

UNOFFICIAL COPY

Mortgage # 93739001

(Individual Form) J 7 0 9 0 1 1

Loan No. 01-67294-40

THE UNDERSIGNED,

MARIAN DABTA and BARBARA DABTA, HUSBAND AND WIFE

of VILLAGE OF SCHAUMBURG, County of COOK, State of ILLINOIS

hereinafter referred to as the Mortgagor, does hereby mortgage and warrant to

CRAIG FEDERAL BANK FOR SAVINGS

UNITED STATES OF AMERICA

a corporation organized and existing under the laws of the
hereinafter referred to as the Mortgagee, the following real estate in the County of COOK
In the State of ILLINOIS, to wit:

THAT PART OF LOTS 5 AND 6 AND THE EAST 17.5 FEET OF LOT 7 IN BLOCK 1, IN
KENDALL'S BELMONT AND 86TH AVENUE SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST
1/4 OF SECTION 26, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL
MERIDIAN (EXCEPT THE SOUTH 30 ACRES THEREOF), TAKEN TOGETHER AS A SINGLE TRACT OF
LAND DESCRIBED AS FOLLOWS:

BEGINNING THE NORTHEAST CORNER OF SAID TRACT; THENCE WEST ON THE NORTH LINE OF
SAID TRACT 33.75 FEET TO THE CENTER OF A WALL EXTENDED NORTH; THENCE SOUTH ALONG
SAID CENTER OF WALL PARALLEL TO THE EAST LINE OF SAID TRACT A DISTANCE OF 94.72
FEET TO THE CENTER OF A WALL; THENCE EAST ALONG THE CENTER OF SAID WALL PARALLEL
TO THE NORTH LINE OF SAID TRACT A DISTANCE OF 6.42 FEET TO THE CENTER OF A WALL
EXTENDED NORTH; THENCE SOUTH ALONG THE CENTER OF SAID WALL PARALLEL TO THE EAST
LINE OF SAID TRACT A DISTANCE OF 30.20 FEET TO A POINT ON THE SOUTH LINE OF SAID
TRACT 27.33 FEET WEST OF THE SOUTHEAST CORNER OF SAID TRACT; THENCE EAST ALONG
THE SOUTH LINE OF SAID TRACT A DISTANCE OF 27.33 FEET TO THE SOUTHEAST CORNER OF
SAID TRACT; THENCE NORTH ALONG THE EAST LINE OF SAID TRACT 125.0 FEET TO THE
NORTHEAST CORNER OF SAID TRACT, ALSO BEING THE POINT OF BEGINNING, ALL IN COOK
COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 5545 W. BELMONT, CHICAGO, ILLINOIS 60641

PERMANENT INDEX NO. 13-28-100-004

93739001

AND

LOT 829 IN LANCER SUBDIVISION UNIT NUMBER 8, BEING A SUBDIVISION OF PART OF
THE NORTHWEST 1/4 OF SECTION 26, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD
PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF
THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON AUGUST 25, 1969, AS DOCUMENT
NUMBER 2468509.

COMMONLY KNOWN AS: 434 TIMOTHY COURT, SCHAUMBURG, ILLINOIS 60193

PERMANENT INDEX NO. 07-26-114-018

10068266

THE MORTGAGOR COVENANTS:

A (1) To pay said indebtedness and the interest thereon as herein and in said note provided, or according to any agreement extending the time of payment thereof; (2) To pay when due and before any penalty attaches thereto all taxes, special taxes, special assessments, water charges, sewer service charges, and condominium assessments against said property (including those heretofore due), and to furnish Mortgagee, upon request, duplicate receipts therefor, and all such items extended against said property shall be conclusively deemed valid for the purpose of this requirement; (3) To keep the improvements now or hereafter upon said premises insured against damage by fire, and such other hazards as the Mortgagee may require to be insured against; and to provide public liability insurance and such other insurance as the Mortgagee may require, until said indebtedness is fully paid, or in case of foreclosure, until expiration of the

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Property of Cook County Clerk's Office

Box 403

MORTGAGE

BASTA, BASTA

to

CRAIG FEDERAL BANK FOR SAVINGS

PROPERTY AT:
5545 W. BELMONT
CHICAGO, ILLINOIS 60641

Loan No. 01-69284-48

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A (1) To pay any amount or value received and held by him under any agreement or understanding that he is bound to pay, and (2) to pay any amount or value received and held by him under any agreement or understanding that he is bound to pay.

THE MORTGAGE COVENANTS.

(c) The performance of all of the observations and different types of life histories to the literature, as correlated, and in some cases

(1) Any advances made by the Mortgagor to the Mortgagor, or to the trustee, or to any third person, in respect of the property mortgaged, shall be deemed to be advances made by the Mortgagor to the Mortgagor.

