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PROPERTY OF WESTERN SPRING PROPERTY

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MORTGAGE

9325935

THIS MORTGAGE ("Security Instrument") is given on **MARCH 30, 1993** The mortgagor is
ROY J. LANE, JR. AND MARY KYLE LANE/HUSBAND AND WIFE

("Borrower"). This Security Instrument is given to
WORLD GLASS MORTGAGE CORP.

DEPT-01 RECORDING 431.10
TAXONOMY TRAN 0805 04 05/93 10157800
#2017 9 * 93-25993
COOK COUNTY RECORDER

which is organized and existing under the laws of **THE STATE OF ILLINOIS**, and whose
address is **3080 OGDEN AVENUE, SUITE 108, HUBLE, IL 60132**

("Lender") Borrower owes Lender the principal sum of
ONE HUNDRED SIX THOUSAND AND 00/100 --

Dollars (U.S. \$ 106,000 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 **MAY 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:

THE NORTH 57 FEET OF THE SOUTH 87 FEET OF LOT 9 IN BLOCK 2 IN FOREST HILLS OF
WESTERN SPRINGS, COOK COUNTY, ILLINOIS, A SUBDIVISION BY HENRY EINVELDT AND
GEORGE L. BRUCKERT OF THE EAST 1/2 OF SECTION 7, TOWNSHIP 38 NORTH, RANGE 12,
EAST OF THE THIRD PRINCIPAL MERIDIAN, AND THAT PART OF BLOCKS 12, 13, 14 AND
15 IN THE HIGHLANDS, BEING A SUBDIVISION OF THE NORTHWEST 1/4 AND THE WEST 800
FEET OF THE NORTH 140 FEET OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 38
NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,
ILLINOIS, LYING EAST OF A LINE 33 FEET WEST OF AND PARALLEL WITH THE EAST LINE
OF SAID NORTHWEST 1/4 OF SAID SECTION 7, IN COOK COUNTY, ILLINOIS.

PT# 18-07-204-007

which has the address of **4725 GRAND AVENUE,** **WESTERN SPRINGS** (Street, City)
Illinois 60558 ("Property Address")

3/30/93

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Form 3014 9/90



WORLD CLASS MORTGAGE CORP.
1050 NORTH AVENUE, SUITE 100
CHICAGO, ILLINOIS 60610

personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they free and voluntary act, for the uses and purposes therein set forth, signed and delivered the said instrument as if duly given under my hand and official seal this 11th day of March, 1993.

Carlynn M. Furman
Mortgagee

This instrument was prepared by the Commission Expires 12/31/93
STATE OF ILLINOIS
Notary Public in and for said county and state do hereby certify

County: Cook
Notary Public in and for said county and state do hereby certify

STATE OF ILLINOIS
Durbin
Notary Public in and for said county and state do hereby certify

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

MARY KYLE LANE

Mary Kyle Lane

(Seal)
Borrower

RODNEY LANE, JR.

Rodney Lane, Jr.

Witnesses: *Carlynn Furman*
in any instrument executed by borrower and recorded with it
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and

93259935

- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- Other (Specify)

- Adjustable Rate Rider
- Graduated Payment Rider
- Ballroom Rider
- 1-4 Rider

24. 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. (If not applicable, delete.)

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TITLE-DER WISE 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.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by incorporation 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 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 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) yearly multiple 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. Section 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 on future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency; instrumentality or entity insuring 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.

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.

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 21, 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.

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 these obligations in the manner provided in paragraph 2, or if not paid in that manner, 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.

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 by 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 15 days of the giving of notice.

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

which is the subject of this Security Instrument and the proceeds of any sale of the Property.

22. Release. Lender shall release the Property from the Security Instrument upon payment

in full of all sums secured by this Security Instrument, including reasonable attorneys' fees and costs of title evidence.

21. Acceleration. Lender shall give notice to Borrower prior to acceleration (following Borrower's breach

of any covenant or agreement in the Security Instrument) that not prior to acceleration under paragraph 17 unless

applicable law prohibits 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 remain after 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

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

20. Acceleration. Lender shall give notice to Borrower prior to acceleration (following Borrower's breach

of any covenant or agreement in the Security Instrument) that not prior to acceleration under paragraph 17 unless

applicable law prohibits 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 remain after 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

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

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 or assigned to another party without prior notice to Borrower. A sale may result in a change in the entity (known

as the Loan Servicer) that will collect the monthly payments due under the Note and this Security Instrument. There also may be one

or more changes of the Loan Servicer. If there is a change of the Loan Servicer, Borrower will be

given a written notice of the change in the servicer 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 payment should be made. The notice will also contain any other

information required or applicable law.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have

enforcement of the Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or 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 the 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)

carries any default or any other circumstances or agreements to pay all expenses incurred in enforcing this Security Instrument,

including, but not limited to, reasonable attorneys' fees and (c) 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

conditions 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.

