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Form 121-450354-0

(Name Above This Line for Recording Date)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given as:

Form 121

1992 The mortgage of *******Verna H. Hudny, an individual person*******

CENTRA FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO, which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and which is located at 1000 North Dearborn Street, Chicago, Illinois 60610 ("Lender"), borrower hereunder the principal sum of *******\$100,000.00******* (100,000) **(\$100 THOUSAND AND NO. 00/100*****)** (2/28) at *******5.25%******* (\$*******56,000.00*******)

This debt is evidenced by promissory note dated the same date as this Security Instrument ("Note") which provides for monthly payments with the full life of the loan ending on *******1/1/2028*******

This Security Instrument secures to Lender all the repayment of the debt evidenced by the Note with interest and all renewals, extensions and modifications, for the payment of all other sums and interest which are due under paragraph 2 in present the amount of this Security Instrument, and all the performance of the covenants and agreements under this Security Instrument and the Note. F. this purpose, borrower hereby grants, conveys and assigns to Lender the following described property located in **COOK** County, Illinois

LOTS 62 (EXCEPT TWO FEET 20.11 FEET OF 62) AND FEET 16.68 FEET OF LOT 63 IN CHERRY SUBDIVISION OF PART OF THE WEST 1/2 OF LOT 17 OF SNOW ESTATE SUBDIVISION IN SECTION 30, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 2034 W. BARRY AVE., CHICAGO, IL 60618

P/R/E/T 814-30-106-047-0000

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This document is being re-recorded to deregister from Torrens

which has the address of **2034 W. BARRY AVE** Chicago Illinois **60618** (Property Address)

TOGETHER WITH all the improvements now or hereafter erected on the property and all other rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and other rights and interests now or hereafter in or to the property, all appurtenances and additions shall be covered by this Security Instrument, all of which together with the above described instrument as to the Property.

Notwithstanding to whomsoever this instrument is later assigned, the assets, debts, expenses and liabilities of the mortgagee shall remain the responsibility of the mortgagor and that the Property is being conveyed to the mortgagor for the purpose of securing the debt and the mortgagor warrants that the title to the Property are not an claims and demands, subject to any encumbrances of record.

This Security Instrument is subject to the uniform gift tax and estate tax laws and any amendments thereto and any regulations thereunder and to the provisions of the Uniform Gifts to Minors Act, the Uniform Transfers to Minors Act, and any amendments thereto and any regulations thereunder.

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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 insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspections. 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 the 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, 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.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemner offers to make an award or to file 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 use 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.

10. Successor Not a Waiver; Forbearance By Lender Not a Waiver. Extension of the time for payment in modification of acceleration 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 acceleration of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successor 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.

11. 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 7. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument (a) does not execute the Note; (b) is signing this Security Instrument only to mortgage, grant and convey the Borrower's interest in the Property under the terms of this Security Instrument; (c) is not personally obligated to pay the sums secured by this Security Instrument, and (d) 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.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is healthily 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 sum already collected from Borrower which exceeds the 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.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provisions of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps provided in the second paragraph of paragraph 17.

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 the owner if Lender, at its option, 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 confirmed 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 or 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 Redeem. If Borrower meets certain conditions, Borrower shall have the right to have reimbursement of this Security Instrument discontinued at any time prior to the earlier of (a) 30 days for 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. These conditions are that Borrower (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration 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 redeem shall not apply in the case of acceleration under paragraphs 11 or 17.

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Estimated (quantity)

Planned Line Item

1.4 Family Risk

I, the undersigned, hereby accept and agree to the terms and covenants contained in this instrument and to any rule or order executed by the court and recorded with it

[Signature]
Verna K. Brady

n/a

When later was last in Subscribing

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Illinois

Cook

I, the undersigned, a Notary Public in and for said county and state, do hereby certify that the person or persons named in the foregoing instrument, being informed of the contents of the foregoing instrument, and acknowledged said instrument to be free and voluntary act and deed and that

(his, her, their)

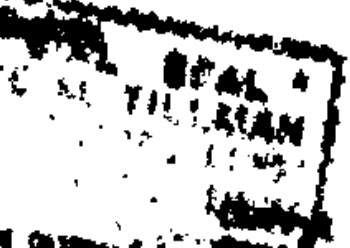
and acknowledged said instrument for the purpose and uses therein set forth.

