

MAR 8 1989

See back page

UNOFFICIAL COPY

CERTIFICATE OF TITLE

93001655

Date Of First Registration

- (1) OCTOBER TWENTY SECOND (22nd), 1929
- (2) NOVEMBER NINTH (9th), 1929

TRANSFERRED FROM CERTIFICATE NO. 1247793

STATE OF ILLINOIS
COOK COUNTY

I *Mary Bus Braun* Registrar of Titles in and for said County, in the State aforesaid, do hereby certify that

THOMAS A. REIDY AND MARY C. MUNROE
(1st a Bachelor) (2nd a Spinster)
AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

of the CITY OF CHICAGO County of COOK and State of ILLINOIS
ARE the owners of an estate in fee simple, in the following described land situated in the County of Cook and State of Illinois.

DESCRIPTION OF LAND

LOT EIGHTEEN----- (18)

In Colonial Heights 12th Addition, being a subdivision in the Southeast Quarter (1) of Section 10; and the Northeast Quarter (1) of Section 15, Township 41 North, Range 11, East of the Third Principal Meridian, according to Plat thereof registered in the Office of the Registrar of Titles of Cook County, Illinois, on August 3, 1965, as Document Number 278,553.

Pin# 08-15-200-020

DEPT-11 RECORD-T \$23.00
T#5555 TRAN 4756 01/04/93 13:54:00
#9184 # *-93-001655
COOK COUNTY RECORDER

DEPT-11 RECORD-T \$23.00
T#5555 TRAN 4753 01/04/93 13:48:00
#9170 # *-93-001655
COOK COUNTY RECORDER

Subject to the Estates, Easements, Incumbrances and Charges noted on the following memorials page of this Certificate.

Witness My hand and Official Seal *[Signature]*

this TWENTY SEVENTH (27th) day of FEBRUARY A. D. 1987

2-27-87 EIC

Carmel M. Bus Braun
Registrar of Titles, Cook County, Illinois.

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Property of Cook County Clerk's Office

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MEMORIALS

OF ESTATES, EASEMENTS, INCUMBRANCES AND CHARGES ON THE LAND.

DOCUMENT NO. NATURE AND TERMS OF DOCUMENT DATE OF DOCUMENT DATE OF REGISTRATION YEAR-MONTH-DAY-HOUR SIGNATURE OF REGISTRAR

209461-97

General Taxes for the year 1986. Subject to General Taxes levied in the year 1987. Subject to Annual Assessment Repair Weller Creek Dr. District 40014-Law. Subject to building lines as shown in Plat registered as Document Number 2284913. Subject to public utility, easements contained in Plat registered as Document Number 2284933 in favor of Commonwealth Edison Company, Illinois Bell Telephone Company and Northern Illinois Gas Company, their respective successors and assigns, for serving foregoing premises and other property with electric, communications, gas services, etc., as herein reserved and granted. For particulars see Document. Mortgage from Thomas A. Reidy and Mary C. Munroe to Lincoln Park Federal Savings and Loan Association, of the United States of America, to secure note in the principal sum of \$101,000.00, with interest payable as therein stated. For particulars see Document.

FEB. 27, 1987

FEB. 27, 1987 12:20PM

Carol M. ...
Carol M. ...
Carol M. ...

Carol M. ...

Carol M. ...

In Duplicate

3595275

Property of Cook County Clerk's Office

83002655

UNOFFICIAL COPY

Property of Cook County Clerk's Office

93001655

UNOFFICIAL COPY

AFTER RECORDING MAIL TO:

Lincoln Park Federal Savings & Loan
1946 W. Irving Park Rd.
Chicago, IL 60613

93001656

DEPT-11 RECORD-T \$31.00
T#5555 TRAN 4756 01/04/93 13:54:00
#9185 #93-001656
COOK COUNTY RECORDER

LOAN NO. 6933-7

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on December 19, 1992. The mortgagor is Thomas A. Reidy and Mary C. Reidy, His Wife.

("Borrower").

This Security Instrument is given to Lincoln Park Federal Savings & Loan,

which is organized and existing under the laws of The United State of America, and whose address is 1946 W. Irving Park Rd., Chicago, IL 60613 ("Lender").

Borrower owes Lender the principal sum of One Hundred Thousand Dollars and no/100 Dollars (U.S. \$ 100,000.00). 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 January 1, 2008. 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:

93001656

LOT 18 IN COLONIAL HEIGHTS 12TH ADDITION BEING A SUBDIVISION IN THE SOUTHEAST 1/4 OF SECTION 10, AND THE NORTHEAST 1/4 OF SECTION 15, TOWNSHIP 43 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON AUGUST 3, 1966, AS DOCUMENT NUMBER 22 84 933.

P. I. N. 08-15-200-020

DEPT-11 RECORD-T \$31.00
T#5555 TRAN 4753 01/04/93 13:48:00
#9171 #93-000656
COOK COUNTY RECORDER

which has the address of 811 Carol Lane Mt. Prospect
[Street] [City]
Illinois 60056 ("Property Address");
[Zip Code]

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.

paragraph 7

Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall be maintained in the amounts and including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and

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. 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 (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 attain 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.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. 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.

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 2, 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.

If the Funds held by Lender exceed the amounts 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 Escrow items when 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.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentally, 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.

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) any 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 or future Escrow items or otherwise in accordance with applicable law.

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.

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

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.

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