

UNOFFICIAL COPY

PREPARED BY and
RETURN TO:

KEVIN G. KATSIS
ATTORNEY AT LAW
7308 WEST MADISON STREET
FOREST PARK, ILLINOIS 60130



93888760

DEPT-01 RECORDING \$37.50
140000 TRAN 4762 11/03/93 09:52:00
40973 * - 93-888760
COOK COUNTY RECORDER

(Space Above This Line For Recording Date)

LOAN NO. 6780-D

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on SEPTEMBER 27TH
19 93. The mortgagor is THOMAS E. O'BRIEN, a Bachelor
("Borrower"). This Security Instrument is given to
NILES TOWNSHIP SCHOOLS CREDIT UNION, which is organized and existing
under the laws of ILLINOIS and whose address is
7701 NORTH LINCOLN AVENUE, SKOKIE, ILLINOIS 60077 ("Lender").
Borrower owes Lender the principal sum of THIRTEEN THOUSAND TWO HUNDRED AND NO/100THS
Dollars (U.S. \$ 13,200.00). 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 SEPTEMBER 30, 2000. 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 7 to protect the security
of this Security Instrument; and (c) the performance of Borrower's covenants and agreements 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 TWENTY ONE (21) IN BLOCK FOUR (4) IN EDGEBROOK MANOR, BEING A SUBDIVISION OF LOTS
27, 32, 33, 34 AND 35; THAT PART OF THE SOUTHWEST HALF (1/2) OF LOT 38 AND ALL OF
LOT 39 WEST OF ROAD, ALL OF LOTS 40, 41, 42, 43, AND 44, THE SOUTHWEST HALF (1/2) OF
LOT 45, ALL OF LOTS 47 TO 52 INCLUSIVE IN THE SUBDIVISION OF BRONSON'S PART OF
CALDWELL'S RESERVATION IN TOWNSHIPS 40 AND 41 NORTH, RANGE 13, EAST OF THE THIRD
PRINCIPAL MERIDIAN (EXCEPTING CERTAIN PARTS) ACCORDING TO PLAT THEREOF, REGISTERED ON
MARCH 1, 1922, AS DOCUMENT NUMBER 43536, IN COOK COUNTY, ILLINOIS.

*** THIS IS A JUNIOR MORTGAGE ***

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PERMANENT TAX INDEX NUMBER: 10-32-415-003-0000
which has the address of 6645 NORTH KEOTA AVENUE, CHICAGO,
Illinois 60646 ("Property Address");
Illinois 60646 ("Property Address");
Illinois 60646 ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances,
and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security
Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized 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 warrants
and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited
variations by jurisdiction to constitute a uniform security instrument covering real property.

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

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due
the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.
2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall
pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for:
(a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly
leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly
flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower
to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These
items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum
amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real
Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless
another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an
amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and
reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

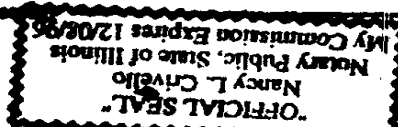
The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity
(including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to
pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow
account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender
to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate
tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement
is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings
on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid 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 each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security
Instrument.

TORRENS DEREGISTRATION NO. 93-133121

85-648 C 569

37.50

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Handwritten signature of Nancy L. Cavello.

Given under my hand and official seal, this 27th day of SEPTEMBER, 1993.

set forth. signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he do hereby certify that THOMAS E. O'BRIEN, a Bachelor, personally known to me to be the same person(s) whose name(s) is

I, THE UNDERSIGNED STATE OF ILLINOIS, COOK County ss: Social Security Number: Borrower

THOMAS E. O'BRIEN Social Security Number: 36-26-276 Borrower

Handwritten signature of Thomas E. O'Brien.

Witnesses:

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.

