

CHICAGO, ILL 60677

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RECORD AND RETURN TO:

NORTHERN FINANCIAL SERVICES
7154 CARPENTER ROAD
BROOKFIELD, ILLINOIS 60077



Please Show The Law For Recording Title

MORTGAGE

071600098

THE TERMS OF THIS LOAN CONTAIN PROVISIONS WHICH WILL REQUIRE A BALLOON PAYMENT AT MATURITY.

(THIS MORTGAGE ("Security Instrument") is given on APRIL 6, 1992

The mortgage is

FROM ORIGINATOR AND DEBORAH GRINDMAN, HUSBAND AND WIFE
6214 S U S A I

("Borrower"). This Security Instrument is given to NORTHERN FINANCIAL SERVICES

DEPT-61 RECORDS

937

10000 TRAM 4/29 (2/12/92) 1113110
00196 6 00-02-24-00000000
COOK COUNTY RECORDER

which is organized and existing under the laws of the STATE OF ILLINOIS
addressed at 7154 CARPENTER ROAD
BROOKFIELD, ILLINOIS 60077
EIGHTY TWO THOUSAND FIVE HUNDRED AND 00/100

(The "Lender") then and there received the principal sum of

Dollars \$ 82,500.00

MAY 1, 1992

This debt is evidenced by the Borrower's note dated the same day on the Security Instrument ("Note") which provides for monthly payments with the full debt, if not paid earlier, due and payable on the date specified in the Note, with interest, and all interest. The Security Instrument is subject to the provisions of the Note, including the Note, with interest, and all interest, and shall be subject to the payment of all such taxes, with interest, advanced under paragraph 1 of the Security Instrument and the Note, the performance of all covenants, conditions and agreements under the Security Instrument and the Note for the purpose, that all due hereby made, past and present, to include the following described property located in COOK COUNTY, ILLINOIS:

PARCEL 11 THE WEST 24.61 FEET OF THE EAST 77.95 FEET OF THE SOUTH 1/2 OF LOT 2 IN FIRST ADDITION TO DENPATR GARDEN MOBILE SUBDIVISION, SEE ATTACHED RIDER FOR COMPLETE LEGAL DESCRIPTION

09-15-107 114

which has the address of 8830 D DNE ROAD, DNR PLAINES
Illinois 60016 (Property Address)
City State

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TOGETHER WITH all other instruments... and... All obligations and... by the Security Instrument. All of the foregoing is intended to be the Security Instrument on the Property.

DEEDBORNE COVENANTS The Borrower is hereby agreed to the entire 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 contains covenants for uniform 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 attach to the Property or to the Security Instrument or to the Property, (b) yearly household payments or general taxes on the Property, if any, (c) yearly bonded or property tax 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 3, in lieu of the payment of mortgage insurance premiums. These sums are called "Borrower Funds." Lender may, at any time, collect and hold Funds as an account not to exceed the amount of the loan for a liability related mortgage loan may require for Borrower's own account under the Federal Equal Credit Lender's Act of 1974 or a similar law or to the 121.5% Section 501(c)(29) ("ESDA"), unless another law that applies to the Funds sets a lower amount. Lender may, at any time, collect and hold Funds as an account not to exceed the lower amount. Lender may release the Funds at any time and for any purpose and may be liable for the reasonable expenses of future Borrower Funds or otherwise as provided by applicable law.

The Funds shall be held in a institution where deposits are insured by a federal agency, automatically, or entity (including Lender, if Lender is a institution) or in any Federal Reserve Loan Fund. Lender shall apply the Funds to pay the Borrower's loan. Lender may not charge fees for the holding and applying the Funds, annually including the amount account, or verifying the Borrower Funds, unless Lender is a Borrower entered on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a charge for an independent audit or for reporting costs used by Lender in connection with the loan, if applicable law provides otherwise. Unless an agreement to make or applicable law requires interest to be paid, Lender shall not be required to pay interest on any amount or amounts 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 purposes for which each debit to the Funds was made. The Funds are pledged as additional security for all sums owed by the Security Instrument.

If the Funds held by Lender exceed the amount permitted by applicable law, Lender shall release 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 Borrower's loan when due, Lender may, at any time, at any time, 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.

