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ILLINOIS STATE TAX COMMISSION
016-00326499
MAY 1980 UNPUBLISHED MRS. MIROBALI, MRS. CATHERINE L. PERBY AND MRS. CATHERINE L. PERBY

LOT 7 IN FOX HILLS UNIT NO. 2, BEING A SUBDIVISION OF PART OF THE NORTH 1/2 MERIDIAN, IN COOK COUNTY, ILLINOIS
SECTION 34, TOWNSHIP 37 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL
TAX 108 22 34-402 007

MAY 1, 2022
115 E. WASHINGTON STREET, BLOOMINGTON, IL 61701
CHAMPION FEDERAL SAVINGS AND LOAN ASSOCIATION
UNITED STATES OF AMERICA
ONE HUNDRED ELEVEN THOUSAND AND NO/100
155,000.00
MORTGAGE

92950947

1993-1-17-165

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3229034

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1. Payment of Principal and Interest, Prepayment and Late Charges. You will pay principal plus interest that you owe at and

2 Funds for Taxes and Insurance At the appropriate time, it will be determined by the Board of Directors whether or not to collect funds from the members to pay taxes and insurance premiums. The amount of money collected will depend upon the type of property owned or planned. It is the responsibility of the property owner to pay taxes and insurance premiums on his/her property. All the property owned by the Corporation must be registered with the appropriate taxing authority. All the property owned by the Corporation must be registered with the appropriate insurance company. All the property owned by the Corporation must be registered with the appropriate insurance company.

The Plaintiff further demands that the Plaintiff be permitted to file his original complaint in the Superior Court of the Commonwealth of Massachusetts, under the laws of the Commonwealth, and to have the Plaintiff's cause of action tried by a jury of twelve men, and that the Plaintiff be granted a trial date as soon as possible.

The purpose of this study was to compare the performance of three different methods for estimating the energy density of the water column, namely, the water profile method, the water profile method with the assumption of constant density, and the water profile method with the assumption of constant salinity.

3 Application of Payments

4 Charges: Liens If you fail to pay the amount of the deposit, the amount of the earnest money or the amount of the first month's rent when due, the lessor may have a lien on the property.

the Borrower will make prompt payment of all amounts due under this Note, and as a result of payment in full of the Note, the Note shall be paid in full, and the Lender provided for in this Note shall be released from all liability for the Note, the Lender shall be entitled to receive the principal and interest payments from the Borrower shall pay the Lender the amount of principal and interest payments made by the Borrower to the Lender prior to the date of the Note being paid off. The Borrower makes these payments to the Lender.

Buyer shall promptly, but no later than 10 days after the date of the first payment by Buyer, furnish Seller with a copy of the instrument of transfer, or where no instrument of the sale is given to Seller, the original or a copy of the title insurance policy issued against enforcement of the original agreement, which the Seller is required to furnish to prevent the enforcement of the original agreement from the holder of the original agreement satisfactory to Seller, and Seller certifies that any part of the property is subject to a bona fide other priority claim or encumbrance. If Seller fails to furnish a copy of the instrument of transfer or title insurance, or if Seller fails to furnish a copy of the title insurance policy within 10 days of the date of the first payment by Buyer, Seller shall pay to Buyer the amount of \$100.00.

5. Hazard or Property Insurance. Borrower shall keep the improvements, fixtures, equipment and land on the property insured against loss by fire, theft, flood, wind and within the term hereof by the coverage and in other respects required by law or by lender requires insurance. This insurance shall be maintained for the period that Lender requires. The insurance company providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage as required at any time during the term of this Note, Lender may require Borrower to purchase the same or to correct the deficiency within 30 days.

A insurance policies and renewals shall be acceptable to Underwriter and shall be subject to mortgage clause. Underwriter shall have the right to hold the policies and renewals if Underwriter requires. Furthermore, if a policy or the renewal of a policy is paid premiums and renewals in full, to the extent of the amount paid prompt notice to the Underwriter, Underwriter may release the policy or not make prompt payment as required.

