

UNOFFICIAL COPY
MORTGAGE **82915237**
(Participation)

This mortgage made and entered into this 19th day of November
1992, by and between Jack R. Lazowski and Linda Lazowski, his wife,

(hereinafter referred to as mortgagor) and Heritage Glenwood Bank

(hereinafter referred to as

mortgagee), who maintains an office and place of business at 16301 South Halsted Street
Glenwood, Illinois 60425

WITNESSETH that for the consideration hereinafter stated, receipt of which is hereby acknowledged, the mortgagor does hereby
mortgage, sell, grant, assign, and convey unto the mortgagee, his successors and assigns, all of the following described property situated
and being in the County of Cook Tax# 32-08-320-018
State of Illinois

1/4 acre in Olympia Terrace Unit No. 6, a subdivision
of part of the southwest 1/4 of the southwest 1/4
of section 6, Township 35 north, Range 14, East of
the third Principal Meridian, in Cook County, Illinois.

· DEPT-01 RECORDING	\$27.50
· TAKESYS THRN 3205 12/07/92 13:58:00	
· #0191 + E *--92-915237	
· COOK COUNTY RECORDER	

82915237

259 West Elmwood Drive, Chicago Heights, Illinois 60411
Together with and including all buildings, all fixtures including but not limited to all plumbing, heating, lighting, ventilating, refrigerating,
incinerating, air conditioning apparatus, and elevators (the mortgagor hereby declaring that it is intended that the items herein enumerated
shall be deemed to have been permanently installed as part of the realty), and all improvements now or hereafter existing thereon, the
hereditaments and appurtenances and all other rights thereto belonging or in anywise appertaining, and the severance and reversions,
remainder and remainders, all rights of redemption, and the rents, issues, and profits of the above described property (provided, however,
that the mortgagor shall be entitled to the possession of said property and to collect and retain the rents, issues, and profits until default
hereunder); To have and to hold the same unto the mortgagee and the successors in interest of the mortgagee, forever in fee simple or
such other estate, if any, as is stated herein

Mortgagors hereby releases and covenants all

rights under and by virtue of the homestead exemption laws of the State of Illinois.

The mortgagor covenants that he is lawfully seized and possessed of and has the right to sell and convey said property, that the
same is free from all encumbrances except as hereinabove recited, and that he hereby binds himself and his successors in interest to
warrant and defend the title aforesaid thereto and every part thereof against the claims of all persons whomsoever.

This instrument is given to secure the payment of a promissory note dated November 19, 1992
principal sum of \$50,000.00-----signed by Jack R. Lazowski and Linda Lazowski
in behalf of Jack R. Lazowski D/B/A T.M. Consultants. (E.I.N. 36-3569330)

in the

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MORTGAGE

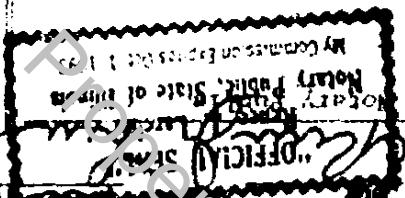
RETURN TO:

Name: HERITAGE GREENWOOD BANK
Address: 1 P.O. Box 525748

City: Greenwood, IN
State: Indiana



MAIL TO



RECORDING DATA

TO

My commission expires: 10-1-93

1993

GIVEN under my hand and notarial seal this

this state.

all rights and benefits under and by virtue of the heretofore enacted laws of this state, including the waive of rights of redemption and waive of certain set forth, including voluntary act and deed, for the uses and purposes instrument as their free and voluntary act and deed, and delivered the said instrument, and acknowledged that they signed, sealed, and delivered to the foregoing known to me to be the same persons whose names are subscribed to the foregoing instrument before me, Jack R. Lazowski and Linda Lazowski personally County, in the State aforesaid, do hereby certify that on this day personally appeared before me, Jack R. Lazowski and Linda Lazowski personally

COUNTY OF

SS.

STATE OF ILLINOIS)

(Add Appropriate Acknowledgment)

JAMES F. AMBROSTER, SR., VICE PRESIDENT

HERITAGE GREENWOOD BANK

Executed and delivered in the presence of the following witnesses:

Linda Lazowski

Jack R. Lazowski

In witness whereof, the mortgagee has executed this instrument and the mortgagee has accepted delivery of this instrument as of the day and year aforesaid.

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Said promissory note was given to secure a loan in which the Small Business Administration, an agency of the United States of America, has participated. In compliance with section 101.1(d) of the Rules and Regulations of the Small Business Administration (13 C.F.R. 101.1(d)), this instrument is to be construed and enforced in accordance with applicable Federal law.