Upon payment in full of all sums owed by the Security Instrument, Lender shall promptly release to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall require 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 owed by the 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 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. Lender shall pay all taxes, assessments, charges, fees and impositions assessable on the Property which may attach to the Security Instrument, and household payments or general taxes, 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 their due date to the person owed payment. Borrower shall promptly forward to Lender all notices of amounts to be paid under this paragraph if Borrower makes those payments directly. Borrower shall promptly forward to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over the Security Instrument unless Borrower, in writing, is willing to the payment of the obligation owed by the lien as a matter acceptable to Lender, (a) within a period fixed by the lien, or (b) if no period is fixed by the lien as a matter acceptable to Lender, (c) within a period fixed by the lien or default against release of the lien in legal proceedings which to the Lender's opinion operate to prevent the enforcement of the lien, or (d) if no period is fixed by the lien as a matter acceptable to Lender, (e) within a period fixed by the Security Instrument. If Lender determines that any part of the Property is subject to a lien which has priority over the Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take any or all of the actions set forth above within 10 days of the giving of notice.

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Page 1 of 1

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5. **Insurance.** Borrower shall keep the property insured and covered by the property insurance policy... The insurance shall be maintained in the amount and for the period that Lender requires.

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.

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 Lender's security would be lessened, the insurance proceeds shall be applied to the amount secured by this Security Instrument...

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... If under paragraph 7 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the amount secured by this Security Instrument.

6. **Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application Computed.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument... Borrower shall not create any lien or other encumbrance on the Property...

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... Lender does not have to do so.

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 payment.

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, at any time, 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...

Page 1 of 1

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17. Transfer of the Property as a Beneficial Interest in the Property. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Property is sold or transferred and the interest is not a natural person without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums accrued by this Security Instrument. However, this option shall not be exercised by Lender if it 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 accrued by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may exercise 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 enforcement of this Security Instrument discontinued at any time prior to the earlier of (a) 90 days (or such other period as applicable law may specify for reinstatement before sale of the Property pursuant to any provision of law contained in this Security Instrument, or (b) the 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 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 attorney's fees, and (d) takes such action as Lender may reasonably require to ensure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligations to pay the sums accrued 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. Note of Title, Lien, and Loan Servicer. The Note is a partial interest in the Note together with this Security Instrument may be sold, conveyed or otherwise transferred 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 associated with 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 18 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 use 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 Substances in 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 Substances 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 such in hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pollutants and herbicides, volatile organic materials, containing asbestos or benzene, lead, and radon gas. 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.

MINIMUMS (IV) NANTS. 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 that 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 accrued 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 accrued 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 attorney's fees and costs of this evidence.

22. Release. Upon payment of all sums accrued by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recording costs.

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

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All riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the provisions and agreements of each such rider shall be incorporated into and shall amend and supplement the provisions and agreements of this Security Instrument as if the riders were a part of this Security Instrument.

Check applicable boxes:

Adjustable Rate Rider
 Partial Payment Rider
 Interest Rate Rider
 U.S. Dollar

Condominium Rider
 Planned Unit Development Rider
 Rate Management Rider
 Other: _____

40 Year Rider
 Security Payment Rider
 Second Home Rider

ON THESE TERMS, the undersigned hereby accept and agree to the terms and conditions contained in this Security Instrument and in any riders executed by Borrower and recorded with it.

Witness: _____
ARON CRINGAN _____
Borrower

Witness: _____
SOFIA CRINGAN _____
Borrower

Witness: _____
Borrower

Witness: _____
Borrower

BOOK OF RECORD: COOK County of COOK
County of COOK
A History Public in and For said
County and state do hereby certify that
ARON CRINGAN AND SOFIA CRINGAN, HUSBAND AND WIFE
SOFIA

personally known to me to be the same persons whose names subscribed to the foregoing instrument, appeared before me and voluntarily set for the said and purpose thereof and forth
I have made my hand and official seal this _____ day of _____, 2014.

By Commission Expires: _____
Notary Public
Notary Seal: _____
Notary Public

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BALLOON PAYER
CONDITIONAL RIGHT TO REFINANCE

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THIS BALLOON PAYER is made this 4TH day of APRIL 1972, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument" or "Deed") of the same date given by the undersigned (the "Borrower") to secure the Borrower's Debt to NORTHERN FINANCIAL SERVICES

the "Lender") of the same date and covering the property described in the Security Instrument and located at 8810 D OAK ROAD DEN PLAIN, ILLINOIS 60016

The interest rate stated on the Note is called the "Note Rate". The date of the Note is called the "Note Date". I understand the Lender may transfer the Note, Security Instrument and the Deed. The Lender or anyone who takes the Note, the Security Instrument and this Deed by transfer and who is entitled to receive payments under the Note is called the "Note Holder".

