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#3802342  
VA# 1H-308789

ILLINOIS

CH 308789

VA Form 10-1 (Official Form)  
MAY 1994  
Use this form to record a mortgage on real property in Cook County, Illinois.

RECORDED IN BOOK 15 MORTGAGE

NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.

The attached RIDER is made a part of this instrument.

THIS INDENTURE, made this 15TH day of APRIL, 1994, between FLOYD WOLSKI AND TANNY J WOLSKI, His Wife (A/K/A Tanny Theries Wolski, T. J. W.

, Mortgagee, and

BANCOSTON MORTGAGE CORPORATION  
7301 BAYMEADOWS WAY, JACKSONVILLE, FLORIDA 32256

DEPT-01 RECORDING \$29.00

a corporation organized and existing under the laws of

THE STATE OF FLORIDA

BOOK 1111 JAN 4990 04/21/94 11:09:00  
#2396 \*-94-357458  
COOK COUNTY RECORDER

WITNESSETH. That whereas the Mortgagee is justly indebted to the Mortgagee, as is evidenced by a certain promissory note executed and delivered by the Mortgagee, in favor of the Mortgagee, and bearing even date herewith, in the principal sum of NINETY THOUSAND FOUR HUNDRED FIFTY AND NO/100

Dollars (\$ 90,450.00 ) payable with interest at the rate of SEVEN AND 50/100 per centum ( 7.500 %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in JACKSONVILLE FLORIDA

or at such other place as the holder may designate in writing, and delivered or mailed to the Mortgagee; the said principal and interest being payable in monthly installments of

SIX HUNDRED THIRTY TWO AND 44/100 Dollars (\$ 632.44 ) beginning on the first day of JUNE, 1994, and continuing on the first day of each month thereafter until the note is fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of MAY 2024

NOW, THEREFORE, the said Mortgagee, for the better securing of the payment of said principal sum of money and interest and the performance of the covenants and agreements herein contained, does by these presents MORTGAGE and WARRANT unto the Mortgagee, its successors or assigns, the following described real estate situate, lying, and being in the county of DUPAGE and the State of Illinois, to wit:

REFERENCE IS HEREBY MADE TO THE VA SECURITY INSTRUMENT RIDER ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.

TAX ID NUMBER 15-07-310-010

LOT 32 IN PIPPINGER'S ADDITION TO HILLSIDE A SUBDIVISION OF THE EAST 70 RODS OF THAT PART OF THE NORTH 105 ACRES OF THE SOUTHWEST FRACTIONAL QUARTER OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TOGETHER with all and singular the tenements, hereditaments and appurtenances therunto belonging, and the rents, issues, and profits thereof; and all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are, and shall be deemed to be, fixtures and a part of the realty, and are a portion of the security for the indebtedness herein mentioned:

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Should the Department of Veterans Affairs fail or refuse to issue its Guaranty of the loan secured by this (Deed of Trust or Mortgage) under the provisions of the Servicemen's Re-adjustment Act of 1944, as amended, within sixty days from the date this loan would normally become eligible for such guaranty, the holder may declare the indebtedness hereby secured at once due and payable and may foreclose immediately or may exercise any other rights hereunder or take any other proper action as by law provided.

The mortgagor covenants and agrees that so long as this mortgage and the said note secured hereby are insured under the provisions of the Servicemen's Re-adjustment Act of 1944, he will not execute or file for record any instrument which imposes a restriction upon the sale or occupancy of the mortgaged property on the basis of race, color or creed. Upon any violation of this undertaking the mortgagee may, at its option, declare the unpaid balance of the debt secured hereby immediately due and payable.

TO HAVE AND TO HOLD the above-described premises, with the appurtenances and fixtures, unto the said Mortgagee, its successors and assigns, forever, for the purposes and uses herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the said Mortgagor does hereby expressly release and waive.

AND SAID MORTGAGOR covenants and agrees:

To keep said premises in good repair, and not to do, or permit to be done, upon said premises, anything that may impair the value thereof, or of the security intended to be effected by virtue of this instrument; not to suffer any lien of mechanics men or material men to attach to said premises; to pay to the Mortgagee, as hereinafter provided, until said note is fully paid, (1) a sum sufficient to pay all taxes and assessments on said premises, or any tax or assessment that may be levied by authority of the State of Illinois, or of the county, town, village, or city in which the said land is situate, upon the Mortgagor on account of the ownership thereof; (2) a sum sufficient to keep all buildings that may at any time be on said premises, during the continuance of said indebtedness, insured for the benefit of the Mortgagee in such type or types of hazard insurance, and in such amounts, as may be required by the Mortgagee.

