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This instrument was prepared by:

RICHARD J. JAHNS

(Name)

5133 W. FULLERTON AVENUE

(Address)

CHICAGO, IL 60639

92020020

MORTGAGE

THIS MORTGAGE is made this 5TH day of JANUARY, 19 92, between the Mortgagor, EVA E. FAZAKAS, DIVORCED AND NOT SINCE REMARRIED

(herein "Borrower"), and the Mortgagee, CRAIG FEDERAL BANK FOR SAVINGS, a corporation organized and existing under the laws of the UNITED STATES OF AMERICA, whose address is 5133 WEST FULLERTON - CHICAGO, IL 60639 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of SIXTY-TWO THOUSAND SIX HUNDRED AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated JANUARY 6, 1992 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on FEBRUARY 1, 2022.

TO SECURE to Lender (a) 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, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of COOK, State of Illinois:

LOT 64 IN VOLK BROTHERS' FIRST ADDITION TO SHAW ESTATES, BEING A SUBDIVISION IN THE NORTHEAST FRACTIONAL 1/4 OF SECTION 24, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN LYING SOUTH OF THE INDIAN BOUNDARY LINE ACCORDING TO THE PLAT THEREOF RECORDED JANUARY 7, 1924 AS DOCUMENT 8242972, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX #12-24-212-017

DEPT-01 RECORDING \$27.50
T#3333 TRAN 4816 01/10/92 16:40:00
40416 + C *-92-020020
COOK COUNTY RECORDER

92020020

which has the address of 3829 N. OSCEOLA AVENUE, Street, CHICAGO, City, IL 60634 (herein "Property Address"); IL 60634 (State and Zip Code).

TOGETHER with all the improvements new or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, 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 herein 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; that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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developmental period is exceeded by Borrower and recorded together with this Mortgage, the covenants and agreements of such trustee shall extend and supplement the covenants and agreements of this Mortgage as if

of. Preoperational and Maternal care of preopera-
tive lesions, Guided dentures, Planned Unit Devotion
to the patient, and Good deportment.

Proprietary or to the same manner referred by this Message

Under the Property Damage and General Liability coverage, insurance proceeds shall be applied to repair or replacement of property in writing. Insurance proceeds shall be applied to repair or replacement of property in writing.

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender, which shall provide to the insurance carrier and Lender that no premium or other amount due under such policy shall be paid by Lender.

insurance against losses by fire, hazards included within the lot in extended coverage, and such other hazards as the Proprietor specifies and in such amounts and for such periods as the Proprietor desires, that underwriting shall be based upon the insurance premium rates now existing or heretofore recorded on the Proprietary's books by the insurance company which now insures the lot.

Note 3 Application of Provisions relating to amounts received by Lender under this Note

If upon payment in full of all amounts accrued by this Mortgagor, Lender shall promptly refund to Borrower any Funds held

If the amount of the Funds held by Leander, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay taxes, assessments, insurance premiums and ground rents, such excess shall be at Borrowers option repaid to Borrower or credited as they fall due. If the amount of the Funds held by Leander shall be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Leander any amount necessary to make up the deficiency within 30 days from the date notice

The Funds shall be held in an institution the deposits of which are insured by a federal agency under the Federal Deposit Insurance Corporation or similar organization. Leader shall apply to the Funds to pay said taxes and expenses, insurance premiums and ground rents, Leader may not charge for or holding and applying the Funds to pay such amounts of which each debt to the Funds was made. The Funds are pledged as additional security for this Note.

the above-mentioned documents referred to in this paragraph

1 Payment of principal and interest. Borrower shall promptly pay when due the principal of and interest on the Note, prepared and delivered by the Note, prepared and delivered by the Noteholder, and the principal of and interest on the Note, prepared and delivered by the Noteholder.

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Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the manner provided under paragraph 2 hereof.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, 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 upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

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.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Mortgage such proportion of the proceeds as is equal to that proportion which the amount of the sums secured by this Mortgage immediately prior to the date of taking bears to the fair market value of the Property immediately prior to the date of taking, with the balance of the proceeds 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 such notice is mailed, Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the Property or to the sums secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments.

