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THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (1) PAYMENT OF THE INDEBTEDNESS AND (2) PERFORMANCE OF ALL OBLIGATIONS OF GRANTEE UNDER THIS MORTGAGE. GRANTEE WAIVES ALL RIGHTS OR DEFENSES ARISING BY REASON OF ANY "ONE-ACTION" OR "ANTI-DEFICIENCY" LAW, OR ANY OTHER LAW WHICH MAY PREVENT LENDER FROM BRINGING ANY ACTION AGAINST GRANTEE, INCLUDING A CLAIM FOR DEFICIENCY TO THE EXTENT LENDER IS OTHERWISE ENTITLED TO A CLAIM FOR DEFICIENCY, BEFORE OR AFTER LENDER'S COMMENCEMENT OF ANY FORECLOSURE ACTION, EITHER JUDICIALLY OR BY EXERCISE OF A POWER OF SALE. PAYMENT AND PERFORMANCE. Except as otherwise provided in this Mortgage, Borrower shall pay to Lender all indebtedness secured by this Mortgage as it becomes due, and Borrower and Grantor shall jointly perform all their respective obligations under this Mortgage. POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor and Borrower agree that Grantor's possession and use of the Property shall be governed by the following provisions: Possession and Use. Until in default, Grantor may remain in possession and control of and operate and manage the Real Property and collect the Rents. Duty to Maintain. Grantor shall maintain the Property in inhabitable condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value. Nuisance, Waste. Grantor shall not cause, conduct or permit any nuisance not permitted, or suffer any stripping of or waste on or to the Property or any portion of the Property. Without limiting the generality of the foregoing, Grantor will not remove, or grant to any other party the right to remove, any timber, minerals (including oil and gas), soil, gravel or rock products without the prior written consent of Lender. DUE ON SALE - CONSENT BY LENDER. Lender may, at its option, declare immediately due and payable all sums secured by this Mortgage upon the sale or transfer, without the Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property. A sale or transfer means the conveyance of Real Property or any right, title or interest therein, whether legal, beneficial or equitable; whether voluntary or involuntary; whether by outright sale, deed, mortgage, contract for deed, lease, or otherwise; whether by operation of law, or by any other method of conveyance. Includes any change in ownership of more than twenty-five percent (25%) of the voting stock, partnership interests or limited liability company interests, or (3) years, lease-option contract, or any other method of conveyance. If a Lender is a corporation, it shall not be deemed to have changed ownership if it is acquired by any other method of conveyance. Lender shall not be deemed to have changed ownership if it is acquired by any other method of conveyance.

Grantor. The word "Grantor" means any and all persons and entities executing this Mortgage, including without limitation all Grantors named above. The Grantor is the mortgagor under this Mortgage. Any Grantor who signs this Mortgage, but does not sign the Note, is signing this Mortgage only to grant and convey that Grantor's interest in the Real Property and to grant a security interest in Grantor's interest in the Rents and Personal Property to Lender and is not personally liable under the Note except as otherwise provided by contract or law. Guarantor. The word "Guarantor" means and includes without limitation, (a) and all of the guarantors, sureties, and accommodation parties in connection with the indebtedness. Indebtedness. The word "Indebtedness" means all principal and interest payable under the Note and any amounts expended or advanced by Lender to discharge obligations of Grantor or expenses incurred by Lender to enforce obligations of Grantor under this Mortgage, together with interest on such amounts as provided in this Mortgage. Note. "Note" means the promissory note or credit agreement dated April 27, 1994, in the original principal amount of \$20,000.00 from Borrower to Lender, together with all renewals, extensions, modifications, amendments, consolidations of, and substitutions for the promissory note or agreement. The interest rate on the Note is 8.50%. The Note is payable in 120 monthly payments of \$248.08. The maturity date of this Mortgage is May 9, 2004. Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessories, parts, and additions to, all replacements of, and all substitutions for, any or such property; and together with all proceeds (including without limitation) all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property. Real Property. The word "Real Property" means collectively the Real Property and the Personal Property. Real Property. The words "Real Property" mean the property, interests and rights described above in the "Description of Mortgage" section. Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

THIS MORTGAGE IS DATED APRIL 29, 1994, between Linda R. Urey and Nancy R. Castillo, Linda R. Urey and Nancy R. Castillo (referred to below as "Grantor"); and Marquette National Bank, whose address is 7447 West 63rd Street, Summit, IL 60501 (referred to below as "Lender"). GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages, warrants, and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water courses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, located in Cook County, State of Illinois (the "Real Property"); The West 32 feet of the East 79 feet of Lot 80 in Frederick H. Bartlett's Argo Park Subdivision in the East half of the South East quarter of Section 13, Township 38 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois. The Real Property or its portion is commonly known as 7226 West 60th Place, Summit, IL 60501. The Real Property tax identification number is 13-13-140-042. Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all leases of the Property and all Rents from the Property, in addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents. DEFINITIONS. The following words shall have the following meanings when used in this Mortgage. Terms not otherwise defined in this Mortgage shall have the meanings attributed to such terms in the Uniform Commercial Code. All references to dollar amounts shall mean amounts in lawful money of the United States of America. Borrower. The word "Borrower" means each and every person or entity signing the Note, including without limitation Danny R. Urey, Linda R. Urey and Nancy R. Castillo. Existing indebtedness. The words "Existing indebtedness" mean the indebtedness described below in the Existing Indebtedness section of the Mortgage.