In case of the refusal or neglect of the Mortgagor to make such payments, or to satisfy any prior lien or incumbrance other than that for taxes or assessments on said premises, or to keep said premises in good repair, the Mortgagee may pay such taxes, assessments, and insurance premiums, when due, and may make such repairs to the property herein mortgaged as may reasonably be deemed necessary for the proper preservation thereof, and any moneys so paid or expended shall become so much additional indebtedness, secured by this mortgage, shall bear interest at the rate provided for in the principal indebtedness, shall be payable thirty (30) days after demand and shall be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagor.

Upon the request of the Mortgagee the Mortgagor shall execute and deliver a supplemental note or notes for the sum or sums advanced by the Mortgagee for the alteration, modernization, improvement, maintenance, or repair of said premises, for taxes or assessments against the same and for any other purpose authorized hereunder. Said note or notes shall be secured hereby on a parity with and as fully as if the advance evidenced thereby were included in the note first described above. Said supplemental note or notes shall bear interest at the rate provided for in the principal indebtedness and shall be payable in approximately equal monthly payments for such period as may be agreed upon by the creditor and debtor. Failing to agree on the maturity, the whole of the sum or sums so advanced shall be due and payable thirty (30) days after demand by the creditor. In no event shall the maturity extend beyond the ultimate maturity of the note first described above.

It is expressly provided, however (all other provisions of this mortgage to the contrary notwithstanding), that the Mortgagee shall not be required nor shall it have the right to pay, discharge, or remove any tax, assessment, or tax lien upon or against the premises described herein or any part thereof or the improvements situated thereon, so long as the Mortgagor shall, in good faith, contest the same or the validity thereof by appropriate legal proceedings brought in a court of competent jurisdiction, which shall operate to prevent the collection of the tax, assessment, or lien so contested, and the sale or forfeiture of the said premises or any part thereof to satisfy the same.

AND the said Mortgagor further covenants and agrees as follows:

Privilege is reserved to prepay at any time, without premium or fee, the entire indebtedness or any part thereof not less than the amount of one installment, or one hundred dollars (\$100.00), whichever is less. Prepayment in full shall be credited on the date received. Partial prepayment, other than on an installment due date, need not be credited until the next following installment due date or thirty days after such prepayment, whichever is earlier.

Together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, the Mortgagor will pay to the Mortgagee as Trustee under the terms of this trust as hereinafter stated, on the first day of each month until the said note is fully paid, the following sums:

- (a) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (all as estimated by the Mortgagee, and of which the Mortgagor is notified) less all sums already paid divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and assessments.

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- (b) The aggregate of the amounts payable pursuant to subparagraph (a) and those payable on the note secured hereby, shall be paid in a single payment each month, to be applied to the following items in the order stated:
- I. ground rents, if any, taxes, assessments, fire, and other hazard insurance premiums;
  - II. interest on the note secured hereby; and
  - III. amortization of the principal of the said note.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good prior to the due date of the next payment, constitute an event of default under this Mortgage. At Mortgagee's option, Mortgagor will pay a "late charge" not exceeding four per centum (4%) of any installment when paid more than fifteen (15) days after the due date thereof to cover the extra expense involved in handling delinquent payments, but such "late charge" shall not be payable out of the proceeds of any sale made to satisfy the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured hereby.

If the total of the payments made by the Mortgagor under subparagraph (a) of the preceding paragraph shall exceed the amount of payments actually made by the Mortgagee as Trustee for ground rents, taxes, and assessments, or insurance premiums, as the case may be, such excess shall be credited on subsequent payments to be made by the Mortgagor for such items or, at the Mortgagee's option as Trustee, shall be refunded to the Mortgagor. If, however, such monthly payments shall not be sufficient to pay such items when the same shall become due and payable, the Mortgagor shall pay to the Mortgagee as Trustee any amount necessary to make up the deficiency. Such payments shall be made within thirty (30) days after written notice from the Mortgagee stating the amount of the deficiency, which notice may be given by mail. If at any time the Mortgagor shall tender to the Mortgagee, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagee as Trustee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor any credit balance remaining under the provisions of subparagraph (a) of the preceding paragraph. If there shall be a default under any of the provisions of this mortgage, resulting in a public sale of the premises covered hereby, or if the Mortgagee acquires the property otherwise after default, the Mortgagee as Trustee shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the amount then remaining to credit of Mortgagor under said subparagraph (a) as a credit on the interest accrued and unpaid and the balance to the principal then remaining unpaid under said note.