17th

day of June

1998

[Signature]
James M. Sullivan



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Loan 871-45000-4

ADJUSTABLE RATE RIGOR

THIS ADJUSTABLE RATE RIGOR is made this17th..... day of
.....July....., 1991....., and is incorporated into and
shall be deemed to amend and supplement the Mortgage, Deed of Trust or
Security Bond (the "Security Instrument") of the same date given by the
undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note
(the "Note") to CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO
(the "Lender") of the same date and covering the property described in
the Security Instrument and located at:

2036 W. Barry Ave., Chicago, IL 60618

(Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE IN-
TEREST RATE AND PAYMENT SCHEDULE. IF THE INTEREST RATE DE-
CREASES, THE AMOUNT OF THE BORROWER'S PAYMENT WHICH IS APPLIED
TO THE OUTSTANDING PRINCIPAL WILL INCREASE. IF THE INTEREST
RATE INCREASES, THE AMOUNT OF THE BORROWER'S PAYMENT WHICH IS
APPLIED TO THE OUTSTANDING PRINCIPAL WILL DECREASE.

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

1. INTEREST

Interest will be charged on that part of principal which has not
been paid beginning on the date I receive principal and continuing until
the full amount of principal has been paid.

Beginning on the date I receive principal, I will pay interest at a
yearly rate of7.25%..... The interest rate that I will pay
will change in accordance with Section 4 of the Note. The interest rate
required by this Section and Section 4 of the Note is the rate I will pay
both before and after any default described in Section 1(B) of the Note.

2. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making payments every
month.

I will make my monthly payments on the first day of each month
beginning onJuly....., 1991..... I will make these pay-
ments every month until I have paid all of the principal and interest and
any other charges described below that I may owe under the Note. My
monthly payments will be applied to interest before principal. If on
.....July....., 2018..... I still owe amounts under the
Note, I will pay those amounts in full on that date, which is called
the "maturity date".

I will make my monthly payments at 1601 West Belmont Avenue,
Chicago, Illinois 60657, or at a different place if required by the Note
Holder.

(B) Amount of My Initial Monthly Payments

My initial monthly payments will be in the amount of U. S.
\$..... for the first months.
This amount may change every months pursuant
to Section 3 herein.

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3. INTEREST RATE CHANGES AND PAYMENT CHANGES

(A) INTEREST RATE CHANGE DATES

The interest rate I will pay may change on the first day of _____, 19____, and on that day of the month every _____ month thereafter. Each date on which my interest rate could change is called an "Interest Change Date".

(B) The INDEX

Beginning with the first Interest Change Date, my interest rate will be based on an "Index". The Index in the Secondary Market for 6-month United States Treasury Bills stated as a yield equivalent when computed from a bank discount basis as reported by the Federal Reserve Statistical Release H.15 (1991). The Index in effect as of the fifteenth (15th) day of the second month preceding the month of each Interest Change Date is called the "Current Index". If the fifteenth (15th) day of the month is a weekend or holiday, the Index in effect on the next previous day available will be the Current Index. 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 its choice.

(C) Calculation of Interest Changes

Before each Interest Change Date, the Note Holder will calculate my new interest rate by adding _____ percentage points to the Current Index. The sum will be my new interest rate.

(D) LIMITATION ON INTEREST RATE CHANGES

The interest rate I am required to pay on any Interest Change Date will not exceed _____ percent per annum, also known as the "Maximum Interest Rate".

(E) Effective Date of Interest Changes

My new interest rate will become effective on each Interest Change Date.

(F) PAYMENT CHANGE DATES

The amount of the monthly payment that I shall make may change on the _____ day of _____, 19____, and on that day of the month every _____ month thereafter. Each date on which my payment could change is called a "Payment Change Date".

