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MAIL TO:
NORWEST MORTGAGE, INC.
CUSTOMER SERVICE/LOAN DOCUMENTATION
1300 MIDWEST PLAZA EAST
875 MARQUETTE AVENUE SOUTH
MINNEAPOLIS, MN 55402

92081609

Box - 392
~~RECORDED~~ This Line for Recording Data

State of Illinois

MORTGAGE

FIA Case No:

171-7341-14-76

2/13/1992

REC'D

THIS MORTGAGE ("Security Instrument") is made on 2/13/1992, by T. B. S. The Mortgagor is
DEBBIE W. BACHELOR, DEBTOR, INDIVIDUAL, 100 E. 10TH ST., MINNEAPOLIS, MN 55402, to T. B. S.,
CREDITOR, A MINN. STATE BACHELOR

("Borrower"). This Security Instrument is given to THE FEDERAL SAVINGS BANK,

DEPT-01 RECORDS
REGISTRATION
13763-1 *-92-1609
COOK COUNTY RECORDER

which is organized and existing under the laws of ILLINOIS, the MORTGAGOR, and whose address is 100 E. 10TH ST., MINNEAPOLIS, MN 55402.

Lender ("Lender"). Borrower owes Lender the principal sum of \$13,000.00.

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 1/16/33. 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 6 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 in IL County, Illinois:

209 N. 15th Street, Chicago, IL 60610

92081609

STATE OF ILLINOIS, COUNTY OF CHICAGO

FOR THE FEDERAL SAVINGS BANK, Debtor, to
RECORD THE MORTGAGE, dated 2/13/1992, in favor of NORWEST MORTGAGE, INC., 1300 Midwest Plaza East, Suite 1000, Minneapolis, MN 55402,
which has the address of 171-7341-14-76 (Street, City),
Illinois 55402 [Zip Code] ("Property Address");

FIA Illinois Mortgage - 2/91

4RILL (9363)

Page 1 of 6
VMP MORTGAGE FORMS 313293-B100 (800)521-7291

3300 Box 392

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RECEIVED
KAREN GLOWACKI MAGERET
NOTARY PUBLIC, STATE OF ILLINOIS
EXHIBIT NO. 105-125-26-26-A
THIS MARCH TWENTY EIGHT, TWO THOUSAND FIVE HUNDRED EIGHTY-EIGHT
Signed and delivered the said instrument as
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he
personally known to me to be the same persons whose name(s)

185 185
INNINININNINN BACHELOR MULB, B. OPE

is a Notary Public in and for said county and state do hereby certify
County of

STATE OF ILLINOIS

Borrower
(Seal)

Honorar
(Seal)

Borrower
(Seal)

Borrower
Borrower
Borrower
Borrower

Borrower
(Seal)

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

20. Riders to this Security Instrument, if one or more riders are executed by Borrower and recorded together with this
Security Instrument, the covenants 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.
[Check applicable boxes]
 Grandfathered Payment Rider Closesc [Specify]
 Condominium Rider Closesc [Specify]
 Planned Unit Development Rider Closesc [Specify]
[Leave blank]

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12. 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 9.b. 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.

13. 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 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.

14. 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.

15. Borrower's Copy. Borrower shall be given one conformed copy of this Security Instrument.

16. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. 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. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 16.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

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

17. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender 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 17, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

18. Release. 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.

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

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Third, to interest due under the Note;

Fourth, to amortization of the principal of the Note;

Second, to my taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

First, to the monthly mortgage insurance premium;

Second, to the monthly insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium.

3. Application of Payments. All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

If Borrower intends to Lender the full payment of all sums accrued by this Security instrument, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

Borrower, immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be instilled with Lender has not become obligated to pay to the Secretary, and Lender shall promptly credit and any excess funds to be credited with the balance remaining for all installments for items (a), (b), and (c) and any mortgage insurance premium be credited with the monthly insurance premium to be paid by Lender to the Secretary.

If Lender presents at the outstanding principal balance due on the Note,

one-half of this Security instrument is held by the Secretary; each monthly charge shall be in an amount equal to one-twelfth of the monthly premium with Lender one month prior to the date the full annual mortgage insurance premium is due to the Secretary;

insurance premium of the monthly insurance premium shall be in an amount sufficient to accumulate the full annual mortgage premium of the monthly insurance premium paid in this Security instrument is held by the Secretary;

plus a monthly charge instead of a annual mortgage insurance premium to be paid by Lender to the Secretary, or shall also include either: (i) an instalment of the annual mortgage insurance premium to be paid by Lender to the Secretary, or

as used in any year in which the Lender must pay a monthly insurance premium to the Secretary, each monthly payment descriptive of the payment made by Lender to the Secretary instrument of Housing and Urban Development or in the

describability on or before the date the item becomes due

of (a) as instructed to pay the item when due, then Borrower shall pay to Lender any amount necessary to make up the subsequent payments by Borrower, at the option of the Lender. If the total of the payments made by Borrower for items (a), (b), and (c) exceed the excess over one-twelfth of the estimated payments to credit the excess over one-twelfth of the estimated payments to amount of payments required to pay such items when due, and if payments of such items, exceeds by more than one-twelfth the estimated payments for such items payable to Lender prior to the due dates of such items, together with the future monthly payments

If at any time the total of the payments held by Lender for items (a), (b), and (c), together with the future monthly

payments described or to be levied against the Property, Lender shall hold the amounts collected in trust to pay items (a), (b), and (c) before they become due;

full amount amount for each item shall be accumulated by Lender within a period ending one month before an item would be Lender, plus, an amount sufficient to maintain an additional balance of not more than one-twelfth of the estimated amounts. The each monthly payment for items (a), (b), and (c) shall equal one-twelfth of the annual amounts, as reasonably estimated

payments for maintenance required by paragraph 4

assessments levied or to be levied against the Property, the leasehold payments or ground rents of the Property, and (c)

borrower with the principal and interest as set forth in the Note and any late charges, an instalment of not less than one-twelfth the estimated payment.