AS ADDITIONAL SECURITY for the payment of the indebtedness aforesaid the Mortgagor does hereby assign to the Mortgagee all the rents, issues, and profits now due or which may hereafter become due for the use of the premises heretofore described. The Mortgagor shall be entitled to collect and retain all of said rents, issues and profits until default hereunder, EXCEPT rents, bonuses and royalties resulting from oil, gas or other mineral leases or conveyances thereof now or hereafter in effect. The lessee, assignee or sublessee of such oil, gas or mineral lease is directed to pay any profits, bonuses, rents, revenues or royalties to the owner of the indebtedness secured hereby.

MORTGAGOR WILL CONTINUOUSLY maintain hazard insurance, of such type or types and amounts as Mortgagee may from time to time require, on the improvements now or hereafter on said premises, and except when payment for all such premiums has theretofore been made, he/she will pay promptly when due any premiums therefor. All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage, or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured hereby, or in case of a breach of any other covenant or agreement herein stipulated, then the whole of said principal sum remaining unpaid together with accrued interest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT that the whole of said debt is declared to be due, the Mortgagee shall have the right immediately to foreclose this mortgage, and upon the filing of any bill for that purpose, the court in which such bill is filed may at any time thereafter, either before or after sale, and without notice to the said Mortgagor, or any party claiming under said Mortgagor, and without regard to the solvency or insolvency at the time of such application for a receiver, of the person or persons liable for the payment of the indebtedness secured hereby, and without regard to the value of said premises or whether the same shall then be occupied by the owner of the equity of redemption, as a homestead, appoint a receiver for the benefit of the Mortgagee, with power to collect the rents, issues, and profits of the said premises during the pendency of such foreclosure suit and, in case of sale and a deficiency, during the full statutory period of redemption, and such rents, issues, and profits when collected may be applied toward the payment of the indebtedness, costs, taxes, insurance, and other items necessary for the protection and preservation of the property.

IN CASE OF FORECLOSURE of this mortgage by said Mortgagee in any court of law or equity, a reasonable sum shall be allowed for the solicitor's fees of the complainant and for stenographers' fees of the complainant in such proceeding, and also for all outlays for documentary evidence and the cost of a complete abstract of title for the purpose of such foreclosure; and in case of any other suit, or legal proceeding, wherein the Mortgagee shall be made a party thereto by reason of this mortgage, its costs and expenses, and the reasonable fees and charges of the attorneys or solicitors of the Mortgagee, so made parties, for services in such suit or proceed-

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ings, shall be a further lien and charge upon the land premises subject to this mortgage, and all such expenses shall become so much additional indebtedness secured hereby and be allowed in any decree foreclosing this mortgage.

THERE SHALL BE INCLUDED in any decree foreclosing this mortgage and be paid out of the proceeds of any sale made in pursuance of any such decree: (1) All the costs of such suit or suits, advertising, sale, and conveyance, including reasonable attorneys', solicitors', and stenographers' fees, outlays for documentary evidence and cost of said abstract and examination of title; (2) all the moneys advanced by the Mortgagee, if any, for any purpose authorized in the mortgage, with interest on such advances at the rate provided for in the principal indebtedness, from the time such advances are made; (3) all the accrued interest remaining unpaid on the indebtedness hereby secured; (4) all the said principal money remaining unpaid; (5) all sums paid by the Department of Veterans Affairs on account of the guaranty or insurance of the indebtedness secured hereby. The overplus of the proceeds of sale, if any, shall then be paid to the Mortgagor.

If Mortgagor shall pay said note at the time and in the manner aforesaid and shall abide by, comply with and duly perform all the covenants and agreements herein, then this conveyance shall be null and void and Mortgagee will, within thirty days after written demand therefor by Mortgagor, execute a release or satisfaction of this mortgage, and Mortgagor hereby waives the benefits of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mortgagee.