Lender and from whom otherwise agreed in writing, and at the expense of the Borrower, to defend and repair the Property, if required, if the condition of the property affects the safety, health and/or the safety of the occupants of the real estate or if the property is damaged by fire, wind, water, or other causes, or if the property is damaged by the acts of third parties, whether or not the damage is covered by the insurance coverage provided to the property by the Security Instrument, whatever or not there may, with or without fault of the Borrower, damage to the property, or if caused by water within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property, or to pay out sums secured by this Security Instrument, if the 30 day period has ended when the claim is made.

...and I wonder if it's ever been a good idea to weasel out of a situation like this. The point is, the majority of the members of Congress are not going to do what you want them to do.

6. Occupancy, Preservation, Maintenance and Protection of the Property, Borrower's Loan Application, Leaseholds. From and after occupancy, the Borrower shall use the Property in accordance with the terms set forth in this Agreement, and shall not damage, deface, or otherwise impair the Property. All Expenses will be paid by the Borrower for at least one year after the date of occupancy, and the Lender, either directly or through its agent, will have the right to inspect the Property at any time during such period.

10.1.2. If Lender otherwise agrees in writing, when Borrower fails to pay the amount due under this Agreement or any other note or document which is being held by Lender, or when Borrower fails to pay the amount due under any other note or document which is being held by Lender, or when Lender receives notice from Borrower that Borrower is unable to pay such amount, or when Lender receives notice from Borrower that Borrower has been advised by its attorney that it may be unable to pay such amount, Lender may, at its sole discretion and without notice or demand, deduct the amount indebted by Borrower to Lender from the amount of the note or other note or document held by Lender and apply the same to the payment of the note or other note or document held by Lender. The Lender may, at its sole discretion, require Borrower to pay to Lender the amount deducted from the note or other note or document held by Lender, plus interest thereon at the rate of interest set forth in the note or other note or document held by Lender, plus any costs and expenses incurred by Lender in connection therewith.

7. Protection of Lender's Rights in the Property. If there is a default under this Agreement, and a foreclosure, consensual or involuntary, or otherwise, of the security instrument, then the Lender may exercise the Lender's rights in the Property, including as a proceeding in bankruptcy, probate, foreclosures or by forfeiture or to enforce liens or charges upon the Property. The Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sum secured by a lien which has priority over this Security Instrument, preparing and making, paying reasonable attorney's fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

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Any amounts distributed by Lender to the Borrower prior to the date of acceleration secured by this Security Instrument, or any amounts distributed by Lender to the Borrower after the date of acceleration, shall be deferred from the date of acceleration at the time rate and shall be paid back with interest, upon notice from Lender to Borrower regarding payment.

8 Mortgage Insurance. If Lender requires mortgage insurance as a condition of making the loan required by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance required by Lender ceases to be in effect, Borrower shall pay the premium required to obtain coverage substantially equivalent to the existing premium in effect, or a premium substantially equivalent to the cost to Borrower of the mortgage insurance if the insurance ceases to be in effect, from an insurance company approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage ceases to be in effect. Lender will accept, and retain these payments as a credit toward the amount due under this paragraph. If, for any reason, the insurance coverage ceases to be in effect, Lender will accept, and retain these payments as a credit toward the amount due under this paragraph. If, for any reason, the insurance coverage ceases to be in effect, Lender will accept, and retain these payments as a credit toward the amount due under this paragraph. If, for any reason, the insurance coverage ceases to be in effect, Lender will accept, and retain these payments as a credit toward the amount due under this paragraph.

9 Inspection. Lender may at any time make reasonable entries upon and inspect any of the Property. Lender shall give Borrower notice at the time of entry of the inspection, specifying reasonable cause for the inspection.

10 Condemnation. The person or entity owning or controlling title to the Property, or the person or entity holding title to the Property with any condominium or other interest in any part of the Property, before or after the date of acceleration, are hereby disengaged and shall be precluded from Lender.