10. Borrower Not Released. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest.

11. Forbearance by Lender Not a Waiver. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance, or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.

12. Remedies Cumulative. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity, and may be exercised concurrently, independently or successively.

13. Successors and Assigns Bound; Joint and Several Liability; Captions. 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 17 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

14. 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 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, return receipt requested, 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.

15. Uniform Mortgage; Governing Law; Severability. This form of mortgage combines uniform covenants for national use and non-uniform covenants, with limited variations by jurisdiction to constitute a uniform security instrument covering real property. This Mortgage shall be governed by the law of the jurisdiction in which the Property is located. 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 the Mortgage and the Note are declared to be severable.

16. 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.

17. Transfer of the Property; Assumption. If all or any part of the Property or an interest therein is sold or transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any household interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale or transfer, Lender and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Mortgage shall be at such rate as Lender shall request. If Lender has waived the option to accelerate provided in this paragraph 17, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all obligations under this Mortgage and the Note.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed 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 18 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

18. Acceleration; Remedies. Except as provided in paragraph 17 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 mail notice to Borrower as provided in paragraph 14 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 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 non-existence 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 attorney's fees, and costs of documentary evidence, abstracts and title reports.

19. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued, at any time

* or if Borrower ceases to occupy the property as his/her principal residence

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RETURN TO BOX 403

(Space Below This Line Reserved For Lender and Borrower)
Date Document Signed _____ 432129 / Version 10
Date Document Recorded _____

NOTARY PUBLIC

Given under my hand and official seal, this 6TH day of JANUARY, 1992

herein free and voluntarily act, for the uses and purposes herein set forth
appear before me this day in person, and acknowledge that she signed and delivered this said instrument as
personally known to me to be the same person(s) whose name(s) is subscribed to the foregoing instrument.

EVA E. FAZAKAS, DIVORCED AND NOT SINCE REMARRIED
(Signature), a Notary Public in and for said county and state, do hereby certify that
STATE OF ILLINOIS, County of Cook, County Clerk, Notary SS:

0200200

-Borrower

-Borrower

-Borrower

-Borrower

X Eva E. Fazakas

IN WITNESS WHEREOF, the undersigned has executed this Mortgage.

23. Mortgagor of Mortgagor and Borrower hereby reserves all right of homestead exemption in the Property.
Borrower shall pay all costs of recordation, if any.

22. Mortgagor, upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage unless otherwise noted in this Mortgage, Lender shall be secured by this Mortgage when evidence by
written advice from a Borrower, such future Advances, with interest thereon, shall be secured by this Mortgage, may make

21. Future Advances, upon receipt of Borrower, Lender, at Lender's option prior to release of this Mortgage, may make
such payment by this Mortgage, Lender and the receiver shall be liable to account only for those rents actually received.
Interest, including, but not limited to receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and when to the
benefited by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of
rents upon take possession of and manage the Property and to settle the rents of the Property including those past due all rents
paid or received prior to the date of this Mortgage, Lender, at Lender's option prior to the expiration of any
(Upon acceleration under paragraph following final sale, and at any time prior to the expiration of any

18. Payment of abandonment of the Property, have the right to collect and retain such rents as they become due and payable.
Borrower hereby agrees to lend the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph

17. Assignment of Rent, assignment of Proceeds, Lender in Possession. As additional security hereunder,
acceleration had occurred

16. Payment and surety by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as it
is now and Borrower's obligation to pay the rents secured by this Mortgage shall continue uninterrupted. Upon such
date, Borrower and Lender may reasonably require to assure that the sum of this Mortgage, Lender's interest in
the Property and Borrower's interest as lender is paid in paragraph 18 hereof, including, but not limited to, reasonable attorney's fees and
other expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage and in
expenses of any other occurrences of agreements of Borrower contained in this Mortgage (c) Borrower pays all reasonable
expenses of this Mortgage, the Note and notes securing Future Advances, if any, had no acceleration accrued (d) Borrower agrees all
prior to entry of a judgment ordering this Mortgage to (e) Borrower pays Lender all sums which would be then due under