

AFTER RECORDING MAIL TO:

LaSalle Talman Home Mortgage Corporation
2454 Dempster Street
Des Plaines, IL 60016

COOK COUNTY, ILLINOIS
FILED FOR RECORD

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LOAN NO. 389028 - 7

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on October 28, 1993. THEODORE O. MISICKA, JR., MARRIED TO KAREN SUE MISICKA

The mortgagor is

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JK
BORROWER

This Security Instrument is given to LaSalle Talman Bank, FSB.

which is organized and existing under the laws of United States of America, and whose address is 42421 Madison Road, Des Plaines, Illinois 60018 (Lender)

Borrower owes Lender the principal sum of Seventy-Five Thousand, One Hundred and 00/100 Dollars (U.S. \$ 75,000.00). This debt is

evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on November 9, 2017. 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 or part thereof in Cook County, Illinois:

LOT 14 IN BLOCK C IN KUNTZE'S HIGH RISE KNOLLS UNIT NO. 1, A SUBDIVISION OF

WILSON'S SUBDIVISION OF THE EASTERN PRINCIPAL MERIDIAN, IN THE COOK COUNTY, ILLINOIS

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.

ILLINOIS - SINGLE FAMILY - FIRM/FIRM MC UNIFORM INSTRUMENT

FORM 3014 5/90

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FORM 3014 5/90

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FORM 3014 5/90

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FORM 3014 9/90

PAGE 4 OF 6

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8. 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.
9. 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.
10. In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by the 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 the Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by the 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 the Security Instrument whether or not the sums are then due.
11. If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condormor 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 the 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, by its acceptance of this Security Instrument, agrees to the following:
- (a) Extension of the time for payment or modification of amortization of the sums secured by the 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; 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 amount 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 limits; 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 making 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 designated 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 in this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument and 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. Interest in it is sold or transferred (or 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

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LOAN NO. 389028-7

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. 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.

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 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.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

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 shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

ILLINOIS-SINGLE FAMILY-FINRA/FINMG UNIFORM INSTRUMENT
ISC/CMDTL/0491/3014(8-80)-L 3/17/93

PAGE 5 OF 6

FORM 3014 8/98

Witnesses:

Signature and name of Borrower and recordation with it

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security

Other (a) (Specify)

Balloon Note

Accelerated Payment Note

Adjustable Rate Note

Rate Adjustment Note

Planned Unit Development Note

Condominium Note

Second Home Note

Single Payment Note

1-4 Family Note

Security Instrument. (Check appropriate box(es))

Signature and name of Lender and recordation with it. The signature and name of the Lender shall be recorded with the Security Instrument. The covenants and agreements of the Security Instrument as if the name(s) were a part of the

Security Instrument. If one or more names are executed by Borrower and recorded together

LOAN NO. 389028-7

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ILLINOIS - SINGLE FAMILY - FINRA/THLAC UNIFORM INSTRUMENT PAGE 6 OF 6
ISC/CMDTL/0491/30149-90-L 3/17/93
FORM 3014 9/90

Property of Cook County Office

Given under my hand and official seal, this 28TH day of OCTOBER 1993
My Commission expires: [Signature] Notary Public, State of Illinois
My Commission Expires Nov. 27, 1993
OFFICIAL SEAL
Patricia Patterson
Notary Public, State of Illinois

THEODORE O. MISICKA, JR. WARRIRED TO KAREN SUE MISICKA AND KAREN SUE MISICKA
I, the undersigned, a Notary Public in and for said county and state do hereby certify that
STATE OF ILLINOIS
COOK County as:

Witnesses:
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in the Security
instrument and in any rider(s) executed by Borrower and recorded with it.
Adjustable Rate Rider
Balloon Rider
Graduated Payment Rider
Condominium Rider
Purged Unit Development Rider
Rate Improvement Rider
1-4 Family Rider
Biweekly Payment Rider
Second Home Rider

THEODORE O. MISICKA, JR. WARRIRED TO KAREN SUE MISICKA
KAREN SUE MISICKA

24. Riders to this Security instrument, if one or more riders are executed by Borrower and recorded together
with the Security instrument, the covenants and agreements of each such rider shall be incorporated into and shall
amend and supplement the covenants and agreements of the Security instrument as if the rider(s) were a part of the
Security instrument. [Check applicable box(es)]

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(FIXED RATE)

THIS BIWEEKLY PAYMENT RIDER is made this 28th day of October 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 LaSalle Talmán Bank, FSB A Corp. of the United States of America (the "Lender") of the same date and covering the property described in the Security Instrument and located at: 321 KATHLEEN DRIVE DES PLAINES, IL 60016

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. BIWEEKLY PAYMENTS

BIWEEKLY PAYMENT RIDER

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

1. (OMITTED)

2. INTEREST

The interest rate required by Section 2 of the Note will increase 0.25% if the Note Holder exercises its option to terminate biweekly payments pursuant to Section 7(C) of the Note and this Rider.

3. PAYMENTS

(A) TIME AND PLACE OF PAYMENTS

I will pay principal and interest by making payments every fourteen calendar days (the "biweekly payments"), beginning on 10/28/93. I will make the biweekly payments every fourteen days until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My biweekly or any monthly payments will be applied to interest before principal. I will make my biweekly or any monthly payments at LaSalle Talmán Home Mortgage Corporation or at a different place if required by the Note Holder.

(B) AMOUNT OF BIWEEKLY PAYMENTS

My biweekly payment will be in the amount of U. S. \$ 237.03

(C) MANNER OF PAYMENT

My biweekly payments will be made by an automatic deduction from an account I will maintain with the Note Holder. On or before the date of this Note, I will cause the Note Holder to have in its possession my written authorization and voided check for the account from which my biweekly payments will be deducted. I will keep sufficient funds in the account to pay the full amount of each biweekly payment on the date it is due. I will not change the account from which my biweekly payments are deducted to a new account without the Note Holder's prior written consent of the Note Holder.

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

4. TERM

I will make all my biweekly payments on time and pay all other amounts owed under this Note. I will repay my loan in full on November 29, 1994, which is called the "Maturity Date." If, on the Maturity Date, I still owe amounts under this Note, I will pay those amounts in full on that date.

5. (OMITTED)

6. (OMITTED)

Each of the following conditions exist: the Note Holder may increase the interest rate pursuant to (C) CONVERSION FROM BIWEEKLY PAYMENTS; (B) DEFAULT; (A) LATE CHARGE FOR OVERDUE PAYMENTS;

7. BORROWER'S FAILURE TO PAY AS REQUIRED

Each of the following conditions exist: the Note Holder may increase the interest rate pursuant to (C) CONVERSION FROM BIWEEKLY PAYMENTS; (B) DEFAULT; (A) LATE CHARGE FOR OVERDUE PAYMENTS;

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