UNOFFICIAL COPYMAN SOR THE SOR anne, richte beginden betreit

		FAGE in all as being of the engine display for the conservation of
શકે કેને ફિલ્માની છે. જ્યોરાકોના હતી હતા (Unignative and a special of the property of the state of	also divise and also not also group they situate his section, also groups and
		the state of the s
X If box is:	hecked, this mortgage secures future	Sadvances, (16) to the feet of the second of the boundary with section years of the contract of the second of the
and the state of t	and a first of the control of the co	i de participa de la como proprio de la trasa de la proprio del la proprio de la propriorio della proprio della pr
THIS MORTGAG	E is made this 11TH day of AND HELEN GARCIA, A.K.A. I	JUNE 1993 between the Mortgagor
OF JOINT TENANCY	to intro a line where a section 1 378	married delicing the same of t
"(herein "Borrower"); mu	Mortgagee HOUSEHOLD BANK,	F.S.B.
		0402 thousand the street of the property of the land of the street of th
		ak alugu ot kolgust (manganyal hide kural) ang dédik (3 - // Tayog one noa tan law lagmah to nashiyah glibuwa yeh (
The following paragra	iph preceded by a checked box is app	byeg om neterm bes begannig to mediving ylipmin yeb Mentilet seper ylasse ode pe mujewjesna or bishe ("sirind" Stradi este senseng media enn di 93453900 ess
WHEREAS	Borrower is indebted to Lender in the	he principal sum of \$
(including those pursuant principal and ir re it, inc	Loan Agreement dated to any Renegotiable Rate Agreem	ent) (herein "Note"), providing for monthly installments of the payments or the contract rate if that rate is variable, with
dt roest our man touliers to	nd west as from your and there is	starting limin considers in 1996, memberahannyang seberah limin yang
Tes WHEREAS.	Borrower is indebted to Lender in.	the principal sum of \$ 45,296,00 or so much 2 Loan Agreement dated JUNE 11, 1993 and
inereor as may be advan-	er of thereig "Note") providing for	r monthly installments, and interest at the rate and under the
// extensions and renewals to	e and ding one adjustments in their	nterest rate if that rate is variable, and providing for a credit
limir stated in the princips	d'sun acce and an initial advance of	f.\$ 45,200.00. Comment of evia limit return to them?
sarvadi ani vližbou insalijda	one tradate instruction to the commen	was only an account of a standard or want of the selection of
and (4) the performance of	, with interest the con, advanced in a f covenants and agreements of Borroy	are advances under any Revolving Loan Agreement; (3) the accordance herewith to protect the security of this Mortgage; wer herein contained, Borrower does hereby mortgage, grant the following described property located in the County of
COOK	وببرسيون والمستحد وال	State of Illinois:
I salah ilbirah Kar saparantat c	America of francis same right a special	grant land on hances were the to the he heading might
leggi Hada od so Lor a ver	CEPT THE SOUTH 12 FEE TOTH	EREOF) (FIND BLOCK of 14d Indigney at a should indeed
		PLEVATED SUBDIVISION of global among main word on
		TOWNSHIP 390 NORTH rings of board a magnetic liquid to
RANGE 13.	EAST OF THE THIRD PRINCI	LETA MERIDIAN, IN COOK 1949 in actionages. A
STATE OF THE COUNTY, CI	LLINOIS See . Just the colored	the design of the same of meaning his post reduced but highlight.
그 및 이 환경을 위하여 하는		John Strategic Control
la malana aze zasa delim almanana.	out to the health as Come were well one	out thereard the in the level line second of final final
TAX#: 16-	•19-413-038 A vali 1990 upres and findly and a	end regard to ref he best line edge from the first the confidence of the best first that the first the fir
di pagando repr <u>e libradi</u> ante	RAPASES Hole - Society become been	
ili comunici pri orderi il il unggio diserraga la rijekali i		
hereof bed the Beogletty lighter	to propriety and protection who completes and	sample but apost to the \$100 of the Book was said supplementations and the same said to the same said to the said said to the
े अप्रकृतिस्पर्भवेष्ट्रीय ७३४५५ र ४५ र ५५	សេខក្នុងកំណត់មួយដែល ខែស្វី នៃស្ថិតនេះមាន ស្រីអ៊ីតព	etro i atvat cati na oliv tviti GDVV a COUNTY je RT COFDER azatuga
		de ad thuile a na chana an air ghutana an air air air saileanan ball 🗀 🎠
		with the attention of the conservation and one think have enjoyed in the
		d of reasons reserves on tentioning a set as a Hinde bine admirate
nn an de de Carle a gri son de persona persona.	भी मान्यात्मकोत् पुरस्तात् उत्पादन स्थापने वेट देश पुरस्तानी विद्या	r of adoption it is out retravolver time and all modernion of proper
and the state of the	The second of the first of the second of the	ggs (mote and escap country and a pick male dame), or than tagency - sig Minda wiwansoff, sens to a news with a
te ere erretag september 1900 beschilder	Commission for the first of the	in the control of the
医马克德氏 医大脑管 医二种原基 医二种二醇		 Superior and the state of the s

