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MORTGAGE

011906855

THIS MORTGAGE ("Security Instrument") is given on MARCH 27, 1992 The mortgagor is CAROL A GRIFFY, A SPINSTER

("Borrower"). This Security Instrument is given to St. Paul Federal Bank for Savings

which is organized and existing under the laws of United States of America and whose address is 6700 W. North Ave, Chicago, Illinois 60635

("Lender"). Borrower owes Lender the principal sum of FIFTY FOUR THOUSAND AND NO /100 Dollars U.S.S. 54,000.00 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 APRIL 1, 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 of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 1 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreement, 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 COOK County, Illinois:

LOT 25 (EXCEPT THE SOUTH 6 FEET THEREOF) AND THE SOUTH 12 FEET OF LOT 26 IN BLOCK 8 IN FEUERBORN & KLODE'S LATTING PARK WOOD FIRST ADDITION, BEING A SUBDIVISION OF THE NORTH 3/4 OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 23 TOWNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
PIN #12-23-215-049-0000

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which has the address of 3815 N PAGE CHICAGO
Illinois 60634 ("Property Address")
(Zip Code)

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5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazard, and theft within the terms set forth in the "Coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amount and for the periods that Lender requires. The amount of insurance provided for the improvements shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property, from a source with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policy and renewals in Lender's name. Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall immediately notify the insurance carrier and Lender. Lender may make payment to its satisfaction to the extent of the loss.

Unless Lender and Borrower otherwise agree in writing, the insurance proceeds shall be applied to restoration or repair of the Property, and until the restoration or repair is complete, Lender's security is not lessened. If the restoration or repair is not completed, Lender's security shall be reduced. The insurance proceeds shall be applied to the same extent as if the Security Instrument contained a clause authorizing such payment to Borrower. If Borrower abandons the improvements, the insurance proceeds shall be paid to Lender. If the insurance proceeds are offered to settle a claim, Lender agrees to accept the proceeds in full and to use the proceeds to repair or restore the Property to the same condition as before the loss, subject to the terms of the policy. The time period will be when the notice is given.

Until Lender is fully satisfied with the condition of the improvements, Lender's security shall not be lessened or postponed, the due date of the monthly payments shall be extended, and Lender may apply for and receive the amount of the payment. If under paragraph 7 the Property is repaired by Lender, Borrower shall reimburse Lender for the cost of the repairs and proceed resulting from damage to the Property prior to the acceptance of the repairs. Lender may, at its option, suspend the Security Instrument until the repairs are completed.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, use, and maintain the Property as a residence. Borrower shall not use the Property for any other purpose, whether or not lawful, without the prior written consent of Lender. Borrower shall not use the Property for any other purpose, whether or not lawful, without the prior written consent of Lender. Borrower shall not use the Property for any other purpose, whether or not lawful, without the prior written consent of Lender. Borrower shall not use the Property for any other purpose, whether or not lawful, without the prior written consent of Lender.

7. Protection of Lender's Rights in the Property. Borrower shall not use the Property for any other purpose, whether or not lawful, without the prior written consent of Lender. Borrower shall not use the Property for any other purpose, whether or not lawful, without the prior written consent of Lender. Borrower shall not use the Property for any other purpose, whether or not lawful, without the prior written consent of Lender. Borrower shall not use the Property for any other purpose, whether or not lawful, without the prior written consent of Lender.

8. Mortgage Insurance. If a mortgage insurance policy is required by the terms of the Security Instrument, Borrower shall pay the premiums required to obtain coverage. If the mortgage insurance policy is not required, Borrower shall pay to Lender each month, a sum equal to one-twelfth of the yearly mortgage insurance premium to be paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept and retain these payments as a loss reserve in lieu of mortgage insurance.

Any amount paid by Borrower under this paragraph shall be held in trust for the benefit of Lender. Borrower shall not use the Property for any other purpose, whether or not lawful, without the prior written consent of Lender.

9. Lender's Right to Foreclose. If Borrower fails to comply with any of the terms of this Security Instrument, Lender may, at its option, foreclose on the Property. Lender may, at its option, foreclose on the Property. Lender may, at its option, foreclose on the Property. Lender may, at its option, foreclose on the Property.

10. Assignment of the Security Instrument. Borrower shall not assign, transfer, or otherwise dispose of the Security Instrument without the prior written consent of Lender.