The lien of this instrument shall remain in full force and effect during any postponement or extension of the time of payment of the indebtedness or any part thereof hereby secured; and no extension of the time of payment of the debt hereby secured given by the Mortgagee to any successor in interest of the Mortgagor shall operate to release in any manner, the original liability of the Mortgagor.

If the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of the parties hereto, and any provisions of this or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations are hereby amended to conform thereto.

THE COVENANTS HEREIN CONTAINED shall bind, and the benefits and advantages shall inure, to the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Wherever used, the singular number shall include the plural, the plural the singular, and the term "Mortgagee" shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

WITNESS the hand and seal of the Mortgagor, the day and year first written.

Floyd Wolski [SEAL]  
FLOYD WOLSKI

Tanny J. Wolski [SEAL]  
TANNY J WOLSKI

[SEAL]

[SEAL]

STATE OF ILLINOIS

COUNTY OF Cook

I, the undersigned, a notary public, in and for the county and State aforesaid, Do Herely Certify That FLOYD WOLSKI AND TANNY J WOLSKI, His Wife

personally known to me to be the same person whose names ARE subscribed to the foregoing instrument appeared before me this day in person and acknowledged that THEY signed, sealed, and delivered the said instrument as THEIR free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

This instrument was prepared by:

LENDERS SERVICES, INC.  
11 GREENWAY PLAZA, 10TH FLOOR  
HOUSTON, TEXAS 77046-1102

GIVEN under my hand and Notary Seal this 15  
day of April, 1994.

Rosanne M. Huston

Notary Public

RETURN ORIGINAL TO:  
BANCOSTON MORTGAGE CORPORATION  
P.O. BOX 4090  
JACKSONVILLE, FLORIDA 32231

STATE OF ILLINOIS

Mortgage

TO

Doc. No.

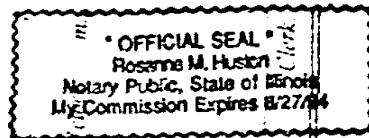
Filed for Record in the Recorder's Office of  
County, Illinois,

on the \_\_\_\_\_ day of \_\_\_\_\_

A.D. 19 \_\_\_\_\_ at \_\_\_\_\_

and duly recorded in Book \_\_\_\_\_

of \_\_\_\_\_ page \_\_\_\_\_



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STATE OF ILLINOIS

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COOK COUNTY CLERK'S OFFICE  
100 N. LAUREL ST. CHICAGO, IL 60602  
TEL: (773) 399-3000



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THIS RIDER is made this 15TH day of APRIL, 1994, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to BANCOSTON MORTGAGE CORPORATION (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

59 LURIDGE, BERKELEY, ILLINOIS 60163

(Property Address)

ADDITIONAL COVENANT. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

## THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.

- A. **TRANSFER OF THE PROPERTY:** This loan may, at the option of the holder, become immediately due and payable upon transfer of the property securing such loan to any transferee, unless the acceptability of the assumption of the loan is established pursuant to Section 3714(a) of Chapter 37, Title 38, United States Code.
- B. **FUNDING FEE:** A fee equal to one-half of 1 percent of the balance of this loan as of the date of transfer of the property shall be payable at the time of transfer to the loan holder or its authorized agent, as trustee for the Department of Veterans Affairs. If the assumpor fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and, at the option of the payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumpor is exempt under the provisions of 38 U.S.C. 3729(b).
- C. **PROCESSING CHARGE:** Upon application for approval to allow assumption of this loan, a processing fee may be charged by the loan holder or its authorized agent for determining the creditworthiness of the assumpor and subsequently revising the holder's ownership records when an approved transfer is completed. The amount of this charge shall not exceed the maximum established by the Department of Veterans Affairs for a loan to which Section 3714 of Chapter 37, Title 38, United States Code applies.
- D. **INDEMNITY LIABILITY:** If this obligation is assumed, then the assumpor hereby agrees to assume all of the obligations of the veteran under the terms of the instruments creating and securing the loan, including the obligation of the veteran to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.