pi akung steleville prant wide the mentile estadue) es berneger of elicter corned to be executed and boundance estaduest exist. madel by cleaner to bear towar blue as examine enough of this beamede section to believed to bear toward that the philes out for an Emphilia cat the winder he beautiful of the politic military in terms in discount and the object than method

्नकृताहरणाई स्टानि भूमें है है है है है है 6. Proservation and Maintannach of Proparty Lagrability (Inchair Green) Thurself tall Barring from Chiffe list kang Breggett salit ike ngangkirasa ni rejantika ist dan a rejang pangan na tank hari sa pangangan aki glesi m z hi digija in 61 zanzhade agil (a Majta las a laro et apazente) shit ti senot qua ka knasalveng gitt diim Aginaa diidi in minimbolic angai in kataring at a galang a a ana ang ang matali di mang trap ting ting in in in minimbolic kityty jakitainen on maria siitationinia kityteeniminia ja ja tarininia kantainin kantainin kantainin ja katai

nagdominagas or planget unit desphérakans dué constitues distribuis 🔾 Prathellur of Lyddor's Swrafley, is ineengler hat, ac pedager too oog abour slief opfellander onteleer in this whare more which has the address of 1800 GUNDERSON. Arabalats Mainchine Adata incompunation of guidencome on against on it to France and against the BERWYN

Thereby the belong to colory of groups (City) an mation thing which bear t And almounts Methanical by Talabor franciams on this parphipping, Sarahara Illinois 60402 month (herein "Property Address"); it was yet maken to over all to conducted and key satisfie



the section one and the sping his Route Spinisher Mark

a sign control of multiplical pullings in their

UNOFFICIAL COPY and all cus

TOGETHER with all the improvements now or herenter crected on the property, and all easements, rights, appurtenances and rents, all of which 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 hereinafter referred to as the "Property."

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest at Variable Rates. This mortgage secures all payments of principal and interest due on a variable rate loan. The contract rate of interest and payment amounts may be subject to change as provided in the Mote.

Borrowers shall promptly pay when due all amounts required by the Note:

2. Funds for Taxes and insurance. Subject to applicable law or waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower make, such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Fed on' or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessive its, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable I to permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage 'nat interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such in erest to be paid, Lender shall not be required to pay Borrower any interest or carnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which eac't debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, it gether 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 said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's obtion, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessment, insurance premiums and ground rents as they fall due, Borrower shall

pay to Lender any amount necessary to make up the de iciency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage Lender shall promptly refund to Borrower any funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

- 3. Application of Payments. All payments received by Lende, wider the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest, and then to the principal.
- 4. Prior Mortgages and Deed of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all toxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents. If any

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other a zarde as Lender may require.

The insurance carrier providing the insurance shall be chosen by the Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender, Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss

if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

- 6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.
- 7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Morigage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the contract rate, shall become additional indebtedness of Borrower secured by this Morigage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

JNOFFICIAL C hali he and a bank of the land

8. Inspection. Lender may take 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 Alderi

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 shell be paid to Lender, subject to the torms of any mortgage, deed of trust or other security agreement with a lien which

has priority over this Mortgage.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. 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, Lander shall not be required to commence proceedings against such successor, or, rather to extend time for payment or pilicrylse medify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. 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.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. 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 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-e gas this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Bornwer's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note, without that Borrower's consent and without releging that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice, Except for an in tice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at sucl 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 to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as previced herein. Any notice provided for in this Mortgage shall be deemed to have been

given to Borrower or Lender when given ir me manner designated herein.

13. Governing Law; Severability. The style and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgare or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which or the given effect without the conflicting provision, and to this ent the provisions of this Morigage and the Note are declared to be severable. As used herein, "cosis," "expenses," and "attorneys" fees" include all sums to the extent not prohibited by app icable law or limited herein.