MORTGAGE

DEPT-01 RECORDING 925.50
#124 # JB # -74-763499
COOK COUNTY RECORDER
SPACE ABOVE THIS LINE IS FOR RECORDEE'S USE ONLY

RECORDATION REQUESTED BY:
Marquette National Bank
7447 West 63rd Street
Summit, IL 60501
WHEN RECORDED MAIL TO:
Marquette National Bank
7447 West 63rd Street
Summit, IL 60501
TO MAIL
94763499
8600180398

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as the case may be, of Grantor. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law or by Illinois law.

TAXES AND LIENS. The following provisions relating to the taxes and liens on the Property are a part of this Mortgage:

Payment. Grantor shall pay when due (and in all events prior to delinquency) all taxes, payroll taxes, special taxes, assessments, water charges and sewer service charges levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of all liens having priority over or equal to the interest of Lender under this Mortgage, except for the lien of taxes and assessments provided in the following paragraph.

PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are a part of this Mortgage:

Maintenance of Insurance. Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covered. All improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgage clause in favor of Lender. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Grantor shall deliver to Lender certificates of coverage from each insurer containing a stipulation that coverage will not be cancelled or diminished without a minimum of ten (10) days' prior written notice to Lender and not containing any disclaimer or the insurer's liability for failure to give such notice. Should the Real Property at any time become located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain and maintain Federal Flood Insurance, to the extent such insurance is required by Lender and is or becomes available, for the term of the loan and for the full unpaid principal balance of the loan, or the maximum limit of coverage that is available, whichever is less.

Application of Proceeds. Grantor shall promptly notify Lender of any loss or damage to the Property. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. Whether or not Lender's security is impaired, Lender may, at its election, apply the proceeds to the reduction of the indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property.

EXPONENTIALS BY LENDER. If Grantor fails to comply with any provision of this Mortgage, including any obligation to maintain Existing Indebtedness in good standing as required below, or if any action or proceeding is commenced that would materially affect Lender's interest in the Property, Lender in Grantor's behalf may, but shall not be required to, take any action that Lender deems appropriate. Any amount that Lender expends in so doing will bear interest at the rate charged under the Note from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses, at Lender's option, will be payable on demand, (b) be added to the balance of the Note and be apportioned among and be payable with any installment payments to become due during either (i) the term of any applicable insurance policy or (ii) the remaining term of the Note, or (c) be treated as a balloon payment which will be due and payable at the Note's maturity. This Mortgage also will secure payment of these amounts. The rights provided for in this paragraph shall be in addition to any other rights or remedies to which Lender may be entitled on account of the default. Any such action by Lender shall not be construed as curing the default so as to bar Lender from any remedy that it otherwise would have had.

WARRANTY; DEFENSE OF TITLE. The following provisions relating to ownership of the Property are a part of this Mortgage:

Title. Grantor warrants that: (a) Grantor holds good and marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in the Existing Indebtedness section below or in any title insurance policy, title report, or final title opinion, issued in favor of, and accepted by, Lender in connection with this Mortgage, and (b) Grantor has the full right, power, and authority to execute and deliver this Mortgage to Lender.

Defense of Title. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons.

EXISTING INDEBTEDNESS. The following provisions concerning existing indebtedness (the "Existing Indebtedness") are a part of this Mortgage:

Existing Lien. The lien of this Mortgage securing the Existing Indebtedness may be secondary and inferior to the lien securing payment of an existing obligation to Plaza Home Mortgage described as: Mortgage Loan dated July 14, 1975, and recorded in Book July 18, 1975. The existing obligation has a current principal balance of approximately \$13,558.90 and is in the original principal amount of \$28,000.00. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to prevent any default on such indebtedness, any default under the instrument evidencing such indebtedness, or any default on any security provided for such indebtedness.

Default. If the payment of any installment of principal or any interest on the Existing Indebtedness is not made within the time required by the note evidencing such indebtedness, or should a default occur under the instrument securing such indebtedness and not be cured during any applicable grace period therein, then at the option of Lender, the indebtedness secured by this Mortgage shall become immediately due and payable, and this Mortgage shall be in default.

