

UNOFFICIAL COPY

95847742

ILLINOIS Single Family Fannie Mae Freddie Mac UNIT ORIGIN INSTRUMENT Form 2014 B 90 (Page 1 of 7 pages) STATE RETURN

FOURTH WITH all improvements now or hereafter created on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property". Grantor hereby conveys and conveys the right to mortgage, grant and convey the Property and that the Property is intended, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

Illinois: (County) (City/Township) (Property Address) 60644
which has the address of 499 WEST WASHINGTON BOULEVARD CHICAGO ILLINOIS 60644

PLEASE SEE THE ATTACHED PHOTO AND MAKE A PART THEREOF. TAX ID NUMBER 16-014270225 DEPT-10 PENALTY \$36.00

THIS SECURITY Instrument is given to DEANER FILL... THE BORROWER IS DENISE MATHIAS AND TAVANNA WASHINGTON, SHAVAN AND WILL... SAGAN MORTGAGE, INC., THE STATE OF VIRGINIA... and whose address is... which is organized and existing... Borrower owes the principal sum of... SHAVAN AND TAVANNA WASHINGTON... DEANER FILL... This Security Instrument... provides for monthly payments, with the full debt of not... paid earlier, due and payable on... (MAY 01, 2026)... the date evidenced by the Note, with interest, and all rentals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to provide the security of this Security Instrument; and (c) the payment of the principal sum of... and the Note, for this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in... County, Illinois.

MORTGAGE

66173

(Report Above This Line for the stated title)

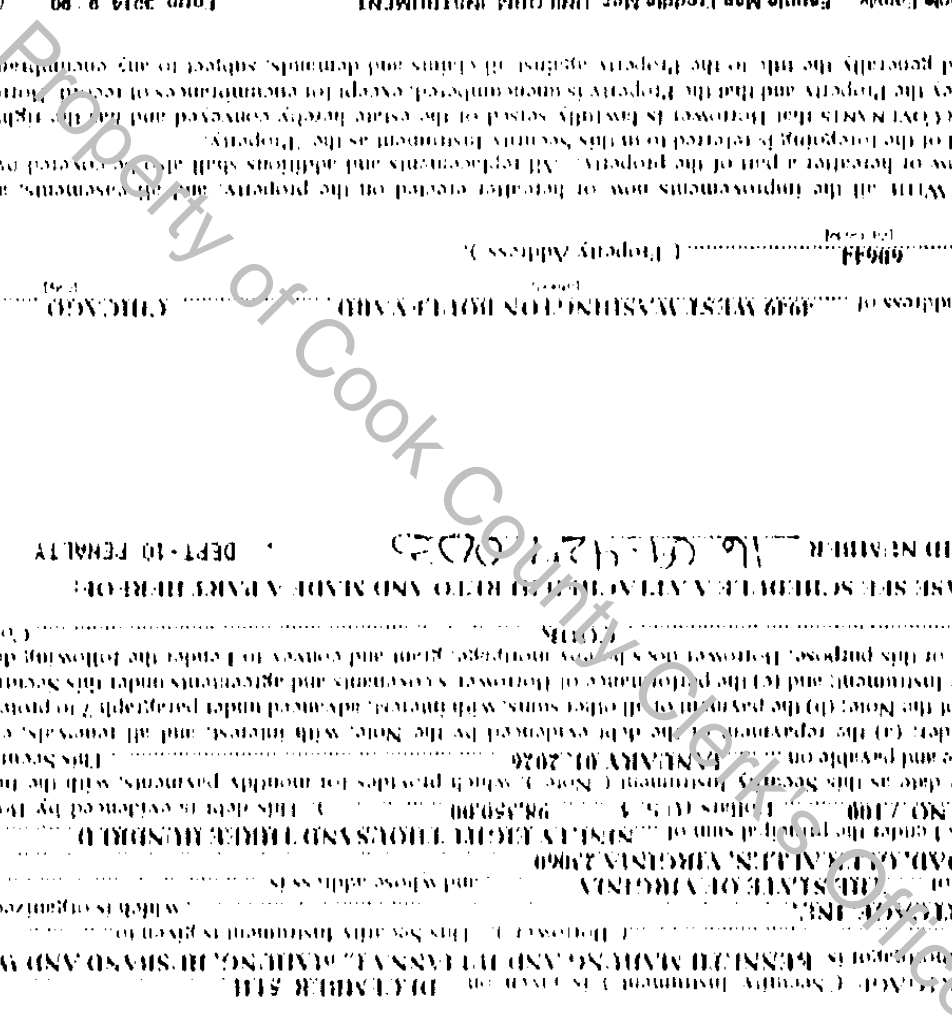
DEPT-01 RECORDING 137.50
180014 TRAM 9643 17/06/95 11189100
83645 + 1M # -95-847742
COOK COUNTY RECORDER