11. Entire Agreement. This Security Instrument constitutes the entire agreement between the parties. No oral agreement, understanding, or representation shall be binding on the parties.

12. Governing Law. This Security Instrument shall be governed by the laws of the State of Illinois.

13. Acknowledgment. The undersigned hereby acknowledge the contents of this Security Instrument and the terms and conditions hereof.

14. Execution. This Security Instrument was executed on the day and date first above written.

15. Signatures. The signatures of the parties to this Security Instrument are as follows:

16. Witnesses. The undersigned hereby acknowledge the contents of this Security Instrument and the terms and conditions hereof.

17. Notary Public. The undersigned hereby acknowledge the contents of this Security Instrument and the terms and conditions hereof.

18. Recording. This Security Instrument is being recorded for the purpose of perfecting the security interest of Lender.

19. Return of Original. The original of this Security Instrument shall be returned to the undersigned upon the completion of the recording process.

20. Other Provisions. The undersigned hereby acknowledge the contents of this Security Instrument and the terms and conditions hereof.

21. Final Acknowledgment. The undersigned hereby acknowledge the contents of this Security Instrument and the terms and conditions hereof.

22. Closing. This Security Instrument is being recorded for the purpose of perfecting the security interest of Lender.

23. Effective Date. This Security Instrument is effective as of the date first above written.

24. Acknowledgment of Lender. The undersigned hereby acknowledge the contents of this Security Instrument and the terms and conditions hereof.

25. Acknowledgment of Borrower. The undersigned hereby acknowledge the contents of this Security Instrument and the terms and conditions hereof.

26. Acknowledgment of Witnesses. The undersigned hereby acknowledge the contents of this Security Instrument and the terms and conditions hereof.

27. Acknowledgment of Notary Public. The undersigned hereby acknowledge the contents of this Security Instrument and the terms and conditions hereof.

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Property of Cook County Clerk's Office

declared to be severable. To this end the provisions of this Security Instrument and the Note are

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 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.

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 and unless applicable law requires use of another method. The notice shall be directed to the

Property. Address of any other address Borrower designates by notice to Lender. Any notice 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.

13. Loan Charges. The loan secured by this Security Instrument is subject to a law which sets maximum loan

charges, and that law is hereby incorporated so that the interest or other loan charges collected or to be collected in connection

with the loan exceed the permitted limits then, to the extent such loan charges are collected or to be collected in connection

with the loan exceed the permitted limits, such loan charges shall be reduced by the amount necessary to reduce

the charge to the permitted limit, and no any sums already collected from Borrower which exceeded permitted limits will be

returned 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.

12. Successors and Assigns; Joint and Several Liability; Co-signers. The covenants and agreements of this

Security Instrument shall bind and be binding on the successors and assigns of Lender and Borrower, subject to the provisions of

paragraph 11. Borrower's covenants and agreements shall be joint and several. Any Borrower who is a party to this Security

Instrument but does not execute the Note is a party to this Security Instrument only to mortgage, grant and convey that

Borrower's interest in the Property under the terms of this Security Instrument. Lender is not personally obligated to pay the sums

secured by this Security Instrument, and Lender agrees that Lender and any other Borrower may agree to extend, modify, forebear or

make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

11. Borrower Not Released; Prepayment by Lender Not a Waiver. Extension of the time for payment or

modification of maturity of the sums secured by this Security Instrument, or the extension of the time for payment or

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LOAN RIDER

LOAN NO

DATE

011906855

MARCH 27, 1992

THIS RIDER is incorporated into a certain Security Instrument dated of even date herewith given by the undersigned (the "Borrower") to St. Paul Federal Bank For Savings (the "Lender") to secure a mortgage indebtedness said Security Instrument encumbers real property commonly described as

3815 N PAGE, CHICAGO IL 60634

(PROPERTY ADDRESS)

1.) Borrower and Lender agree that notwithstanding anything contained in Uniform Covenant 21 of the Security Instrument, Lender is hereby authorized to charge a reasonable fee for the preparation and delivery of a release deed

2.) Borrower and Lender agree that if the Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation buy all or some of the Lender's rights under the Security Instrument, this Rider will no longer have any force or effect

IN WITNESS WHEREOF, BORROWER has executed this RIDER

Carol A. Grief

CAROL A GRIEF Borrower

Borrower

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