

CHASE MANHATTAN PERSONAL FINANCIAL SERVICES, INC.
 1900 CORPORATE BLVD., SUITE 110
 BOCA RATON, FL 33431
 ORDER # 74 76 782
 LOAN # 93030-2
 THIS MORTGAGE ("Security Instrument") is given on November 9, 1993
 ISRAEL WIZNITZER AND ALITA L. WIZNITZER, TENANTS BY THE ENTIRETY
 His wife as
 November 9, 1993
 The mortgage is

This document prepared by DOROTHY P. MEACHAM and should be returned to:
 Chase Manhattan Personal Financial Services, Inc.
 Known as Chase Manhattan of Illinois
 93934018
 Residential Mortgage
 93934018

("Borrower"). This Security Instrument is given to Chase Manhattan Personal Financial Services, Inc. which is organized and existing under the laws of Delaware, and whose address is 707 SKOKIE BLVD., SUITE 105, NORTHBROOK, IL 60062
 ("Lender"). Borrower and Lender have entered into credit arrangements pursuant to that certain line of credit agreement, promissory note, and disclosure statement (the "Note") dated the same day as this Security Instrument providing for the extension of certain credit and other financial accommodations by Lender to Borrower. This Security Instrument secures to Lender: (a) payment of the principal amount, together with interest thereon, of all present and future advances of money made by Lender to Borrower, as well as all other liabilities and obligations of Lender to Borrower under 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:
 LOTS 23, 24, 25 AND THE NORTH 28 FEET OF VACATED DAVIS STREET, LYING SOUTH OF AND ADJOINING LOT 25 ALL IN HARRY ROTH AND COMPANY'S DEVONSHIRE HIGHLANDS, BEING A SUBDIVISION OF LOT 2 IN JOHN TURNER'S HEIRS SUBDIVISION OF THE SOUTH 1/4 OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 15, AND THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
 THIS MORTGAGE IS SUBORDINATE TO THE MORTGAGE RECORDED ON 11-16-93 AS DOCUMENT # 93934012
 WHICH HAS THE ADDRESS OF 9101 KEDVALE AVE. SKOKIE, ILLINOIS
 60076 (Zip Code)
 ("Property Address"), P.I.N. 10-15-405-023 & 10-15-405-024 & 10-15-405-025

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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.
 LENDER 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. If required in writing by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, and the Note is paid in full, a sum ("Funds") equal to one-twelfth of (a) yearly taxes and assessments which may accrue primarily over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.
 The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender shall not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law requires Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid in the Funds. 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. 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 the sums secured by this Security Instrument.
 If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.
 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 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Security Instrument.
 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied, first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.
 4. Charges. Lender shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which are due or become due under this Security Instrument, and Lender shall pay them on time directly to the person owed payment. 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 (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) 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 forfeiture of any part of the Property; 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 be taken over this Security Instrument, Lender may give Borrower a notice of intent to foreclose within 10 days of the giving of notice.

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5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire...

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property...

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument...

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 a reasonable cause for the inspection...

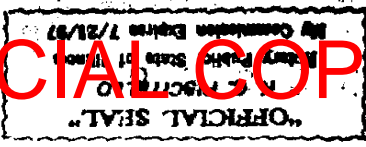
9. Condemnation. The proceeds of any award or claim for damage, direct or consequential, in connection with any condemnation or other taking of any part of the Property...

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument...

11. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law finally imposed so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits...

12. Transfer of the Property or a Beneficial Interest in Borrower. Borrower shall be given on a conforming copy of this Security Instrument the provisions of this Security Instrument and the Note are declared to be severable...

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Signature of Notary Public

GIVEN under my hand and official seal this 9th day of November 1993

My commission expires:

personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes herein set forth

That ISRAEL MIZNITZER + ALITA L. MIZNITZER, HIS WIFE, AS TENANTS BY THE ENTIRETY, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY

State of Illinois County of COOK

NOV 16 PM 2:03 93336018

(Space Below This Line For Acknowledgment)

Property of Clerk's Office watermark

ISRAEL MIZNITZER (Seal) ALITA L. MIZNITZER (Seal) 30,000.00

All indebtedness secured hereby shall, in no event, exceed \$ 30,000.00 BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any riders executed by Borrower and recorded with it.

COOK County, Illinois. Such loan advances may or may not be evidenced by drafts or vouchers pursuant to the Note.

25. The Note evidences a "revolving credit" as defined in Illinois Revised Statutes, Chapter 17, paragraph 6-05. The lien of this Security Instrument secures payment of any existing indebtedness and any future advances made pursuant to the Note to the same extent as if such future advances were made on the date of the execution of this Security Instrument, without regard to whether or not there is any advance made at the time this Security Instrument is executed and without regard to whether or not there is any indebtedness outstanding at the time any advance is made. The Lender and Borrower intend, therefore, that in addition to any other debt or obligations secured hereby, this Security Instrument shall secure unpaid balances of loan advances made after the Mortgage is delivered to the Recorder of Deeds.

24. Waiver of Right of Redemption. Borrower hereby waives any and all rights of redemption from sale under any order or decree of acquiring any interest in or title to the Property subsequent to the date of this instrument.

23. 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 riders were a part of this Security Instrument. [Check applicable boxes] 1st Family Rider Second Home Rider Adjustable Rate Rider Condominium Rider Planned Unit Development Rider Graduated Payment Rider (Others) (Specify)

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

21. 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.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender in the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

19. 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 paragraphs 13 and 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 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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 longer 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 were 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 reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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

17. 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 paragraphs 13 and 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 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

MIZNITZER LOAN # (1832) 93030-2

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