THIS INSTRUMENT WAS PREPARED BY SAGAN MORTGAGE, INC. 11000 W. WASHINGTON BOULEVARD, SUITE 200, CHICAGO, ILLINOIS 60644
FOR THE LENDER, THE STATE OF VIRGINIA, SAGAN MORTGAGE, INC. 11000 W. WASHINGTON BOULEVARD, SUITE 200, CHICAGO, ILLINOIS 60644

95847742

RETURN ORIGINAL TO: LAWYERS TITLE INSURANCE CORPORATION, 10 SOUTH DEARBORN #250, CHICAGO, IL 60604

LAWYERS TITLE INSURANCE CORPORATION



3750
137.50
137.50

UNOFFICIAL COPY

2025/01/07

Property of Cook County Clerk's Office

UNOFFICIAL COPY

05842712

(Page 2 of 7 pages)

Form 2014 9/10

STATE BAR NEW

5. **Hazard or Property Insurance.** Borrower shall keep the improvements now existing 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. The insurance shall be maintained in the amount 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.

Borrower shall promptly discharge any lien which has priority over the Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by or defends against enforcement of the lien in legal proceedings which to the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender authorizing the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may claim priority over this Security Instrument, Lender may give Borrower a notice by which the lien Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of a notice.

4. **Insurance.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may apply priority over this Security Instrument, and shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may apply priority over this Security Instrument. Borrower shall promptly furnish to Lender receipts evidencing the payments.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first to any payments due under the Note; second to amounts payable under paragraph 2; third to interest due; fourth, to principal due; and last, to any late charges due under the Note.

2. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first to any payments due under the Note; second to amounts payable under paragraph 2; third to interest due; fourth, to principal due; and last, to any late charges due under the Note.

1. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first to any payments due under the Note; second to amounts payable under paragraph 2; third to interest due; fourth, to principal due; and last, to any late charges due under the Note.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any funds held by Lender, if under paragraph 2, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

1. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first to any payments due under the Note; second to amounts payable under paragraph 2; third to interest due; fourth, to principal due; and last, to any late charges due under the Note.

1. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first to any payments due under the Note; second to amounts payable under paragraph 2; third to interest due; fourth, to principal due; and last, to any late charges due under the Note.

1. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first to any payments due under the Note; second to amounts payable under paragraph 2; third to interest due; fourth, to principal due; and last, to any late charges due under the Note.

1. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first to any payments due under the Note; second to amounts payable under paragraph 2; third to interest due; fourth, to principal due; and last, to any late charges due under the Note.

1. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first to any payments due under the Note; second to amounts payable under paragraph 2; third to interest due; fourth, to principal due; and last, to any late charges due under the Note.

1. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first to any payments due under the Note; second to amounts payable under paragraph 2; third to interest due; fourth, to principal due; and last, to any late charges due under the Note.

1. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first to any payments due under the Note; second to amounts payable under paragraph 2; third to interest due; fourth, to principal due; and last, to any late charges due under the Note.

1. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first to any payments due under the Note; second to amounts payable under paragraph 2; third to interest due; fourth, to principal due; and last, to any late charges due under the Note.

UNOFFICIAL COPY

Property of Cook County Clerk's Office

UNOFFICIAL COPY

Property of Cook County Clerk's Office

UNOFFICIAL COPY

Property of Cook County Clerk's Office

UNOFFICIAL COPY

95817712

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 make any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstatement. If Borrower meets certain conditions, Borrower shall have the right to have enforceability of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may require) for the reinstatement of the Property Instrument to any power of sale contained in this Security Instrument or (b) entry of a judgment enforcing this Security Instrument. These 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) enters into any other covenants or agreements to reimburse Lender for all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees and (c) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument in 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 continue in full effect 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 the Property. Borrower shall not allow anyone else to do anything affecting the Property that is in violation of any Environmental Law. The presence of small quantities of hazardous substances that are generally recognized to be appropriate for normal residential uses and to the 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 been notified. If Borrower fails to do so, Lender may, at its option, take any action that is necessary, appropriate, or otherwise warranted to protect the interests of Lender and the Property. 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: asbestos, lead, radon, polychlorinated biphenyls, polycyclic aromatic hydrocarbons, volatile organic compounds, and herbicides. Environmental Law means the laws and regulations of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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, if 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 sale of the Property, and the notice shall give Borrower the right to reinstate after acceleration and the right to assert in the foreclosure proceedings 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 enforce this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in enforcing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of this evidence.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recording costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under applicable law.

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

UNOFFICIAL COPY

Property of Cook County Clerk's Office

UNOFFICIAL COPY

95847212

Page 1 of 2 (Page)

Form 2014 0 90

WILSON 66 NM

Property of Cook County Clerk's Office

Seal

Seal

Seal

Seal

JULIAN T. MAHONG
Julian Mahong

KENNETH MAHONG
Kenneth Mahong

Witness:
Quaranta Shilpa

By Signing Below, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any riders executed by Borrower and recorded with it.

