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This instrument was prepared by:

BRIDGEVIEW BANK AND TRUST COMPANY

(Name)

7940 S HARLEM AVE BRIDGEVIEW IL 60455

(Address)

LOAN # 22-033597-6

MORTGAGE

THIS MORTGAGE (Security Instrument) is given on APRIL 22, 1993. The mortgagor is JOHN HATZIS AND STELLA HATZIS, HIS WIFE.

("Borrower"). This Security Instrument is given to BRIDGEVIEW BANK AND TRUST COMPANY.

which is organized and existing under the laws of THE STATE OF ILLINOIS and whose address is 7940 SOUTH HARLEM AVENUE, BRIDGEVIEW, IL 60455.

("Lender"). Borrower owes Lender the principal sum of NINETY-FIVE THOUSAND AND NO/100 ***** dollars (U.S. \$ 95,000.00).

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, 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:

LOT NUMBER 500 IN THE BREMENTOWNE ESTATES UNIT NUMBER 4 BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 24; OF PART OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 24; OF PART OF THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 24; OF PART OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 24; ALL IN TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 18, 1970 AS DOCUMENT NO. 21267856, IN COOK COUNTY, ILLINOIS.

P.T.N. 27-24-404-004

which has the address of 7413 WEST 163RD STREET TINLEY PARK

(Street)

(City)

Illinois 60477 ("Property Address"); (Zip Code)

ILLINOIS Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

AMERICAN SYSTEMS, INC. ST. CLOUD, MN 56302 (1-800-392-2344) FORM MD 1 IL 6/90-91

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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 fails 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 not 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 2) the Property is aquired 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 the 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 reinstatement, 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 any material 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 not 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, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, 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, for any reason, 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, 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 substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly 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

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13. **Governing Law; Severability.** The Security Instrument shall be governed by federal law and the law of the State of California. In the event that any provision of this Security Instrument or the Note which can be construed to conflict with applicable law shall be deemed to conflict with applicable law, such provision shall be deemed to be severed from the Security Instrument and the provisions of this Security Instrument and the Note are hereby amended to conform to applicable law.

14. **Notices.** Any notice of default provided for in this Security Instrument shall be given by delivering it or by mailing it to the address for notices provided for in this Security Instrument. The notice shall be deemed to have been given to the Borrower if it is mailed to the address for notices provided for in this Security Instrument and the Note. Any notice of default provided for in this Security Instrument and the Note shall be deemed to have been given to the Borrower if it is mailed to the address for notices provided for in this Security Instrument and the Note.

15. **Form Charges.** If the form secured by this Security Instrument is subject to a law which sets maximum form charges, the form charges shall be limited to the amount set forth in such law. If the form charges are not limited by such law, the form charges shall be limited to the amount set forth in this Security Instrument and the Note. The form charges shall be deemed to have been given to the Borrower if it is mailed to the address for notices provided for in this Security Instrument and the Note.

16. **Assignment and Assgns Benefit.** The Security Instrument and the Note shall be assignable and the benefit of the Security Instrument shall be deemed to have been assigned to the assignee. The assignee shall be deemed to have been given to the Borrower if it is mailed to the address for notices provided for in this Security Instrument and the Note.

17. **Assignment and Assgns Benefit.** The Security Instrument and the Note shall be assignable and the benefit of the Security Instrument shall be deemed to have been assigned to the assignee. The assignee shall be deemed to have been given to the Borrower if it is mailed to the address for notices provided for in this Security Instrument and the Note.

18. **Assignment and Assgns Benefit.** The Security Instrument and the Note shall be assignable and the benefit of the Security Instrument shall be deemed to have been assigned to the assignee. The assignee shall be deemed to have been given to the Borrower if it is mailed to the address for notices provided for in this Security Instrument and the Note.

19. **Assignment and Assgns Benefit.** The Security Instrument and the Note shall be assignable and the benefit of the Security Instrument shall be deemed to have been assigned to the assignee. The assignee shall be deemed to have been given to the Borrower if it is mailed to the address for notices provided for in this Security Instrument and the Note.

20. **Assignment and Assgns Benefit.** The Security Instrument and the Note shall be assignable and the benefit of the Security Instrument shall be deemed to have been assigned to the assignee. The assignee shall be deemed to have been given to the Borrower if it is mailed to the address for notices provided for in this Security Instrument and the Note.

21. **Assignment and Assgns Benefit.** The Security Instrument and the Note shall be assignable and the benefit of the Security Instrument shall be deemed to have been assigned to the assignee. The assignee shall be deemed to have been given to the Borrower if it is mailed to the address for notices provided for in this Security Instrument and the Note.

22. **Assignment and Assgns Benefit.** The Security Instrument and the Note shall be assignable and the benefit of the Security Instrument shall be deemed to have been assigned to the assignee. The assignee shall be deemed to have been given to the Borrower if it is mailed to the address for notices provided for in this Security Instrument and the Note.

