## Express

## UNOFFICIAL COPY

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protein "Borrower"), and Mortgage BOOSENGID BANK, P.S.*E.  Insee address is \$560 IRVING PK RD, CHICAGO, IL 60634  Interin Lender").  The following paragraph preceded by a checked box is applicable.  WHEREAS, the land trust baneficiary of the Borrower is indebted to Lender in the principal sum of evidenced by Borrower's Loan 'Agreement dated evidenced of principal and interest, including may adjustments to the amount of payments or the confract rate that rate is variety, with the habance of the indebtedness, if not some paid, low and payable on the principal and interest and the principal sum of 25,000.00  To SECURE to Lender the repayment of (1) the indebtedness evidenced by the Note, with interest according to a credit limit stated in the principal sum above and an initial advance of 10.033-00.  TO SECURE to Lender the repayment of (1) the indebtedness evidenced by the Note, with interest thereon, including may increases I the contract rate is partiable; (2) litting advances under any Revolving Loan Agreement (3) the proposed of the Lender and Lender's successing and contract rate and source for the contract rate of successing and evidence and advanced in accordance between the principal sum above and an initial advance of COOK.  TO SECURE to Lender and Lender's successing and source for contract any Revolving Loan Agreement; (3) the proposed and indepted and proposed and advanced in accordance between the protein proposed	THIS MORTGAGE is made this 2ND day of SEPTEMBER 1994, between the Mortgagor, LARRY NOESEN, NEVER MARRIED		
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TOGETHER with all the improvement now of hereals, entred in the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

Borrower covenants that Borrower is fawfully seised 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 covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest at Variable Rates, This mortgage secures all payments of principal and interest due on a variable rate loan. The contract rate of interest and payment amounts may be subject to change as provided in the Note.

Borrowers shall promptly pay when due all amounts required by the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or waiver by Lender. Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays blinds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law ocrmits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debus to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessment, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the demance or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgoge, Lender shall promptly refund to Borrower any funds held by Lender. If under paragraph 17 hereof the Property is sold of the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or is acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgoge.

- 3. Application of Payments. All payments received by Lender under the Note and paragraphs t and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Eoriower under paragraph 2 hereof, then to interest, and then to the principal.
- 4. Prior Mortgages and Deed of Trust; Charges; Lieus. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lieu which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all races, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any,
- 5. Hazard Insurance, Borrower shall keep the improvements now existing or hereafte, erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender may require.

The insurance carrier providing the insurance shall be chosen by the Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof, half be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender shall have the right to field the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

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

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums seemed by this Mortgage.

- 6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development. Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.
- 7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the contract rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.



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8. Inspection. Lender may take or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Candennation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which

has priority over this Morigage.

10. Reprover Not Released: Forbenrance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereinder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that does not execute the Note, (a) is co-signing this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, torbear, or make any other accommodations with regard to the terms of this Mortgage or the Note, without that Borrower's consent and without relegant that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice, Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been

eiven to Borrower or Lender when given in he manner designated herein.

13. Governing Law; Severability. The star, and local laws applicable to this Mortgage shall be the laws of the jurisdiction on which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which so the given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared. To be severable. As used herein, "costs," "expenses," and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a confirmed copy of the Note and of this Mortgage at the time-of execution or after recordation hereof, here the second of the second o

15. Rehabilitation Lonn Agreement. Borrower shall fulfil all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower eners into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable 3.2 Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or sorvices in connection with improvements made to the Property.

16. Transfer of the Property. If Borrower sells or transfers all or any part of the Property or an interest therein, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) a transfer by devise, descent, or by operation of law upon the death of a joint tenant. (c) the grant of any leasehold interest of the years of tess not comming an option to ourchase, (d) the creation of a purchase money security interest for household approximately from the death of the Borrower. (f) a transfer where the spouse or children become up hand isotal from the resulting from a decree of dissolution of marriage, legal separation agreement is the hand isotal from the property settlement agreement, by which the spouse of the Borrower becomes an owner of the property. (f) With the spouse of the Borrower becomes an owner of the property. (h) With the spouse of the Borrower becomes an owner of the property. (h) With the spouse of the Borrower becomes an owner of the property. (h) With the spouse of the Borrower becomes an owner of the property. (h) With the spouse of the Borrower becomes an owner of the property. (h) which the spouse of the Borrower is and remains a beneficiary and which does not relate to a transfer or this or occupancy in the property, or (i) any other transfer or disposition described in regulations prescribed by the Federal Home Lo in Bank Board, Borrower shall cause to be submitted information required by Lender to evaluate the transferee as if a new bar were being made to the transferee. Borrower will continue to be obligated under the Note and this Mortgage unless Lender releases Borrower in writing.

If Lender does not agree to such sale or transfer. Lender may declare all of the sums secured by this Mortgage to be immediately due and payable. If Eender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of notiless than 30 days from the date the notice is mailed or delivered within which Borrower may pay the sums declared due: If Borrower tails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 17 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the soms secured by this Mortgage, 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 nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees and cost of documentary evidence, abstracts and title reports.

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18. Borrower's Right to Reinstate, Norwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach. Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage; if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents: Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Leader the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof, in abandonment of

the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 7 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to

Borrower, Borrower shall pay all costs of recordation, if any,

21. Waiver of Homes end Borrower hereby waives all right of homestead exemption in the Property under state or Federal

IN WITNESS WHEREOF, 65 rower has executed this Mortgage.

	Larry Mocean	
Ox	- Borrower	
	- Borrowe	
STATE OF ILLINOIS. Cook  Mike Hutton	County ss:  No ary Public in and for said county and state, do hereby certify that	
Larry Noesen	Pro ary Public III and for said Charty and state, do nevery Certify that	
appeared before me this day in person, and acknowledg	e name() is subscribed to the foregoing instrument, sed that he signed and delivered the said instrument as se voluntary act, for the uses and purposes therein set forth.	
Given under my hand and official seal, this	2nd day of Sentember . 19 94.	
My Commission expires: 3-7-97	Michael D. Hutton Notary Public	
"OFFICIAL SEAL" Michael D. Hutton	This distriment was prepared by:	
Notary Public, State of Illinois My Commission Expires 3/7/97	(Name)	
	(Address)	
(Space below This I	ine Reserved For Lender and Revorder)	
MAI TO	Return To: Household Bank, f.s.b.	

Elmhurst, IL 60126

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