TO NAVAN TO NOVA The said property, with all buildings, fixtures and equipment, and personalty belonging, unto and belonging to the lessee, for the term of the lease and period of time hereinabove mentioned, shall revert back to the lessor, excepting and excluding the same of any estate, which had right to the same at the time of the delivery of possession, and personalty belonging, unto and belonging to the lessee, for the term of the lease and period of time hereinabove mentioned, shall revert back to the lessor, excepting and excluding the same of any estate, which had right to the same at the time of the delivery of possession.

A BREACH OF ANY COVENANT CONTAINED IN THIS MORTGAGE IS ALSO A BREACH OF THE COVENANTS CONTAINED IN THE MORTGAGE SECURING THE PROPERTY OTHERWISE KNOWN AS 434 TIDEWY COURT, SCHAUMBURG, ILLINOIS . 60193

BOSTON HLT

Loan No. 01-69284-48

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10069736

BASTA, BASTA

DOC

to

CRAIG IN FEDERAL BANK FOR SAVINGS

PROPERTY AT:
5645 W. BELMONT
CHICAGO, ILLINOIS 60641

Loc No. 01-69284-48

Property of Cook County Clerk's Office

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statutory period during which it may be issued. Mortgagors shall, however, have the discretionary power at any time to refuse to take or to abandon possession of said premises without affecting the lien hereof. Mortgagors shall have all powers of any, which it might have had without this paragraph. No suit shall be sustainable against Mortgagors based upon acts or omissions relating to the subject matter of this paragraph unless commenced within sixty days after Mortgagor's possession ceases.

X That upon the commencement of any foreclosure proceeding hereunder, the court in which such bill is filed may at any time, either before or after sale, and without notice to the Mortgagor, or any party claiming under him, and without regard to the apportionment of the Mortgagor or the then value of said premises, or whether the same shall then be occupied by the owner of the equity of redemption as a homestead, appoint a receiver with power to manage and rent and to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and the statutory period of redemption; and such rents, issues and profits, when collected, may be applied before as well as after the sale, towards the payment of the indebtedness, costs, taxes, insurance or other items necessary for the protection and preservation of the property, including the expenses of such receivership, or on any deficiency decree whether there be a decree therefor in personam or not, and if a receiver shall be appointed he shall remain in possession until the expiration of the full period allowed by statute for redemption, whether there be redemption or not, and until the issuance of deed in case of sale, but if he died be issued, until the expiration of the statutory period during which it may be issued and no lease of said premises shall be nullified by the appointment or entry in possession of a receiver but he may elect to terminate any lease junior to the lien hereof.

I. That each right, power and remedy herein conferred upon the Mortgagors is cumulative of every other right or remedy of the Mortgagors, whether herein or by law conferred, and may be enforced concurrently therewith, that no waiver by the Mortgagors of performance of any covenant herein or in said obligation contained shall thereafter in any manner affect the right of Mortgagors to require or enforce performance of the same or any other of said covenants; that wherever the context hereof requires, the masculine gender, as used herein, shall include the feminine and the neuter and the singular number, as used herein, shall include the plural; that all rights and obligations under this mortgage shall extend to and be binding upon the respective heirs, executors, administrators, successors and assigns of the Mortgagor, and the successors and assigns of the Mortgagors; and that the powers herein mentioned may be exercised as often as occasion therefor arises.

IN WITNESS WHEREOF, this mortgage is executed, sealed and delivered this 31ST

day of AUGUST A.D. 19 93

Marian Basta (SEAL)

MARIAN BASTA

(SEAL)

Barbara Basta

BARBARA BASTA

(SEAL)

(SEAL)

STATE OF ILLINOIS

COUNTY OF }

I, The Undersigned, a Notary Public in

and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT MARIAN BASTA and BARBARA BASTA, HUSBAND AND WIFE personally known to me to be the same person is whose name is _____ subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that _____ signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of all rights under any homestead, exemption and valuation laws.

GIVEN under my hand and Notarial Seal, this 31ST day of AUGUST, A.D. 19 93.

"OFFICIAL SEAL"
Walter A. Rahn
Notary Public, State of Illinois
Cook County
My Commission Expires 1/1/94

Notary Public

MY COMMISSION EXPIRES 1/1/94

THIS INSTRUMENT WAS PREPARED BY RICHARD J. JAHNB

OF CRAIG FEDERAL BANK FOR SAVINGS

ASSOCIATION

5133 WEST FULLERTON AVENUE, CHICAGO, ILLINOIS 60639

Platina
BOX 333

COOK COUNTY, ILLINOIS
FILED FOR RECORD

10 SEP 15 PM 1:49

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I do state the mortgagor held good property, or any part thereof, shall be taken by condemnation, the mortgagee is hereby empowered to collect and receive all compensation which may be paid for any property taken by condemnation, or to the independent owner shall be delivered to the mortgagee or his assignee.