(G) Calculation of Payment Changes

Using the procedures set forth in Paragraphs (A) - (D) above, the Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Payment Change Date in full as amortized to the maturity date at my new interest rate in substantially equal payments. The result of this calculation is called the "Full Payment". It will be the new amount of my monthly payment for the next _____ months.

(H) Effective Date of Payment Changes

My new payment will become effective on each Payment Change Date. I will pay the amount of my new monthly payment beginning on the Payment Change Date until the amount of my monthly payment changes again.

(I) Limit on My Unpaid Principal; Increased Monthly Payment

My unpaid principal can never exceed a maximum amount equal to one hundred twenty-five percent (125%) of the principal amount I originally borrowed. My unpaid principal could exceed that maximum amount because I pay a fixed payment each month. If so, on the date that my

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14. **NOTICE.** Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this security instrument shall be given by delivering it or by mail by first class mail to Borrower at the property address or at such

as follows:
Uniform Covenant 14 of the security instrument is amended to read

5. NOTICE

If Lender determines that all or any part of the property is subject to a lien which may attach a priority over this security instrument, Lender shall give Borrower a notice identifying such lien. Borrower shall set forth such a lien or take one or more of the actions set forth above within ten days of the giving of the notice.
Lender shall determine that all or any part of the property is subject to a lien which may attach a priority over this security instrument, Lender shall give Borrower a notice identifying such lien. Borrower shall set forth such a lien or take one or more of the actions set forth above within ten days of the giving of the notice.
Borrower shall not be required to discharge any such lien so long as Borrower (a) shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender; (b) shall in good faith content such lien by, or defend against enforcement of such lien in, legal proceedings which in the opinion of Lender operate to prevent the enforcement of the lien or forfeiture of the property or any part thereof; or (c) shall secure from the holder of such lien an agreement in a form satisfactory to Lender subordinating such lien to this security instrument.
Borrower shall pay all taxes, assessments, and other charges, fines and impositions attributable to the property which may attach in a priority over this security instrument, and Lender shall charge any lien which has priority over this security instrument; however, Lender shall not be required to discharge any such lien so long as Borrower (a) shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender; (b) shall in good faith content such lien by, or defend against enforcement of such lien in, legal proceedings which in the opinion of Lender operate to prevent the enforcement of the lien or forfeiture of the property or any part thereof; or (c) shall secure from the holder of such lien an agreement in a form satisfactory to Lender subordinating such lien to this security instrument.

as follows:
Uniform Covenant 4 of the security instrument is amended to read

4. CHARGES AND TAXES

I will pay the total amount of all outstanding principal and interest as my monthly payment on the maturity date.

7) Adjusted Monthly Payments

My monthly payment could be less than the amount of the interest due on my monthly payment. If not, each month that my monthly payment is less than the said interest due, the note holder will add the difference to my unpaid principal. The note holder will also add interest on the amount of this difference to my unpaid principal each month. The interest rate on the interest added to principal will be the rate required by Section 4(c) above and Section 4(f) of the note.
(N) Notice of Change
The note holder will deliver or mail to me a notice of any changes in my monthly 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.

(M) Additions to My Unpaid Principal
My monthly payment could be less than the amount of the interest due on my monthly payment. If not, each month that my monthly payment is less than the said interest due, the note holder will add the difference to my unpaid principal. The note holder will also add interest on the amount of this difference to my unpaid principal each month. The interest rate on the interest added to principal will be the rate required by Section 4(c) above and Section 4(f) of the note.
(N) Notice of Change
The note holder will deliver or mail to me a notice of any changes in my monthly 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.

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CLERK OF COOK COUNTY

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Handwritten scribbles

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Handwritten notes:
0-1070 V H A
9339
copy

DEPT-11 RECORD T 435.1
T7777 TRAN 1169 11/16/93 14:09:00
#0968 # --93-9333909
COOK COUNTY RECORDER

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