

91578857 92206713
UNOFFICIAL COPY
MORTGAGE

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THIS INDENTURE WITNESSETH: That the undersigned

Henryk Kruzel and Valerie H. Kruzel, his wife

A.T.G.F.
Box 370

of the City of Chicago County of Cook State of Illinois,
hereinafter referred to as the Mortgagor, does hereby Mortgage and Warrant to

DAMEN FEDERAL BANK FOR SAVINGS

a corporation organized and existing under the laws of the State of Illinois, hereinafter referred to as the Mortgagee, the fol-
lowing real estate, situated in the County of Cook in the State of Illinois, to wit:

Lots 22 and 23 in Block 2 in Archer Highlands, being H. H. Wessel and Company's
Subdivision of the West half of the North East quarter (except the West 20 acres
thereof) of Section 10, Township 38 North, Range 13, East of the Third Principal
Meridian, in Cook County, Illinois.

PIN# 19-10-202-022 (Lot 22)
PIN# 19-10-202-023 (Lot 23)

DEPT-01 RECORDING \$23.00
T#3333 TRAN 2472 03/27/92 16:11:00
#4187 C #92-206713
COOK COUNTY RECORDER

4745-47 South Kildare Avenue, Chicago, Illinois 60632

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A "This mortgage hereby incorporates the affidavit of occupancy dated October 28, 1991."

92-206713

TOGETHER with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon, including all
apparatus, equipment, fixtures or articles, whether in single units or centrally controlled, used to supply heat, gas, air con-
ditioning, water, light, power, refrigeration, ventilation or otherwise and any other thing now or hereafter therein or thereon
the furnishing of which by lessors to lessees is customary or appropriate, including screens, window shades, storm doors and
windows, floor coverings, screen doors, venetian blinds, in-door beds, awnings, stoves and water heaters (all of which are
declared to be a part of said real estate whether physically attached thereto or not); and also together with all emements and
the rents, issues and profits of said premises which are hereby pledged, assigned, transferred and set over unto the Mortgagee.

TO HAVE AND TO HOLD all of said property unto said Mortgagee forever, for the uses herein set forth, free from all
rights and benefits under the Homestead Exemption Laws of the State of Illinois, which said rights and benefits said Mortgagor
does hereby release and waive.

TO SECURE the payment of a certain indebtedness from the Mortgagor to the Mortgagee evidenced by a note made by
the Mortgagor in favor of the Mortgagee, bearing even date herewith in the sum of

SixtyFive Thousand and No/100 Dollars (\$ 65,000.00), which note,

together with interest thereon as provided by said note, is payable in monthly installments of

Six Hundred Thirty and 60/100 or more DOLLARS (\$ 630.60 or more

on the 1st day of each month, commencing with December 1, 1991 until the entire sum is paid.

It is further agreed and understood by and between the parties hereto that should the above described real estate, at any
time hereafter, be sold or title thereto transferred by deed of conveyance or by operation of law, then the amount of principal
balance then remaining due secured by this mortgage shall become immediately due and payable at any time hereafter at the
option of the owner or holder of this mortgage. Acceptance of any monthly installment payments on account of said obligation
by the owner or holder of this mortgage shall not, in any way, constitute a waiver by the owner or holder of this option to
accelerate the payment of the entire obligation secured by this mortgage.

To secure performance of the other agreements in said note, which are hereby incorporated herein and made a part hereof,
and which provide, among other things, for an additional monthly payment of one-twelfth (1/12th) of the estimated annual taxes,
assessments, insurance premiums and other charges upon the mortgaged premises. And to secure possible future advances as
hereinafter provided and to secure the performance of the Mortgagor's covenants herein contained.

A. THE MORTGAGOR COVENANTS:

(1) To pay immediately when due and payable all general taxes, special taxes, special assessments, water charges, sewer
service charges and other taxes and charges against said property, including those heretofore due, (the monthly payments pro-
vided by said note in anticipation of such taxes and charges to be applied thereto), and to furnish the Mortgagee, upon request,
with the original or duplicate receipts therefor.

(2) To keep the improvements now or hereafter situated upon said premises insured against loss or damage by fire, light-
ning, windstorm and such other hazards, including liability under laws relating to intoxicating liquors and including hazards not
now contemplated, as the Mortgagee may reasonably require to be insured against, under policies providing for payment by
the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the
indebtedness secured hereby, in such companies, through such agents or brokers, and in such form as shall be satisfactory to the
Mortgagee. Such insurance policies, including additional and renewal policies shall be delivered to and kept by the Mortgagee
and shall contain a clause satisfactory to the Mortgagee making them payable to the Mortgagee as its interest may appear.

(3) To promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may
become damaged or destroyed; to keep said premises in good condition and repair, and free from any mechanic's or other lien
or claim of lien not expressly subordinated to the lien hereof, not to suffer or permit any unlawful use of or any nuisance to
exist on said property nor to diminish nor impair its value by any act or omission to act; to comply with all requirements of
law with respect to the mortgaged premises and the use thereof.

(4) That if the Mortgagor shall procure contracts of insurance upon his life and disability insurance for loss of time by
accidental injury or sickness, or either such contract, making the Mortgagee assignee thereunder, the Mortgagee may pay the
premiums for such insurance and add said payments to the principal indebtedness secured by this mortgage to be repaid in
the same manner and without changing the amount of the monthly payments, unless such change is by mutual consent.

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