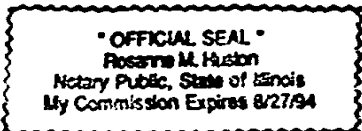
All other conditions of the Security Instrument shall remain in full force and effect. IN WITNESS WHEREOF, the said Borrower has executed this instrument on the day and year first aforesaid.

*Floyd Wolski*  
FLOYD WOLSKI

*Tanny J. Wolski*  
TANNY J WOLSKI

THE STATE OF ILLINOIS §  
COUNTY OF DUPAGE §

This instrument was acknowledged before me on this the 15th day of APRIL, 19 94 by FLOYD WOLSKI AND TANNY J WOLSKI, His Wife



*Rosanne M. Huston*  
Notary Public in and for the State of ILLINOIS  
ROSANNE M. HUSTON  
(Printed name of Notary)  
My Commission Expires: 8-27-94

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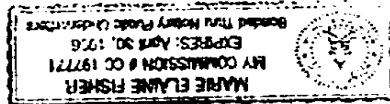
233 233

RECORDER'S OFFICE  
BOX 19

revised 6/3/93  
il\_sar:dot

Loan Number: 0000002782219  
County of Cook  
Investor Number 082  
Investor Loan Number: 1315029332

Prepared by: Mark Baderman  
Chase Home Mortgage Corporation  
4915 Independence Parkway  
Tampa, FL 33634-7540

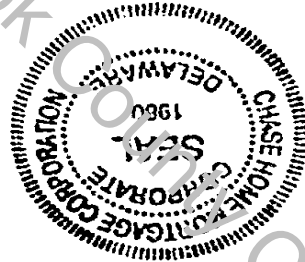


Notary Public  
*Maure Elaine Fisher*

Given under my hand and official seal this 5th day of April, 1994.

I, the undersigned, a Notary Public in and for the said County, in the State aforesaid, do hereby certify that Elba D. Aguiar and Margaret F. Milroy, personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they as such authorized corporate officers signed, sealed and delivered the said instrument as Chase Home Mortgage Corporation free and voluntary act for the uses and purposes therein set forth.

State of Florida  
County of Hillsborough



Witness our hands and seals this 5th day of April, 1994.  
Chase Home Mortgage Corporation  
Elba D. Aguiar, Asst. Vice President  
Margaret F. Milroy, Assistant Secretary

94357459

Assignment of Mortgage from Lyons Mortgage Corporation to Chase Home Mortgage Corporation recorded on the 10th day of November, 1988. Document Number 88-520203 in Cook County, State of Illinois.  
together with all the appurtenances and privileges thereunto belonging or appertaining.  
DEPT-01 - RECORDING  
\$23.00  
\$4990 04/21/94 11:09:00  
\*94-357459  
COUNTY RECORDER  
Address(es) of premises: 9029 Monroe St, Brookfield, IL 60513-0000-000  
47397  
141111

PN# 15-34-223-019

Know all men by these presents, that Chase Home Mortgage Corporation, 4915 Independence Parkway, Tampa, FL 33634-7540 State of Delaware for and in consideration of the payment of the indebtedness secured by the mortgage hereinafter mentioned, and the cancellation of all the notes thereby secured, and of the sum of one dollar, the receipt whereof it hereby acknowledged, do hereby REMISE, RELEASE, CONVEY, and QUIT CLAIM unto David J. O'Donnell and Maria Haupt-O'Donnell, Husband and Wife heirs, legal representatives and assigns, all the right, title, interest, claim or demand whatsoever they may have acquired in, through or by a certain mortgage, bearing date the 8th day of May, 1987, and recorded on the 14th day of May, 1987 in the Recorder's Office of Cook County, in the State of Illinois, in Document No. 87-263199, to the premises therein described as follows, situated in the County of Cook, State of Illinois, to wit:  
Lot 1 together with the East 8.96 feet of Lot 2 all in Block 24 in Brookfield Manor, being a subdivision of the North East 1/4 of Section 34, Township 39 North, Range 12 East of the Third Principal Meridian.

ABOVE SPACE FOR RECORDER'S USE ONLY

FOR THE PROTECTION OF THE OWNER,  
THIS RELEASE SHALL BE FILED WITH  
THE RECORDER OF DEEDS OR THE  
REGISTRAR OF TITLES IN WHOSE OFFICE  
THE MORTGAGE OR DEED OF TRUST  
WAS FILED.

94357459

DL 310728