All "GRANT OR FINANCER'S" in addition to the covenants and agreements in the Security Instrument. Borrower and Lender further covenant and agree as follows (except anything to the contrary contained in the Security Instrument or the Note):

1. CONDITIONAL RIGHT TO REFINANCE

At the maturity date of the Note and Security Instrument (the "Maturity Date") I will be able to obtain a new loan from Lender with a new Maturity Date of MAY 1 1974 and with an interest rate equal to the "New Note Rate" determined in accordance with Section 2 below if all the conditions provided in Sections 2 and 3 below are met. The "Conditional Refinancing Option" if these conditions are not met, I understand that the Note Holder is under no obligation to refinance or modify the Note or to extend the "Maturity Date", and that I will have to repay the Note from my own resources or find a lender willing to lend me the money to repay the Note.

2. CONDITIONS TO OPTION

I must in order to exercise the Conditional Refinancing Option of maturity certain conditions must be met as of the Maturity Date. These conditions are: (1) I must still be the owner and occupant of the property subject to the Security Instrument (the "Property"); (2) I must be current in my monthly payments and cannot have been more than 90 days late on any of the 12 scheduled monthly payments immediately preceding the Maturity Date; (3) no lien against the Property except the taxes and special assessments not yet due and payable other than (a) of the Security Instrument may exist, or the Note Rate Rate cannot be more than 5 percentage points above the Note Rate; and (4) I must make a written request to the Note Holder as provided in Section 3 below.

3. CALCULATING THE NEW NOTE RATE

The New Note Rate will be a fixed rate of interest equal to the Federal National Mortgage Association's required net yield for 30-year fixed rate mortgages subject to a 60-day mandatory lock-in commitment, plus one-half of one percentage point (0.5%) rounded to the nearest one-eighth of one percentage point (1/8%) (the "New Note Rate"). The required net yield shall be the applicable net yield in effect on the date and time of day that the Note Holder receives notice of my election to exercise the Conditional Refinancing Option. If the required net yield is not available, the Note Holder will determine the New Note Rate by using reasonable judgment.

4. CALCULATING THE NEW PAYMENT AMOUNT

Provided the New Note Rate as calculated in Section 3 above is not greater than 5 percentage points above the Note Rate and all other conditions required in Section 2 above are satisfied, the Note Holder will determine the amount of the monthly payment that will be sufficient to repay in full or the unpaid principal plus (a) accrued interest, plus (b) all other sums I will owe under the Note and Security Instrument on the Maturity Date (assuming my monthly payments then are current, as required under Section 2 above) over the term of the New Note at the New Note Rate in equal monthly payments. The result of this calculation will be the amount of my new principal and interest payment every month until the New Note is fully paid.

5. EXERCISING THE CONDITIONAL REFINANCING OPTION

The Note Holder will notify me at least 60 calendar days in advance of the Maturity Date of the amount of the principal owed and unpaid interest, and all other sums I am obligated to owe on the Maturity Date. The Note Holder also will advise me that I may exercise the Conditional Refinancing Option if the conditions in Section 2 above are met. The Note Holder will provide my payment record information together with the name, title and address of the person representing the Note Holder that I must notify in order to exercise the Conditional Refinancing Option. If I meet the conditions of Section 2 above, I may exercise the Conditional Refinancing Option by notifying the Note Holder no later than 60 calendar days prior to the Maturity Date. The Note Holder will calculate the fixed New Note Rate based upon the Federal National Mortgage Association's applicable published required net yield in effect on the date and time of day notification is received by the Note Holder and as calculated in Section 3 above. I will then have 60 calendar days to provide the Note Holder with acceptable proof of my required covering, occupancy and property tax status. Before the Maturity Date the Note Holder will advise me of the new interest rate (the New Note Rate), new monthly payment amount and a date, time and place at which I must appear to sign any documents required to complete the required refinancing. I understand the Note Holder will charge me reasonable fees and the costs associated with exercising the refinancing option.

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BY SIGNING BELOW Borrower accepts and agrees to the terms and covenants contained in the Balloon Note:

AMON GRINMAN

Head
Borrower

MICHELLE GRINMAN
NOTIA

Head
Borrower

Head
Borrower

Head
Borrower

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