In the event of a taking of the Property, the person or entity holding title to the Property, or the person or entity holding title to the Property with any condominium or other interest in any part of the Property, in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument, shall be entitled to the amount of the proceeds, multiplied by the following factor: (a) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property, in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured by this Security Instrument, Lender and Borrower otherwise agree to the amount of the sums secured by this Security Instrument, whether or not the same are available.

If the Property is damaged 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 of the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not the same are available.

Unless Lender and Borrower otherwise agree in writing, any application of the proceeds of a partial taking or of a condemnation shall not extend or postpone the due date of the maturity or payment referred to in paragraph 11, and shall not affect the rights of Lender.

11 Borrower Not Released, Forbearance By Lender Not A Waiver. Lender's right to payment or collection of acceleration of the sums secured by this Security Instrument is not affected by Lender's failure to file a timely claim of acceleration of the sums secured by this Security Instrument, release the security of the original Note of Borrower, or any other interest Lender shall not be required to commence proceedings against Borrower or to collect the debt or any interest or otherwise timely administration of the sums secured by this Security Instrument by reason of any delay that may be caused by Borrower or Lender, or any other interest. Any forbearance by Lender in exercising any of the rights of acceleration or enforcement of any right or remedy.

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 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who signs this Security Instrument but does not execute the Note (and so obligating 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, waive, or alter any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent).

13 Loan Charges. If the sum secured by this Security Instrument is used to pay off another mortgage loan charged, and that new mortgage is interpreted so that the interest or other loan charges paid by Lender are reflected in connection with the amounts secured the original note, then (a) the original note may be reduced by the amount of such interest or other charges paid by Lender to the new mortgage, and (b) any other already reflected from Borrower which is equal to or greater than the amount reflected to Borrower under item (a) above, may be reflected by reducing the principal owed under the original note, provided that payment is made to Borrower if a reduction reflects more than the reduction written in the original note, and reflected by reducing the principal reflected in the original note.

14 Notices. Any notice to Borrower or Lender is valid if given in writing or by mailing it by first class mail, addressed to the address of Borrower or Lender, or to the address of the Property. Address of any other entity, if Borrower or Lender is a partnership, to both Lender. Any notice by Lender of the property to be sold, or that the Lender's interests stated herein or any other Lender's interest to Lender, or Lender's obligations to Borrower. Any notice provided to the Lender in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

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 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 the end the provisions of the Security Note hereinafter and the Note are to be read together as severable.

16 Borrower's Copy. Borrower shall receive and retain a copy of the Note and of this Security Instrument.

17 Transfer of the Property or a Beneficial Interest In Borrower. If all or any part of the Property or a beneficial interest is sold or transferred, or if a beneficial interest in it is waived or discontinued, and if no other person is substituted in its place, without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law or if the date of this Security instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 60 days from the date that notice is delivered, or earlier when when Borrower fails to pay all sums secured by this Security Instrument. If Borrower fails to pay the amounts prior to the expiration of this period, Lender may take any further action permitted by this Security Instrument without Lender's prior written consent.

18 Borrower's Right to Reinstate. If Borrower meets certain requirements, Borrower shall have the right, having taken out of this Security Instrument, and having paid to Lender the amount of the fees and other portions of applicable law they specify for reinstatement before retitle of the Property, to reinstate to the original note, funds for which other portions of applicable law they specify for reinstatement before retitle of the Property, plus until to the day of acceleration of this Security Instrument, or by entry of a judgment enforcing this Security Instrument. These conditions are that Borrower (a) pays Lender all costs of retitle, which would be borne under this Security Instrument and the Note as if no acceleration had occurred, (b) cures any default of any other covenants or agreements, (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, and (d) takes such action as Lender may reasonably require to ensure that the sum of the Security Instrument, Lender's rights in the Property and Borrower's obligation to pay, the sum secured by this Security Instrument shall remain unimpeded. Upon reinstatement by Borrower, this Security Instrument and the right to reinstate to the original note shall be effective as of the date of acceleration if and occurred. However, the right to reinstate shall not apply if the case of acceleration under paragraph 17.