- Adjustable Rate Rider []
Graduated Payment Rider []
Balloon Rider []
Other(s) [X] SEMIMONTHLY PAYMENT RIDER
Rate Improvement Rider []
Forward Unit Development Rider []
1-4 Family Rider []
Biweekly Payment Rider []
Second Home Rider []

(Check applicable box(es)) with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend

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.
23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.
22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.
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; and (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 sum secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further in or of Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-occurrence 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 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 attorney's fees and costs of title evidence.
20. Hazardous Substances. As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.
NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:
20. Hazardous Substances. 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 governmental 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: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess 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 equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) 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 immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned 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 after 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 then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. 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 Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise 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 co-signs this Security Instrument but does not execute the Note: (a) is co-signing 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, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums 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. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

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 unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender 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.

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

16. Borrower's Copy. Borrower shall be given one conformed 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 any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) 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 as of 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 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due 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 assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in 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 in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may 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.

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8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If the mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept and retain these payments as a loan reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required at the option of Lender if mortgage insurance coverage (in

payment. Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting this paragraph 7. Lender does not have to do so.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then 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 sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' 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.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave knowingly false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

5. Hazard or Property 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 any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier 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 described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance 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 policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices 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. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or repair is not economically feasible and Lender's security is not lessened, application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend from damage to the Property prior to the acquisition of the sums secured by this Security Instrument immediately prior to the acquisition.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may arise over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments. Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender: (a) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attach in priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may arise over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

2. Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

1. If the Funds held by Lender exceed the amount permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the amount due, Lender may so notify Borrower in writing, and, in such case, Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

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LOAN NO.6780-D

SEMI-MONTHLY PAYMENT RIDER (ADJUSTABLE RATE)

THIS SEMI-MONTHLY PAYMENT RIDER is made this 27TH day of SEPTEMBER, 1993 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note (the "Note") to NILES TOWNSHIP SCHOOLS CREDIT UNION (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

6645 NORTH KOSTA AVENUE, CHICAGO, ILLINOIS 60646
(PROPERTY ADDRESS)

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

A. SEMI-MONTHLY PAYMENTS

The Note provides for the Borrower's Semimonthly loan payments, and the termination of the Borrower's right to make the Semimonthly payments, as follows:

1. PAYMENTS

(A) Time and Place of Payments

I will pay interest by making payments twice a month on the 16TH day and 30TH day of each month (the "Semimonthly Payments"), beginning on OCTOBER 16TH, 1993. I will make the Semimonthly payments until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My Semimonthly payments will be applied to interest before principal.

I will make my Semimonthly Payments at 7701 NORTH LINCOLN AVENUE, SKOKIE, ILLINOIS 60077 or at a different place if required by the Note Holder.

(B) Amount of Semimonthly Payments

My Semimonthly payment will be in the amount of U.S. \$ 99.51.

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Page 1 of 1

Dear Mr. [Name],

I am writing to you regarding the [Subject]. The [Subject] is currently in the [Status] phase. We have received your request and are reviewing it. The [Subject] is currently in the [Status] phase. We have received your request and are reviewing it.

The [Subject] is currently in the [Status] phase. We have received your request and are reviewing it. The [Subject] is currently in the [Status] phase. We have received your request and are reviewing it.

The [Subject] is currently in the [Status] phase. We have received your request and are reviewing it. The [Subject] is currently in the [Status] phase. We have received your request and are reviewing it.

The [Subject] is currently in the [Status] phase. We have received your request and are reviewing it. The [Subject] is currently in the [Status] phase. We have received your request and are reviewing it.

Property of Cook County Clerk's Office

10/10/2010

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LOAN NO.6780-D

(C) Manner of Payment

My Semimonthly payments will be made by an automatic deduction from an account I will maintain with the Note Holder, or with a different entity specified by the Note Holder. I will keep sufficient funds in the account to pay the full amount of each Semimonthly payment on the date it is due.

I understand that the Note Holder, or an entity acting for the Note Holder, may deduct the amount of my Semimonthly payment from the account to pay the Note Holder for each Semimonthly payment on the date it is due until I have paid all amounts owed under this Note.

2. TERM

If I make all my Semimonthly payments on time, and pay all other amounts owed under this Note, I will repay my loan in full on SEPTEMBER 30, 2000. If, on SEPTEMBER 30, 2000, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

3. INTEREST RATE AND SEMIMONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of OCTOBER, 1993, and on that day every 3rd month thereafter. Each date on which my interest rate could change is called a "Change Date".

