILLINOIS )  
COUNTY OF COOK )SS

I, Eric Wills, the undersigned, a notary public in and for said County and State, do hereby certify that Eric Wills, divorced and not since remarried personally known to me to be the same person(s) whose name(s) is (are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she (he) (they) signed and delivered the said instrument as her (his) (their) free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and official seal, this 8th day of October, 1992.

OFFICIAL SEAL  
ROBERT G. FREYER  
NOTARY PUBLIC STATE OF ILLINOIS  
MY COMMISSION EXP. NOV. 10, 1993

[Signature]  
NOTARY PUBLIC

Please Record and Return to:

This instrument was prepared by:

Alliance Funding Company, Inc.  
135 Chestnut Ridge Road  
Montvale, NJ 07645

Hollis A. Sikora

Attention: Recorded Documents Department

BOX 333 - TH

# UNOFFICIAL COPY

(Name)  
Address

(Date)  
Address

(Name)  
Address

(Date)  
Address

THIS OFFICE HAS THE HONOR OF...

(Date) IF...

(Date) IF...

(Date) IF...

PROPERTY OF COOK COUNTY CLERK'S OFFICE

33000005

**UNOFFICIAL COPY**

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# **EXHIBIT "A"**

LOT 14 IN BLOCK 6 IN SMITH AND DAWSON'S FIFTH ADDITION TO COUNTRY CLUB ACRES, BEING A SUBDIVISION IN THE SOUTH 1/2 OF SECTION 22, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 20, 1940 AS DOCUMENT 12582196, IN COOK COUNTY, ILLINOIS

PIN # 03-22-300-016-0000.

PROPERTY ADDRESS 300 E. Circle, Prospect Heights, IL 60070

Property of Cook County Clerk's Office

# UNOFFICIAL COPY

## "A" TRIMME

THE STATE OF ILLINOIS, COUNTY OF COOK, ss. I, Clerk of said County, do hereby certify that the within and foregoing is a true and correct copy of the original as the same appears in the records of said County.

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