

# UNOFFICIAL COPY

MAIL TO: ISABEL VASQUEZ  
USA ONE NATIONAL CREDIT UNION  
17926 SOUTH HALSTED STREET  
HOMWOOD IL. 60430



94718902

DEPT OF RECORDING \$31.50  
T:5555 TRAN 3/23 08/12/94 14:06:00  
14725 1 11 94 94 718902  
COOK COUNTY RECORDER

(Space Above This Line For Recording Data)

## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **June 23, 1994**  
The mortgagor is **Jeanne M. Wise**

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

**USA ONE NATIONAL CREDIT UNION**  
which is organized and existing under the laws of **THE UNITED STATES**, and whose address is

**17926 SOUTH HALSTED STREET, HOMWOOD IL 60430**

("Lender"). Borrower owes Lender the principal sum of

**TWENTY THOUSAND DOLLARS AND 00/100**  
Dollars (U.S. \$ **20,000.00**)

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 **July 7, 2004**.

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 80 feet of Lot 1 in Block 4 in Sunny Side Addition to Chicago Hts., being a Subdivision of the S $\frac{1}{2}$  of the NW $\frac{1}{4}$  of the SW $\frac{1}{4}$  of Section 20, Township 35 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

P.I.N. 32-20-313-014

94718902

which has the address of **270 West 15th Place**  
(Street) **Chicago Heights**  
(City)  
Illinois **60411**  
(Zip Code) ("Property Address")

(95937) 88-737U

3152



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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 rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider   | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> 1-4 Family Rider       |
| <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> Balloon Rider           | <input type="checkbox"/> Rate Improvement Rider         | <input type="checkbox"/> Second Home Rider      |
| <input type="checkbox"/> Other(s) [specify]      |   |   |

COOK COUNTY

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

Witness:

Witness:

*Isabel Vasquez*  
*Jeanne Wise* (Seal)  
 Borrower

\_\_\_\_\_  
 \_\_\_\_\_ (Seal)  
 Borrower

\_\_\_\_\_  
 \_\_\_\_\_ (Seal)  
 Borrower

STATE OF ILLINOIS,

County ss: COOK

I, SYLVIA SALINAS,

a Notary Public in and for said county and state,

do hereby certify that

JEANNE WISE

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

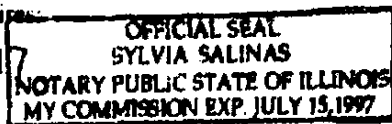
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that SHE signed

and delivered the said instrument as HER free and voluntary act, for the use and purposes therein set forth.

Given under my hand and official seal, this 23rd day of June 1994

My Commission expires

July 15, 1997



*Sylvia Salinas*

Notary Public

This instrument was prepared by

(Name) ISABEL VASQUEZ  
 USA ONE NATIONAL CREDIT UNION  
 (Address) 17926 SOUTH HALSTED STREET  
 HOMewood IL 60430



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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 in 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 agreements 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 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

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FILED IN PUBLIC RECORDS OF COOK COUNTY, ILLINOIS  
ON 08/14/2013 AT 10:58 AM

RECORDED BY THE CLERK OF COOK COUNTY, ILLINOIS

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of said County at Chicago, Illinois, this 14th day of August, 2013.

\_\_\_\_\_  
Clerk of Cook County, Illinois

Section 1. The parties hereto have entered into a loan agreement, the terms of which are set forth in the attached promissory note and mortgage, and the parties hereto have agreed to the following terms and conditions:

Section 2. The Borrower shall pay to the Lender the principal amount of the loan, together with interest thereon, as provided in the attached promissory note.

Section 3. The Borrower shall pay to the Lender all taxes, assessments, and charges levied or assessed against the Property, and shall maintain the Property in good repair and condition.

Section 4. The Borrower shall maintain the Property in good repair and condition, and shall keep the Property insured against fire and theft.

Section 5. The Borrower shall not encumber the Property with any other liens or mortgages, and shall not assign or transfer the Property to any other person.

Section 6. The Borrower shall not use the Property for any illegal purpose, and shall not use the Property in violation of any applicable laws or regulations.

Section 7. The Borrower shall not use the Property as a dwelling for any person other than the Borrower, and shall not use the Property for any commercial purpose.

Section 8. The Borrower shall not use the Property for any purpose that would be injurious to the health, safety, or morals of the neighborhood.

Section 9. The Borrower shall not use the Property for any purpose that would be a nuisance to the neighborhood.

Section 10. The Borrower shall not use the Property for any purpose that would be a violation of any applicable laws or regulations.

Section 11. The Borrower shall not use the Property for any purpose that would be a violation of any applicable laws or regulations.

Section 12. The Borrower shall not use the Property for any purpose that would be a violation of any applicable laws or regulations.

Section 13. The Borrower shall not use the Property for any purpose that would be a violation of any applicable laws or regulations.

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Section 30. The Borrower shall not use the Property for any purpose that would be a violation of any applicable laws or regulations.

08/14/2013

Property of Cook County Clerk's Office