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 the 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.

16. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have

enforcement of the Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or 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 the 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)

carries any default or any other circumstances or agreements to pay all expenses incurred in enforcing this Security Instrument,

including, but not limited to, reasonable attorneys' fees and (c) takes such action as Lender may reasonably require to assure

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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, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fail to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

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. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

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 sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does, in answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30 day period will begin when the notice is given.

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 the payments. If under paragraph 21 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 sums secured by this Security Instrument immediately prior to its acquisition.

6. **Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and terminate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender, or failed to provide Lender with all pertinent information, in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall merge unless Lender agrees to the merger in writing.

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 (such as a proceeding in bankruptcy, foreclosure, liquidation or forfeiture or to enforce laws or regulations), then Lender may do and may lawfully require or request to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying and being secured by a lien which has priority over this Security Instrument, appearing in court, paying assessments or other taxes levied on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not hereby warrant:

All amounts due to or 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 of the Note and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. **Mortgage Insurance.** If Lender's current 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, for any reason, the mortgage insurance currently 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, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If such an alternate mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the monthly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve

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Form 3014 9/80

16. Borrower's Copy: Borrower shall be given one (1) copy of this Security Instrument and the Note and of this Security Instrument and the Note and the provisions of this Security Instrument and the Note and declared to be a true and correct copy of the original instrument.

15. Governing Law: This Security Instrument shall be governed by federal law and the law of the State of California. This Security Instrument shall be governed by federal law and the law of the State of California. This Security Instrument shall be governed by federal law and the law of the State of California.

14. Notices: Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by making it by first class mail with postage prepaid, to the address last known to Borrower. If the notice is not delivered to the address last known to Borrower, the notice shall be given by first class mail to the address last known to Lender. Any notice to Lender shall be given by first class mail to the address last known to Lender. Any notice to Borrower shall be given by first class mail to the address last known to Borrower. Any notice to Lender shall be given by first class mail to the address last known to Lender.

13. Taxes: Borrower shall be responsible for the payment of all taxes, including but not limited to property taxes, that may be levied against the Property. Borrower shall be responsible for the payment of all taxes, including but not limited to property taxes, that may be levied against the Property. Borrower shall be responsible for the payment of all taxes, including but not limited to property taxes, that may be levied against the Property.

12. Successors and Assigns: This Security Instrument shall be binding on the Borrower, the Lender, and their heirs, assigns, and assigns. This Security Instrument shall be binding on the Borrower, the Lender, and their heirs, assigns, and assigns. This Security Instrument shall be binding on the Borrower, the Lender, and their heirs, assigns, and assigns.

11. Borrower Not to Surrender: Borrower shall not surrender the Property to any other party without the written consent of Lender. Borrower shall not surrender the Property to any other party without the written consent of Lender. Borrower shall not surrender the Property to any other party without the written consent of Lender.

10. Remedies: In the event of a default by Borrower, Lender shall have the right to take any action necessary to protect its interest in the Property. Lender shall have the right to take any action necessary to protect its interest in the Property. Lender shall have the right to take any action necessary to protect its interest in the Property.

9. Insurance: Borrower shall maintain and keep in force a fire and theft insurance policy covering the Property. Borrower shall maintain and keep in force a fire and theft insurance policy covering the Property. Borrower shall maintain and keep in force a fire and theft insurance policy covering the Property.

8. Assignment: This Security Instrument shall be assignable by Borrower to any other party. This Security Instrument shall be assignable by Borrower to any other party. This Security Instrument shall be assignable by Borrower to any other party.

7. Waiver: Borrower hereby waives any and all rights, claims, and defenses that Borrower may have against Lender. Borrower hereby waives any and all rights, claims, and defenses that Borrower may have against Lender. Borrower hereby waives any and all rights, claims, and defenses that Borrower may have against Lender.

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PROPERTY CLERK'S OFFICE