If that is the case, the event that would trigger a recall of any part that has failed or come loose would be the failure of the motor aggregate, and may such an occurrence in itself be reason enough for the dealer to pay him off the debt, because it is the manufacturer's responsibility to make sure that the motor aggregate does not fail.

described above, or at a later date, and to secure any other sum or sums of money that may be added to the mortgagor's indebtedness under the terms of this mortgage, contract, or otherwise.

Q That in case of failure to pay up any demand notice given by the co-venturers to the lessee, the lessor will have the right to recover any sum so demanded and any money paid or disbursed by him towards the payment of any sum due to him under the lease, and the lessor may do all that he may see fit to do in respect of such sum.

Agreed that in the event of such advances, the minimum interest rate of the marginal deposit and short-term lending should be reduced to the marginally higher balance of the total lending of the bank.

Agreed by the Government of India to be effective from 1st July 1991.

Items as they are now & carry and backsumma payable. If the amount settled is to be utilized to pay a bill or average account, the same are hereby pledged to further reduce to pay the same. The average balance is charged to pay said items as a parallel of bill without further inquiry.

11 In order to provide for the payment of taxes, assessments, and other annual charges upon the property securing the indebtedness, and after innumerable researches to ascertain the undesignated amounts of taxes, assessments and other annual charges upon the property securing the indebtedness, it is recommended that the property be assessed at its true value, and that the tax be levied upon the property at the rate of one mill on every dollar of its true value.

Impersonations on old property; 19) To complete within a reasonable time any building or improvement now or at any time in process of erection upon the premises; 20) To appear in and defend any proceeding in which in the opinion of the Notary Public affects the title to any property; 21) To make and grant leases and permits.

Background: Unlike non-politicized individuals, those who have been exposed to the political process are more likely to support their party's policies, and to do so under a variety of circumstances. This study examined the relationship between political socialization and political behavior, and sought to determine the extent to which this relationship is mediated by the individual's level of political knowledge.

Methodology: A cross-sectional survey was conducted among a sample of 1,000 adults in the United States. The survey included questions on political socialization, political knowledge, and political behavior. The survey was administered online, and participants were asked to respond to a series of questions about their political attitudes and behaviors.

Findings: The results showed that political socialization has a significant impact on political behavior. Those who were socialized into politics at a young age were more likely to support their party's policies, and to do so under a variety of circumstances. This relationship was mediated by political knowledge, which was found to be positively associated with political behavior. Political knowledge was also found to be negatively associated with political socialization, suggesting that individuals with higher levels of political knowledge are less likely to be socialized into politics at a young age.

Conclusion: The findings suggest that political socialization is a key factor in determining political behavior. Political knowledge is also an important factor, but its relationship to political behavior is more complex than previously thought. The findings also suggest that political socialization may be influenced by factors such as family background, education, and exposure to political media. Future research should explore these relationships further, and examine the mechanisms through which political socialization influences political behavior.

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ADJUSTABLE RATE LOAN RIDER

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

This Rider is made this 31st, day of AUGUST, 1993, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to CRAIN FEDERAL BANK FOR SAYINGA (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at 5545 W. BELMONT, CHICAGO, ILLINOIS 60641.

Property Address

Modifications: In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note has an "Initial Interest Rate" of 7.45%. The Note interest rate may be increased or decreased on the 1st, day of the month beginning on SEPTEMBER 01, 1996, and on that day of the month every 36 months thereafter.

Changes in the interest rate are governed by changes in an interest rate index called the "Index". The Index is the: (Check one box to indicate Index.)

- (1) "Contract Interest Rate, Purchase of Previously Occupied Homes, National Average for all Major Types of Lenders" published by the Federal Home Loan Bank Board.
- (2) NATIONAL, MONTHLY, MEDIAN, COST, FUNDS

(Check one box to indicate whether there is any maximum limit on changes in the interest rate on each Change Date; if no box is checked there will be no maximum limit on changes.)

- (1) There is no maximum limit on changes in the interest rate at any Change Date.
- (2) The interest rate cannot be changed by more than .3 percentage points at any Change Date.

If the interest rate changes, the amount of Borrower's monthly payments will change as provided in the Note. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

B. LOAN CHARGES

It could be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan would exceed permitted limits. If this is the case, then: (A) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (B) any sum already collected from Borrower which exceeded permitted limits will be refunded 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.

C. PRIOR LIENS

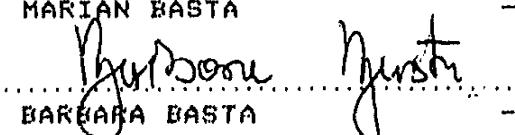
If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly act with regard to that lien as provided in paragraph 2 of the Security Instrument or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument.

D. TRANSFER OF THE PROPERTY

If there is a transfer of the Property subject to paragraphs F & G of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraphs F & G.

By signing this, Borrower agrees to all of the above.


 MARIAN BASTA (Seal)
 —Borrower


 BARBARA BASTA (Seal)
 —Borrower

* If more than one box is checked or if no box is checked, and Lender and Borrower do not otherwise agree in writing, the first Index named will apply.

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