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record, 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, grant and convey the estate hereby conveyed and has the right to mortgage, appurtenances, rents, royalties, seized of the estate hereby conveyed and has the right to mortgage,

REFERRED TO IN THIS SECURITY INSTRUMENT AS THE "PROPERTY". All replacements and additions shall also be covered by this Security instrument. All of the foregoing is part of the property, all rights and powers, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property, referred to in this Security instrument as the "Property".

TOGETHER WITH all the improvements now or hereafter erected on the property, and all casements, rights,

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application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are first to my detriment amounts applied in the order provided in paragraph 3, and then to payment of principal. Any instrument, Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security instrument, shall be paid to Lender to the extent of the full amount of the indebtedness unpaid under the Note and this Security instrument or other taking of any part of the Property, or for conveyance in place of condominium, are hereby assigned and confirmed to Lender in the event of any award or claim for damages, direct or consequential, in connection with any

Lender, shall be immediately due and payable.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security instrument, these amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender, shall be immediately due and payable.

If Borrower fails to make these payments required by paragraph 2, or fails to perform any other covenants and agreements contained in this Security instrument, or there is a legal proceeding that may substantially affect Lender's rights in the Property (such as a proceeding in bankruptcy), or for condemnation of or future laws of reorganization, Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

6. Charges to Borrower and Proceding of Lender's Rights in the Property: Borrower shall pay all government or municipal charges, taxes and impositions that are not included in paragraph 2, Borrower shall pay these obligations on time directly to the entity which is owed the payment, if failure to pay would adversely affect Lender's interest in the Property, upon demand by the Note, including, but not limited to, expenses, attorney's fees, costs and disbursements of the Borrower in proceeding to provide Lender with any material information in connection with the loan application or statement of account or application process, gave notice reasonably late or inaccurate property, Borrower shall also be in default if Borrower fails to pay the loan application process, unless Lender agrees to the merger in writing.

Borrower agrees to pay the title to the Property, the lesseehold and fee title shall not be merged unless Lender agrees to the merger in paragraph residence, if this Security instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If evidenced by the Note, including, but not limited to, expenses, attorney's fees, costs and disbursements of the Borrower in proceeding to provide Lender with any material information in connection with the loan application or statement of account or application process, gave notice reasonably late or inaccurate property to determine, unless Borrower shall not consent, Borrower may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned property to determine, reasonable wear and tear excepted, Lender may inspect the Property if the Property is vacant or destroyed, damage or substantially change the terms of any lease agreement circumstances, Borrower shall notify Lender of any unless otherwise agreed, Borrower shall not consent, Borrower may inspect the Property if the Property is vacant or destroyed, damage or substantially change the terms of any lease agreement circumstances, Borrower shall notify Lender of any one year after the date of occupancy, unless the Secretary determines this requirement will cease and due hardship for Borrower, the execution of this Security instrument and shall continue to occupy the Property as Borrower's primary residence for at least one year after the date of occupancy, and use the Property as Borrower's primary residence within sixty days after Lender, Borrower shall occupy, establish, and use the Property as Borrower's primary residence for at least one year after the date of occupancy, and use the Property as Borrower's primary residence within sixty days after

In the event of the sale of this Security instrument or other transfer of title to the Property that extinguishes the undetachedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser entirely legally entitled hereinafter.

In the event of loss, Borrower shall give Lender immediate notice by mail, Lender may make proof of loss if not made promptly by Borrower, which insurance company conformed to the indemnity agreement by mail, Lender may make proof of loss if not made over an amount required to pay all outstanding indebtedness under the Note and this Security instrument shall be paid to the holder of the Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the principal payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds shall be held by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any insurance all improvements on the Property, whether now in existence or subsequently created, shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently created, against any liens, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Lender may be held by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any insurance all improvements on the Property, whether now in existence or subsequently created, shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

4. Fire, Flood and Other Hazard Insurance, Borrower shall insure all improvements on the Property, whether now in existence or subsequently created, against any liens, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Lender may be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

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referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

8. Fees. Lender may collect fees and charges authorized by the Secretary

9. Grounds for Acceleration of Debt.

(a) **Default.** Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) **Sale Without Credit Approval.** Lender shall, if permitted by applicable law and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent) by the Borrower, and
- (ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does not occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) **No Waiver.** If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(d) **Regulations of HUD Secretary.** In many circumstances regulations issued by the Secretary will limit Lender's rights in the case of payment defaults to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) **Mortgage Not Insured.** Borrower agrees that should this Security Instrument and the Note secured thereby not be eligible for insurance under the National Housing Act within 60 days from the date hereof, Lender may, at its option and notwithstanding anything in paragraph 9, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary, dated subsequent to 60 days from the date hereof, declining to insure this Security Instrument and the Note secured thereby, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

(f) **Reinstatement.** Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under any Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

(g) **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of 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 successor 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.

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MAIL TO:
BOKWEST MORTGAGE, INC.
ATTENTION: LOAN DOCUMENTATION
1000 WEST PLAZA EAST
801 MARSHALL AVENUE SOUTH
MINNEAPOLIS, MN 55402

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RECORDED 3/12/2008 BY COOK COUNTY CLERK'S OFFICE

Property of Cook County Clerk's Office

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