23. **Assignment and Assgns Benefit.** The Security Instrument and the Note shall be assignable and the benefit of the Security Instrument shall be deemed to have been assigned to the assignee. The assignee shall be deemed to have been given to the Borrower if it is mailed to the address for notices provided for in this Security Instrument and the Note.

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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 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 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 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 actions 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 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 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.

Form 3014 990

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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 riders were a part of this Security Instrument. (Check applicable boxes.)

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- Others (Specify) ARM Additional Terms Rider
- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- Joint Family Rider
- Biweekly Payment Rider
- Second Home Rider

By SIGNING BELOW, Borrower accept and agrees to the terms and covenants contained in this Security Instrument and in any riders executed by Borrower and recorded with it.

John Hatzis _____ Seal
JOHN HATZIS _____ Borrower

Social Security Number 334-63-0972

Stella Hatzis _____ Seal
STELLA HATZIS _____ Borrower

Social Security Number 322-64-6342

[Space Below This Line For Acknowledgment]

STATE OF ILLINOIS, COOK COUNTY, SS

I, THE UNDERSIGNED

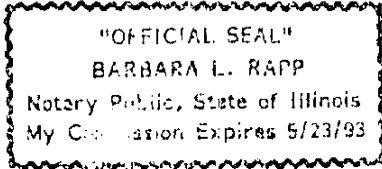
a Notary Public in and for said county and state, certify that JOHN HATZIS AND STELLA HATZIS, HIS WIFE, personally known to me to be the same persons, whose names ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY signed and delivered the instrument as THEIR OWN free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 22ND day of APRIL, 1993

My Commission expires: 5/23/93

Barbara L. Rapp

Notary Public



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ARM Additional Terms Rider
(For Security Instrument - Sign Last)

THIS ARM ADDITIONAL TERMS RIDER is made this 22ND day of APRIL, 1993 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and any and all Riders attached thereto of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note to BRIDGEVIEW BANK AND TRUST COMPANY (the "Lender") of the same date and covering the property described in the Security Instrument and located at: 7413 WEST 163RD STREET, TINLEY PARK, IL 60477
Property Address

ADDITIONAL COVENANTS

In addition to the covenants and agreements made in the Security Agreement and any and all Riders attached thereto, Borrower and Lender further covenant and agree to the following terms that are appropriately marked as indicated—.

THE INDEX

Beginning with the first Change Date, my interest rate will be based on an Index. That "Index" is THE WEEKLY AVERAGE OF THE 10 YEAR CONSTANT MATURITY U.S. TREASURY ISSUES AS PUBLISHED IN THE FEDERAL RESERVE. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index." STATISTICAL RELEASE.
If the Index is no longer available, the Note Holder will choose a new index which is based on comparable information. The Note Holder will give me notice of this change.

CALCULATION OF CHANGES:

Before each Change Date, the Note Holder will calculate my new interest rate by adding ONE percentage points (1.00%) to the Current Index. The Note Holder will then round the result of this addition to the nearest QUARTER of one percentage point. This rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation is my new monthly payment unless I have the option to limit my monthly payment and I choose the amount permitted by Section 5 in the Note.

APPLICATION OF PAYMENTS:

Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 of the Security Instrument attached hereto shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 of the Security Instrument, then to interest payable on the Note, then to the principal of the Note, and then to interest and principal on any Future Advances.

INTEREST RATE LIMITATIONS:

My interest rate cannot be changed by more than TWO percentage points at any Change Date, subject to such limitations listed below for my maximum ("ceiling") and minimum ("floor") interest rates. The ceiling, or maximum interest rate, that can be charged on my loan is either 13.00%; or if not specified, provides for no set maximum limit. The floor, or the minimum interest rate, that will be charged on my loan is either 6.00%; or if not specified, provides for no set minimum rate.

TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER:

If all or any part of the Property or 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.

CONVERSION OPTION TO A FIXED RATE LOAN:

At the end of _____ months, Lender grants to Borrower an option to convert this adjustable rate loan to a loan with a fixed rate and a fixed term. Lender will provide to Borrower the terms and conditions of this conversion option -- which the Borrower may either accept or reject -- and the length of time before said conversion option expires.

CHANGE DATES. THE INTEREST RATE I WILL PAY MAY CHANGE ON THE FIRST DAY OF JAN 1996 AND ON THAT DAY EVERY 36 MONTHS THEREAFTER. EACH DATE ON WHICH MY INTEREST RATE COULD CHANGE IS CALLED A "CHANGE DATE."

BY SIGNING BELOW, Borrower accepts and agrees only to those appropriately marked additional terms and covenants contained in this ARM Additional Terms Rider.

John Hatzis (Seal)
JOHN HATZIS Borrower
 Stella Hatzis (Seal)
STELLA HATZIS Borrower

Borrower

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