14. Borrover's Copy. Borrover shall be furnished a only med copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

15. Rehabilitation Loan Agreement. Borrower shall fulfilled of Borrower's obligations under any homo rehabilitation. improvement, repair, or other loan agreement which Borrower enters ato with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials of pervices in connection with improvements of a Company with a spling of the

made to the Property. 16. Transfer of the Property. If Borrower sells or transfers all or any part of the Property or an interest therein, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) a transfer by devise, descent, or by operation of law upon the death of a joint tenant, (c) the grant of any leasehold interest of three years or less not containing an option to purchase, (d) the creation of a purchase money security interest for household appliances, (e) a transfer to a felative resulting from the death of the Borrower, (f) a transfer where the spouse or children become an swner of the property, (g) a transfer resulting from a decree of dissolution of marriage, legal separation agreement, order in an incidental property settlement agreement, by which the spouse of the Borrower becomes an owner of the property; (h) A transfer into an inter vivos trust in which the Borrower is and remains a beneficiary and which does not relate to a transfer of rights occupancy in the property, or (i) any other transfer or disposition described in regulations prescribed by the Federal Home Lc an Bank Board, Borrower Company of the state of the s shall cause to be submitted information required by Lender to evaluate the transferee as if a new loral vere being made to the transferce. Borrower will continue to be obligated under the Note and this Mortgage unless Lev er releases Borrower in

If Lender does not agree to such sale or transfer, Lender may declare all of the sums secured by this Mortgage to be immediately due and payable. If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered 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 17 hereof. NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Acceleration; Remedies. Except as provided in paragraph 16 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 give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such brench; (3) a date, not less than 10 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 nonexistence 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 attorneys' fees and cost of documentary evidence, abstracts and title reports.

sums secured by this Mortgage due to 18. Borrower's Right to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage; if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Berrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents; Appointment of Receiver. As additional accurity hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof, in abandonment of

the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 7 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of reats, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents Analytical and the control of the announced before even the best actually receive ..

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrov er mail pay all costs of recordation, if any.

21. Waiver of Hom stend. Borrower hereby waives all right of homestend exemption in the Property under state or Federal The Contraction of the Contracti

THE TUTTATES WHERE IE Recommending executed this Mertender

Available to the control of the cont	and the control of the control with the species of the control of the control of the control of the control of
	The second secon
/ Course	Helen Jarua
Guadalupe Garcia	Helen Garcia - Borrowe
William and a complete the first production of the second com-	21.6
	A.K.A. Helen T. Garcia - Borrow
STATE OF ILLINOIS. Cook	County ss:
	otary Public in and for said county and state, do hereby certify tha
Guadalupe Garcia and Helen G. Ci	a, his wife,
personally known to me to be the same person(s) whose no	ne(s) are subscribed to the foregoing instrument,
anneared before me this day in person, and acknowledged	that the Y signed and delivered the said instrument as
their free v	ow ita y act, for the uses and purposes therein set forth.
plantific for the first of the first of the state of the	lith day of June 1993
Given under my hand and official seal, this	day of
My Commission expires: 1/4/96	Tola Milwaner
174/98	Notary Public
Boar jour dear agreement of the department of the	er, a shqipti, shqiqi, qiyata baqaqay qirilgati na bayqiyerida qirabiyas
FOFFICIAL SEAL "	This instrument was prepared by:
LUEBA MILOVANOVIC L	and a contribution of the
S NOTABY PIRMIC STATE OF ILLINUIS &	HOUSEHC TO BANK F.S.B.
MY COMMISSION EXPIRES 1/4/96	6655 W. CERMAY ROAD
e di conservatione de la conservation de la conservation de la conservation de la conservation de la conservat	
The first first of the section of the first section of the section	TANTE OF THE PROPERTY OF THE P
in de la gélégié par la propiet de la telephone de partici <u>nt</u> pages n	ng mening geleafier in digitalisa betak berakan digitak berakan berakan digitak berakan berakan berakan berakan
(Space below This Line	Reserved For Lender and Recorder)
	Return To:
	Household Bank, f.s.b.
er en karrolling i de de de geleg en en de en en de en 190 fan 'n 190 fan 'n 190 fan de en 190 fan de en 190 f De gran de fan de en en en 190 de geleg en	961 Weigel Drive
Maria Maria	Elmhurst, IL 60126

12. Acres of in polyloric extract Calibria, it is directors to the on the contract production, program the fact place and participal for the showing upon mentioned by a ferror of the according to the of heavy impossion - Att in 1996 Supposed att of some on the compact political add (数)

in the common three three to be an extra contractor we say their in the say in the say

in the Anti-author control program William Section (1987) is the general section

and the same appears that he dishert with the estimation and Madagards gareaft or toward process with the tip adjects

อง () และ เพลงสาราย สหาร์ () หลุดเล่าสาราย สาราย ค.ศ. พ.ศ. พ.ศ. พ.ศ. พระเพลง พ.ศ. พันธ์ เพื่อเพื่อเพื่อเพื่อ

rather of Asia

1980 B. S. S. S. F.