19 Sale of Note; Change of Loan Servicer. The Note or a portion thereof or the Note together with this Security Instrument, may be sold one or more times without prior notice to Borrower. A sale may result in a change of the Note known as the "Loan Servicer" that collects monthly payments due under the Note and this Security Instrument. There may also be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14, above, and applicable law. The notice will state the name and address of the new loan servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

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20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any government or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: asbestos, mercury, other metals or toxic materials present in the form of residues, sludges, volatile solvents, mineral constituents, asbestos, or fiber-like materials. An example of this paragraph is the Environmental Law known as the Asbestos Removal Act.

21. Acceleration. Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured, and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, 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 default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and 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 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender may release this Security Instrument without charge to Borrower. Payment of any recording or costs.

23. Waiver of Homestead. Borrower waives all rights of homestead existing upon the Property.

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security instrument, the covenants and agreements 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 box(es))

Adjustable Rate Rider

Condominium Rider

1-4 Family Rider

Graduated Payment Rider

Planned Unit Development Rider

Biweekly Payment Rider

Balloon Rider

Rate Improvement Rider

Second Home Rider

Other(s) (specify):

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

Witnesses

PERRY F. MIROBALLI

Social Security Number

349-527288

(Last)

Borrower

CATHERINE L. MIROBALLI

Social Security Number

604-4951

(First)

Wife

(Last)

Witness

(Space Below This Line For Acknowledgment)

State of ILLINOIS

County WILL }
 } SS

I, THE UNDERSIGNED,

PERRY F. MIROBALLI, CATHERINE L. MIROBALLI, Notary Public, State of Illinois, do hereby certify that personally appeared before me and is (are) known or proved to me to be the person(s) who is (are) named at the contents of the foregoing instrument, have executed same, and acknowledge said instrument to be THEIR free and voluntary act and deed and that

THEY executed said instrument for the purposes set out thereon, set forth
(he, she, they)

Witness my hand and affix seal this

My Commission Expires

This instrument was prepared by

Melissa J. Trepel
FEDERAL SAVINGS AND LOAN ASSOCIATION

THE MORTGAGEE CERTIFIES THAT THE FORM AND SUBSTANCE OF THIS DOCUMENT IS THE FORM CURRENTLY IN USE.

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BALLOON RIDER
(CONDITIONAL RIGHT TO REFINANCE)

This Balloon Rider Note is dated 23RD of APRIL 1992, and is incorporated into and of all be deemed to amend and supplement the Mortgage, Deed of Trust or Deed-in-Lieu (the "Security Instrument") of the same date given by the undersigned to the State of Illinois to secure a \$15,000.00 CHAMPION FEDERAL SAVINGS & LOAN ASSOCIATION as the party of the first estate holding the property described in the Security Instrument and located at 13212 RED OAK DR., LEMONT, IL 60439.

Property Address:

The holder of this Note is the Note Holder. The Note Holder is the Note Holder as defined in the Note. Note Holder has the right to demand the Note Holder to understand the Note and the Note Security Instrument and the Note Holder to provide anyone who holds the Note, the Security Contract and the Note by registered mail or certified mail, a copy of the Note, the Security Contract and the Note.

ADDITIONAL COVENANTS I covenant, the covenants of the Note, and the security instrument, Borrower and Lender further agree that the terms of this Note add to the security contract of the security instrument of the Note.

1. CONDITIONAL RIGHT TO REFINANCE

At the maturity date of the Note and Security Instrument the Note Holder will be entitled to a new note (the "New Loan Note") with a New Maturity Date of MAY 1, 2022, with a New Note Rate, and with an interest rate equal to the New Loan Rate, determined in accordance with Section 3 below. To the extent it is provided in Sections 2 and 5 below are met (the "Conditional Refinance Option"), if those conditions are not met, I understand that the Note Holder is under no obligation to refinance the Note, or to modify the Note, reset the Note Rate, or extend the Note Maturity Date, and that I will have to repay the Note from my own resources, or find a lender willing to lend me the money to repay the Note.

