

# UNOFFICIAL COPY

9 3 2 3 4 9 3 1 93234931

RECORD & RETURN TO:  
THIS INSTRUMENT PREPARED BY:  
JO MURDLY  
HARTLAND FINANCIAL SERVICES, INC.  
200 W. MADISON ST. SUITE 400  
CHICAGO, IL 60606

LOAN# 5732631

93234931

DEPT 51 RECORD TOR 131.00  
12/27/93 TRAM 8243 03/31/93 14103100  
00424 4-93-234931  
COOK COUNTY RECORDER

(Space Above This Line For Recording Data)

## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **MARCH 25, 1993**  
The mortgagor is **JAMES V. KANE AND MARY P. KANE, HIS WIFE**

**HARTLAND FINANCIAL SERVICES, INC.**,  
which is organized and existing under the laws of

**ILLINOIS**

("Borrower"). This Security Instrument is given to

, and whose address is

**200 W. MADISON ST. SUITE 400 CHICAGO, IL 60606**

(Lender). Borrower owes Lender the principal sum of  
**TWO HUNDRED TWENTY SIX THOUSAND AND NO/100-----**  
Dollars (U.S. \$ **226,000.00**). 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  
**APRIL 1, 2023**. 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

**LOT 45 IN "NORTH MEADOWS" BEING A SUBDIVISION OF PART OF SECTION 8, AND 17,  
TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK  
COUNTY, ILLINOIS.**

**TAX ID# 02-17-208-002**

which has the address of **741 BRAFBURN RD.**  
(Street)

**INVERNESS**  
(City)

**Illinois** **60067** **(Property Address):**  
(Zip Code)

**ILLINOIS**, Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
ITEM 1010 (9902)

Form 3014 9/90 (page 1 of 6 pages)

Great Lakes Business Forms, Inc. ■  
To Order Call: 1-800-334-2341 FAX 614-761-1131

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*(subject to further notice from the Board)*

one of those set out above which may be given to the reader.

However, due to the position of the primary layer in front of the secondary interface and the fact that the primary layer has a higher thermal diffusivity than the secondary layer, the primary layer will cool faster than the secondary layer.

4. (Chargers) Drivers, followers shall pay for the boxes, necessary materials, chargers, clamps and insulation or insulation tape as applicable to the following orders.

### **3. Application of the rules**

Upon payment in full of all sums secured by this Deed of Trust, Lender will release such property retained to forever any funds held by Lender as security for this Deed of Trust.

If the funds held by Landor exceed the amounts permitted to be held by applicable law, Landor shall return to the trustee or to the beneficiary as soon as practicable after the trustee or beneficiary sole discretion determines it no longer needs such funds to make up the difference in the amount paid by Landor to the trustee or beneficiary.

The Funds shall be held in an account which is subject to audit by a Federal Reserve Bank or by a State banking authority, or by a State Securities Commission, or by a State insurance department, or by another state or federal agency, in accordance with applicable law.

1. **Opinion of Plaintiff and Letter of Plaintiff's Lawyer to the Noteholder**. Plaintiff filed a complaint against the Noteholder, alleging that the Note was forged and that the Noteholder did not have the right to sue him.

**THIS SECURITY INSTRUMENT** combines uniform coverages for standard use and non-uniform coverages with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

**HORROROWER COVENANTS** shall however be lawfully set aside if the estate hereby conveyed and has the right to notwithstanding warranties and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

and fixtures will be transferred to the lessee as part of the property. All improvements and alterations shall also be covered by this Security instrument.

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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 action 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 as foreclosure 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.

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Office

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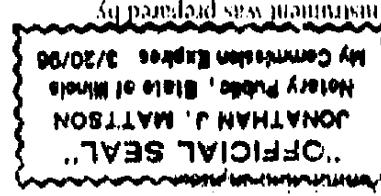
Form 301-970 (page 6 of 6 pages)

(Address)

(Name)

Notary Public

*John M. Al*



My Commission Expires 3/20/98

Given under my hand and official seal this 25th day of April, 1998.

(Date)

and delivered the said instrument as fully signed  
and delivered to the foregoing instrument, appeared before me this day in person and acknowledged that

subscribed to the foregoing instrument, personally known to me to be the same person(s) whose name(s)

(personally known to me to be the same person(s) whose name(s))

do hereby certify that John M. Al, Notary Public in and for said county and state,  
is a Notary Public in and for said county and state,

State of Illinois.

(Signature)  
(Seal)

(Signature)  
(Seal)

(Signature)  
(Seal)

(Signature)  
(Seal)

Witness:

Witness:

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in pages 1 through 6 of this  
Security Instrument and in any addendum(s) executed by Borrower and recorded with it.

[Check applicable boxes] (Initials) (Signature)

- Adhesive Kratke Rider
- Condominium Rider
- 1st Facility Rider
- Extended Facility Rider
- Planned Land Development Rider
- Fiveekly Facility Rider
- Balloon Rider
- Rate Improvement Rider
- Second Home Rider

24. 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 rider(s) were a part of this Security Instrument.

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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.

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 by 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 this Security Instrument immediately before the taking, 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. 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 this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor 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 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.

**11. 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 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 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 17. Borrower's covenants and agreement 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 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 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 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 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 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 conformed 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 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 Relocate.** 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) 8 days (or such other period as

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<sup>103</sup> C. Thompson, 'The prevalence of any medical or dental treatment, except oral contraceptives, among married women'.

9. Inspection: Landlord or his agent may make reasonable entries upon and inspections of the Property. Landlord shall

Any anomalies discovered by Learner under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Learner agree to other terms of payment, these monies shall bear interest at the rate of disbursement at the note rate and shall be payable, with interest, upon notice from Learner to Borrower requesting payment.

7. Protection of Lender's Rights in the Property. If there is a legal proceeding that may significantly affect Lender's rights in the collateral in this Security instrument, or there is a threat to perform the covenants and agreements contained in the Property (such as a proceeding in bankruptcy), prompt, full and adequate notice shall be given to Lender by the Borrower to protect the value of the Property.

Climate Lander and the other climate effects in writing, any application of proceeds to participation shall not extend or limit the duration of the lander.

All insurance policies and renewals shall be negotiable to Landers and shall include a standard mortgage clause. Landers shall have the right to hold the policies and renewals, if Landers requires, however such shall give prompt notice to the insurance carrier and of land premiums and renewal notices. In the event of loss, Landers shall give prompt notice to the insurance carrier and Landers may make proof of loss if not made properly by the insurer.

performs well under certain conditions. The insurance carrier provider finds the insurance firm to be chosen by the provider subject to gender and other factors.