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(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the prime rate as published in the Wall Street Journal.

If the Index is no longer available, the Note Holder will choose a new Index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding One Percentage point (1%) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

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11/12/2014 10:00 AM

IN SENATE
JANUARY 14, 2014

REPORT OF THE
COMMISSIONER OF THE
DEPARTMENT OF REVENUE
ON THE
REVENUE FOR THE YEAR ENDING
MARCH 31, 2014

AND
REVENUE FOR THE YEAR ENDING
MARCH 31, 2013

AS PREPARED BY THE
COMMISSIONER OF THE
DEPARTMENT OF REVENUE

AND
REVENUE FOR THE YEAR ENDING
MARCH 31, 2013

AS PREPARED BY THE
COMMISSIONER OF THE
DEPARTMENT OF REVENUE

AND
REVENUE FOR THE YEAR ENDING
MARCH 31, 2013

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LOAN NO.6780-D

The Note Holder will then determine the amount of the Semimonthly payment that would be sufficient to repay the unpaid principal that I am expected to owe in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my Semimonthly payment.

(D) Limits on Interest Rate Changes

My interest rate will never be greater than 21%, and my interest rate will never be less than 6%.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new Semimonthly payment beginning on the first Semimonthly payment date after the Change Date until the amount of my Semimonthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my Semimonthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

4. FUTURE ADVANCES

This Mortgage also secures the payment of and includes all future or further advances as shall be made at all times, regardless of whether Loan proceeds have been disbursed, by the Mortgagor herein or its successors or assigns, to and for the benefit of the Mortgagor, its heirs, personal representatives, or assigns, to the same extent as if such future advances were made on the date of the execution of this Mortgage. The total amount of Indebtedness Hereby Secured by this Mortgage may decrease or increase from time to time, but the total unpaid balance so secured at any one time shall not exceed \$ 13,200.00 DOLLARS together with interest thereon and any and all disbursements made

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Supervisor, Cook County, Illinois
Chicago, Illinois

Dear Supervisor:

I am writing to you regarding the matter of the proposed ordinance concerning the regulation of the sale of alcoholic beverages in Cook County, Illinois.

I have reviewed the ordinance and believe it is in the best interests of the County and its citizens.

CONCLUSION

I believe that the proposed ordinance is a necessary and appropriate measure to regulate the sale of alcoholic beverages in Cook County, Illinois. I urge you to support this ordinance.

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by the Mortgagee for the payment of Taxes, or insurance on the Premises covered by the lien of this Mortgage and for reasonable attorneys' fees, Loan commissions, service charges, liquidated damages, expenses, and court costs incurred in the collection of any or all of such sums of money. Such further or future advances shall be wholly optional with the Mortgagee and the same shall bear interest at the same rate as specified in the Note referred to herein unless said interest rate shall be modified by subsequent agreement. The parties hereby acknowledge and intend that all advances, including future advances wherever hereafter made, shall be a lien from the time this Mortgage is recorded, as provided in Section 15-1302(b)(1) of the Act. Further, the parties hereby acknowledge and agree that the minimum amount of any future advances hereunder shall be the maximum amount described above, or \$5,000.00, whichever is less.

5. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any Semimonthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of my semimonthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is delivered or mailed to me.

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6. SEMIMONTHLY PAYMENT AMENDMENTS TO THE SECURITY INSTRUMENT

1. Until Borrower's right to make Semimonthly Payments is terminated under the conditions stated in Section A of this Semimonthly Payment Rider, the Security Instrument is amended as follows:

(a) The word "Biweekly" or "Monthly" is changed to "Semimonthly" in the Security Instrument wherever "Biweekly" or "Monthly" appears.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this SEMIMONTHLY PAYMENT RIDER.



THOMAS E. O'BRIEN [SEAL]
-BORROWER

[SEAL]
-BORROWER

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NOTICE TO CREDITORS

IN RE: [Name of Debtor]

By [Name of Attorney]

DEBTS

FILED

CLERK OF COURT

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