FULL PERFORMANCE. If Borrower pays all the indebtedness when due, and otherwise performs all the obligations imposed upon Grantor under this Mortgage, Lender shall execute and deliver to Grantor a suitable satisfaction of the Mortgage and suitable statements of termination of any financing statement on the evidencing Lender's security interest in the Real Property and the termination of the Mortgage. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time.

DEFAULT. Each of the following, at the option of Lender, shall constitute an event of default (Event of Default) under this Mortgage:

Default on Indebtedness. Failure of Borrower to make any payment when due of the indebtedness.

Compliance Default. Failure of Grantor or Borrower to comply with any other term, obligation, covenant, or condition contained in this Mortgage, the Note, or in any other agreement between Grantor or Borrower and Lender.

Insolvency. The insolvency of Grantor or Borrower, appointment of a receiver for any part of Grantor or Borrower's property, any assignment for the benefit of creditors, the commencement of any proceeding under any bankruptcy or insolvency laws by or against Grantor or Borrower, or the dissolution or termination of Grantor or Borrower's existing business as a going business (if Grantor or Borrower is a business). Except to the extent prohibited by federal law or Illinois law, the death of Grantor or Borrower (if Grantor or Borrower is an individual) also shall constitute an Event of Default under this Mortgage.

Default shall occur under any Existing Indebtedness or under any instrument on the Property securing any Existing Indebtedness, or commencement of any suit or other action to foreclose any existing lien on the Property.

Events Affecting Grantor. Any of the preceding events occurs with respect to any Guarantor of any of the Indebtedness or such Guarantor dies or becomes incompetent. Lender, at its option, may, but shall not be required to, permit the Guarantor's estate to assume unconditionally the obligations arising under the guaranty in a manner satisfactory to Lender, and, in doing so, cure the Event of Default.

Insolvency. Lender reasonably deems itself insecure.

RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of any Event of Default and at any time thereafter, Lender, at its option, may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law:

Accelerate Indebtedness. Lender shall have the right at its option without notice to Borrower to declare the entire indebtedness immediately due and payable, including any prepayment penalty which Borrower would be required to pay.

UCC Remedies. With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Uniform Commercial Code.

Judicial Foreclosure. Lender may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Property.

Deficiency Judgment. If permitted by applicable law, Lender may obtain a judgment for any deficiency remaining in the indebtedness due to Lender after application of all amounts received from the exercise of the rights provided in this section.

Other Remedies. Lender shall have all other rights and remedies provided in this Mortgage or the Note or available at law or in equity.

Attorneys' Fees; Expenses. In the event of foreclosure of this Mortgage, Lender shall be entitled to recover from Grantor and Borrower Lender's attorneys' fees and actual disbursements necessarily incurred by Lender in pursuing such foreclosure.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Mortgage:

Applicable Law. This Mortgage has been delivered to Lender and accepted by Lender in the State of Illinois. This Mortgage shall be governed by and construed in accordance with the laws of the State of Illinois.

Time is of the Essence. Time is of the essence in the performance of this Mortgage.

Waiver of Homestead Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the State of Illinois as to all indebtedness secured by this Mortgage.

04-29-1994

651630216

Property of Cook County Clerk

LASER PRO. REG. U.S. PAT. & T.M. OFF. VM. 317 (1984) CRF PROSERVICES, NO. ALL RIGHTS RESERVED. (IL-003 USFRTYLN.R4.OVL)

Notary Public in and for the State of ILLINOIS My commission expires 05/15/1987

By DIANA H. PETRICK Reading at 7447 W. 63rd St., Summit, IL 60501

Given under my hand and official seal this 29th day of APRIL 1994. On this day before me the undersigned Notary Public, personally appeared Linda R. Urey and Nancy R. Casullo, Linda R. Urey as their true and voluntary act and deed, for the use and purposes therein mentioned. Mortgage as their true and voluntary act and deed, for the use and purposes therein mentioned. On this day before me the undersigned Notary Public, personally appeared Linda R. Urey and Nancy R. Casullo, Linda R. Urey as their true and voluntary act and deed, for the use and purposes therein mentioned. Mortgage as their true and voluntary act and deed, for the use and purposes therein mentioned.

DIANA H. PETRICK
Notary Public, State of Illinois
My Commission Expires 5/15/87
"OFFICIAL SEAL"

STATE OF ILLINOIS)
COUNTY OF COOK)

INDIVIDUAL ACKNOWLEDGMENT

This Mortgage prepared by: Ronald Roman
8318 S. Western Ave.
Chicago IL 60638

GRANTOR: Linda R. Urey
Nancy R. Casullo

EACH GRANTOR ACKNOWLEDGES HAVING READ /LL THE PROVISIONS OF THIS MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

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