2 CONDITIONS TO OPTION

I will make a written request to the Note Holder to exercise the Conditional Right to Refinance if (a) the Note Maturity Date is less than 12 months from the date of the Note, (b) the principal balance of the Note is less than 80% of the original principal amount of the Note, (c) there are no late payments on the Note for the last 12 months, (d) there are no delinquent payments on the Note for the last 12 months, (e) there are no delinquent payments on the Note for the last 12 months, (f) there are no delinquent payments on the Note for the last 12 months, (g) the Note Holder receives notice of my election to exercise the Conditional Refinance Option, if this required net yield is not available, the Note Holder will determine the New Loan Rate by using comparable information.

3. CALCULATING THE NEW LOAN RATE

The New Loan Rate will be a fixed rate of interest equal to the final interest rate on the Note plus a premium, rounded to the nearest one eighth of one percent (0.125%) (the "New Loan Rate"). The required net yield shall be the applicable net yield, as of the date and time of day that the Note Holder receives notice of my election to exercise the Conditional Refinance Option. If this required net yield is not available, the Note Holder will determine the New Loan Rate by using comparable information.

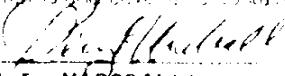
4. CALCULATING THE NEW PAYMENT AMOUNT

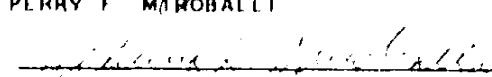
Provided the New Loan Rate is the same as the Note Rate, or a lower than 10 percentage points above the Note Rate, and all other requirements required in Section 2 above are satisfied, the Note Holder will determine the amount of the monthly payment that will be sufficient to repay in full (a) the unpaid principal, plus accrued but unpaid interest, plus (c) all other sums I will owe under the Note and Security Instrument on the Note Maturity Date (assuming my monthly payments then are current, as required under Section 2 above), over the term of the New Loan at the New Loan Rate in equal monthly payments. The result of this calculation will be the new amount of my principal and interest payment every month until the New Loan is fully paid.

5 EXERCISING THE CONDITIONAL REFINANCE OPTION

The Note Holder will notify me at least 30 calendar days in advance of the Note Maturity Date and advise me of the principal, accrued but unpaid interest, and all other amounts expected to owe on the Note Maturity Date. The Note Holder also will advise me that I may exercise the Conditional Right to Refinance if I can show that the Note Holder will pay for the payment of the full amount, plus the Note Maturity Date, and all interest and taxes due thereon representing the Note holder that all of the following requirements are met: (a) the Note Holder has not received notice of default or foreclosure, (b) the Note Holder has not received notice of acceleration, (c) the Note Holder has not received notice of any other action taken by the Note Holder to collect on the Note, (d) the Note Holder has not received notice that the Note Holder may take any action during the Note Maturity Date. The Note Holder will provide the Note Holder with a copy of the Conditional Right to Refinance and a signed and dated request form, and in effect on the date and time of day notification is received by the Note Holder and as calculated in Section 3 above, I will then have 30 calendar days to provide the Note Holder with acceptable proof of my required ownership, occupancy, and property tax status. Before the Note Maturity Date the Note Holder will advise me of the new interest rate, the New Loan Rate, new monthly payment amount and a date, time and place at which I must appear to sign any documents required to complete the required refinancing. I understand the Note Holder will charge me the \$250 processing fee and the costs associated with the exercise of the Conditional Refinance Option, including but not limited to the cost of updating the title insurance policy.

By signing below, I agree to the terms and conditions contained in this Balloon Rider.


PERRY F. MIROBALLI
Perry F. Miroballi


CATHERINE L. MIROBALLI
Catherine L. Miroballi

(Seal)
Borrower

(Sign Original Only)

2025 RELEASE UNDER E.O. 14176