- (1) Adjustable Rate Rider
- (2) Combination Rider
- (3) Graduated Payment Rider
- (4) Planned Unit Development Rider
- (5) Balloon Rider
- (6) Future Improvement Rider
- (7) First Lien Rider
- (8) Family Rider
- (9) Biweekly Payment Rider
- (10) Second Home Rider
- (11) Other(s) [specify]

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]

UNOFFICIAL COPY

2025 11 13 11:11

Property of Cook County Clerk's Office

UNOFFICIAL COPY

95847711

(Page 1 of 2 pages)

FORM NO. 9-00

WITNESSES

Property of Cook County Clerk's Office

My Commission expires: _____
 AMANDA C. THOMPSON
 Notary Public, State of Illinois
 My Commission Expires 10/11/07
 "OFFICIAL SEAL"
 Given under my hand and official seal, this _____ day of _____, 2007.

set forth.
 signed and delivered the said instrument as _____ his/her/their
 subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that _____ he/she/they
 personally known to me to be the same person(s) whose name(s) _____ (state)
 do hereby certify that _____ KENNETH MAHONG AND JUANNA L. MAHONG, HUSBAND AND WIFE

STATE OF ILLINOIS
 Notary Public in and for said county and state,

 [Space Below This Line for Acknowledgment]

UNOFFICIAL COPY

Property of Cook County Clerk's Office

95847712

coverage and agreements set forth in further coverage shall remain in effect.

4. BORROWER'S OBLIGATIONS. Lender and Borrower, jointly or severally, shall be obligated to pay to the lender the principal amount of the loan, together with interest thereon, as provided in the Security Instrument.

5. BORROWER'S OBLIGATIONS. Borrower shall maintain insurance against loss in addition to the other hazards for which insurance is required by the lender.

6. ASSIGNMENT OF RIGHTS. Lender and Borrower shall not assign or otherwise dispose of their interest in the Security Instrument to any third party without the prior written consent of the lender.

7. GOVERNING LAW. This instrument shall be governed by the laws of the State of California.

8. ENTIRE AGREEMENT. This instrument, together with the Security Instrument, contains the entire agreement between the parties and no other oral or written agreements, conditions, warranties or representations shall be enforceable against the lender.

9. SEVERABILITY. If any provision of this instrument is held to be unenforceable, the remainder of the instrument shall remain in full force and effect.

10. WAIVER OF DEFENSE. Borrower hereby waives any defense that may be available to it under applicable law, including but not limited to the statute of limitations, in connection with the enforcement of the Security Instrument.

11. ASSIGNMENT OF RIGHTS. Borrower shall not assign or otherwise dispose of their interest in the Security Instrument to any third party without the prior written consent of the lender.

12. GOVERNING LAW. This instrument shall be governed by the laws of the State of California.

13. ENTIRE AGREEMENT. This instrument, together with the Security Instrument, contains the entire agreement between the parties and no other oral or written agreements, conditions, warranties or representations shall be enforceable against the lender.

14. SEVERABILITY. If any provision of this instrument is held to be unenforceable, the remainder of the instrument shall remain in full force and effect.

15. WAIVER OF DEFENSE. Borrower hereby waives any defense that may be available to it under applicable law, including but not limited to the statute of limitations, in connection with the enforcement of the Security Instrument.

16. ASSIGNMENT OF RIGHTS. Borrower shall not assign or otherwise dispose of their interest in the Security Instrument to any third party without the prior written consent of the lender.

17. GOVERNING LAW. This instrument shall be governed by the laws of the State of California.

18. ENTIRE AGREEMENT. This instrument, together with the Security Instrument, contains the entire agreement between the parties and no other oral or written agreements, conditions, warranties or representations shall be enforceable against the lender.

19. SEVERABILITY. If any provision of this instrument is held to be unenforceable, the remainder of the instrument shall remain in full force and effect.

20. WAIVER OF DEFENSE. Borrower hereby waives any defense that may be available to it under applicable law, including but not limited to the statute of limitations, in connection with the enforcement of the Security Instrument.

21. ASSIGNMENT OF RIGHTS. Borrower shall not assign or otherwise dispose of their interest in the Security Instrument to any third party without the prior written consent of the lender.

22. GOVERNING LAW. This instrument shall be governed by the laws of the State of California.

23. ENTIRE AGREEMENT. This instrument, together with the Security Instrument, contains the entire agreement between the parties and no other oral or written agreements, conditions, warranties or representations shall be enforceable against the lender.

24. SEVERABILITY. If any provision of this instrument is held to be unenforceable, the remainder of the instrument shall remain in full force and effect.

25. WAIVER OF DEFENSE. Borrower hereby waives any defense that may be available to it under applicable law, including but not limited to the statute of limitations, in connection with the enforcement of the Security Instrument.

1-4 FAMILY RIDER Assignment of Rents

UNOFFICIAL COPY

Property of Cook County Clerk's Office

UNOFFICIAL COPY

2023/11/17

Property of Cook County Clerk's Office