1. The mortgagor covenants and agrees as follows:

a. He will promptly pay the indebtedness evidenced by said promissory note at the times and in the manner therein provided.

b. He will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions, for which provision has not been made hereinbefore, and will promptly deliver the official receipts therefor to the said mortgagee.

c. He will pay such expenses and fees as may be incurred in the protection and maintenance of said property, including the fees of any attorney employed by the mortgagee for the collection of any or all of the indebtedness hereby secured or foreclosure by mortgagee's sale, or court proceedings, or in any other litigation or proceeding affecting said property. Attorneys' fees reasonably incurred in any other way shall be paid by the mortgagor.

d. For better security of the indebtedness hereby secured, upon the request of the mortgagee, its successors or assigns, he shall execute and deliver a supplemental mortgage or mortgages covering any additions, improvements, or betterments made to the property hereinabove described and all property acquired by it after the date hereof (all in form satisfactory to mortgagee). Furthermore, should mortgagor fail to cure any default in the payment of a prior or inferior encumbrance on the property described by this instrument, mortgagor hereby agrees to permit mortgagee to cure such default, but mortgagee is not obligated to do so; and such advances shall become part of the indebtedness secured by this instrument, subject to the same terms and conditions.

e. The rights created by this conveyance shall remain in full force and effect during any postponement or extension of the time of the payment of the indebtedness evidenced by said promissory note or any part thereof secured hereby.

f. He will continuously maintain hazard insurance, of such type or types and in such amounts as the mortgagee may from time to time require on the improvements now or hereafter on said property, and will pay promptly when due any premiums thereof. All insurance shall be carried in companies acceptable to mortgagee and the policies and renewals thereof shall be held by mortgagee and have attached thereto loss payout clauses in favor of and in form acceptable to the mortgagee. In event of loss, mortgagor will give immediate notice in writing to mortgagee, and mortgagee may make proof of loss if not made promptly by mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to mortgagee instead of to mortgagor and mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged or destroyed. In event of foreclosure of this mortgage, or other transfer of title to said property in extinguishment of the indebtedness secured hereby, all right, title, and interest of the mortgagor in and to any insurance policies then in force shall pass to the purchaser or mortgagee or, at the option of the mortgagee, may be surrendered for a refund.

g. He will keep all buildings and other improvements on said property in good repair and condition; will permit, commit, or suffer no waste, impairment, deterioration of said property or any part thereof; in the event of failure of the mortgagor to keep the buildings on said premises and those erected on said premises, or improvements thereon, in good repair, the mortgagee may make such repairs as in its discretion it may deem necessary for the proper preservation thereof, and the full amount of each and every such payment shall be immediately due and payable; and shall be secured by the lien of this mortgage.

h. He will not voluntarily create or permit to be created against the property subject to this mortgage any lien or liens inferior or superior to the lien of this mortgage without the written consent of the mortgagee; and further, that he will keep and maintain the same free from the claim of all persons supplying labor or materials for construction of any and all buildings or improvements now being erected or to be erected on said premises.

i. He will not rent or assign any part of the rent of said mortgaged property or demolish, or remove, or substantially alter any building without the written consent of the mortgagee.

j. All awards of damages in connection with any condemnation for public use of or injury to any of the property subject to this mortgage are hereby assigned and shall be paid to mortgagee, who may apply the same to payment of the installments last due under said note, and mortgagee is hereby authorized, in the name of the mortgagor, to execute and deliver valid acquittances thereof and to appeal from any such award.

k. The mortgagee shall have the right to inspect the mortgaged premises at any reasonable time.

2. Default in any of the covenants or conditions of this instrument or of the note or loan agreement secured hereby shall terminate the mortgagor's right to possession, use, and enjoyment of the property, at the option of the mortgagee or his assigns (it being agreed that the mortgagor shall have such right until default). Upon any such default, the mortgagee shall become the owner of all of the rents and profits accruing after default as security for the indebtedness secured hereby, with the right to enter upon said property for the purpose of collecting such rents and profits. This instrument shall operate as an assignment of any rentals on said property to that extent.

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SBA FORM 228 (11-98)

3. The mortgagee covenants and agrees that if he shall fail to pay said indebtedness or any part thereof when due, or shall fail to perform any covenant or agreement of this instrument or any provision of the promissory note secured hereby, the entire indebtedness hereby secured and the mortgagee of his assets may be sold or after entry set and property without appraisement (the mortgagee having retained and performed any covenant or agreement of this instrument or any provision of the promissory note secured hereby, the entire indebtedness hereby secured and the mortgagee of his assets may be sold or after entry set and property without appraisement);

(ii) at the option of the mortgagee, either by action in state or federal court or otherwise, for (A) judicial sale pursuant to the provisions of 28 U.S.C. 2001 (a); or (B) judicial sale pursuant to the provisions of the Uniform Commercial Code, Article 9, Sections 7-107, 7-108, 7-109, 7-110, 7-111, 7-112, 7-113, 7-114, 7-115, 7-116, 7-117, 7-118, 7-119, 7-120, 7-121, 7-122, 7-123, 7-124, 7-125, 7-126, 7-127, 7-128, 7-129, 7-130, 7-131, 7-132, 7-133, 7-134, 7-135, 7-136, 7-137, 7-138, 7-139, 7-140, 7-141, 7-142, 7-143, 7-144, 7-145, 7-146, 7-147, 7-148, 7-149, 7-150, 7-151, 7-152, 7-153, 7-154, 7-155, 7-156, 7-157, 7-158, 7-159, 7-160, 7-161, 7-162, 7-163, 7-164, 7-165, 7-166, 7-167, 7-168, 7-169, 7-170, 7-171, 7-172, 7-173, 7-174, 7-175, 7-176, 7-177, 7-178, 7-179, 7-180, 7-181, 7-182, 7-183, 7-184, 7-185, 7-186, 7-187, 7-188, 7-189, 7-190, 7-191, 7-192, 7-193, 7-194, 7-195, 7-196, 7-197, 7-198, 7-199, 7-200, 7-201, 7-202, 7-203, 7-204, 7-205, 7-206, 7-207, 7-208, 7-209, 7-210, 7-211, 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