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MORTGAGE

THIS MORTGAGE is made this 18th day of January, 1995 between the Mortgagor,
Barbara K. Bland, unmarried and James Bland widower, as joint

(herein "Borrower"), and the Mortgagee, TMS Mortgage Inc., DRA The Money Store,
 a corporation organized and existing under the laws of New Jersey, whose address is

MAIL TO 990 East Algonquin Road #111

Schaumburg, Illinois 60173 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$37,000.00
 which indebtedness is evidenced by Borrower's note dated January 18, 1995 and extensions and
 renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance
 of the indebtedness, if not sooner paid, due and payable on February 1, 2025.

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the
 payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of
 this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower
 does hereby mortgage, grant and convey to Lender the following described property located in the
City of Chicago, Cook County State of Illinois:

**LOT 6 IN CORNELI'S SUBDIVISION OF BLOCK 11 OF A SUBDIVISION BY L.C.P.
 FREER (AS RECIEVER) OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 22,
 TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN
 COOK COUNTY, ILLINOIS.**

P.I.N.#20-22-309-025

. DEPT-01 RECORDING \$27.50
 . T#0011 TRAN 5334 01/18/95 15:57:00
 . \$1673 + RV *-95-038732
 . COOK COUNTY RECORDER

Being the same premises conveyed to the Borrower by deed of
Chicago City and Trust Company
 dated the 14th day of October, 1988 recorded on the
 in Book Due# of Deeds, page 9332883 in the Cook
 and which has the address of 6812 S. Prairie Ave.
Chicago, Illinois 60637
 (herein "Property Address");

3rd day of May, 1993
 County Recorder's Office,

TOGETHER with all the improvements now or hereafter erected on 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 lawfully seized 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.** Borrower shall promptly pay when due the principal and
 interest indebtedness evidenced by the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or a written 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.

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9. Comedemataion. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or taking of the Property, or part thereof, or for conveyance in lieu of trustee or other security agreement with a lien which has priority over this Mortgagee, exceed the amount of compensation paid to Lender, or subject to the terms of any mortgage, deed of trust or other security agreement, are hereby assigned and shall be paid to Lender, or to Lender's assignee, in full payment of all amounts due under this Mortgage.

8. Inspection. Lender may make 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 therefore related to Lender's interest in the property.

Any amounts disbursed by Lender pursuant to this Paragraph 7, with interest thereon, at the Note rate, become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to otherwise, Note additional indebtedness of Borrower shall be payable upon notice from Lender to Borrower requesting payment thereof. Notwithstanding contained in this Paragraph 7, shall require Lender to incur any expense or take any action

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if it may accuse Lender of proceeding in violation of applicable law, or if such circumstances exist as would entitle Lender to sue for specific performance of the terms of this Mortgage, Lender may, at its option, foreclose upon the property, or sue for specific performance of the terms of this Mortgage.

Development, Borrower shall keep the Property in good repair and shall not commit waste or permit improvements. Borrower shall not assign the Note or the Mortgagor's interest in the Property without the written consent of the Lender.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make 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 secure the sums secured by this Mortgage.

If the property is sold, Lender will receive the proceeds of sale and Lender's option clause to restore or repair of the property or to the sums secured by this Mortgage.

6. Preseveration and Maintenance of Property: Lenders; Contingencies; Planned Unit

in terms of any mortgage, deed of trust or other security agreement with a lender which has priority over this mortgagee.

The insurance carrier provides the insurance subject to approval by Lender; hazards as Lender may require and in such amounts and for such periods as Lender may require.

paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and received payments or ground rents, if any.

4. Prior Mortgages and Deeds of Trusts: Charged Lien, Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note shall be applied first to amounts payable to Lender to Lender by Borrower under paragraphs 1 and 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

Upon payment in full of all sums received by Lender from principal, interest, fees, costs and expenses, Lender shall release to Borrower any funds held by Lender, if under Paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, or, Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

If the amount of the sums secured by this Mortgage, together with the future monthly instalments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount received 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 Lender or credited to Borrower on monthly instalments of Funds. If the amount of the Funds held by Lender shall be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the depositors or accountants of which are insured or guaranteed by a Federal or state agency (including Lender) to such an institution). Lender shall apply the Funds to pay said taxes, assessments, premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits said interest on the Funds to be paid to Borrower and unless such payment is made or applicable law permits Lender to make such a charge, Borrower and Lender may agree at the time of execution of this Mortagage that interest on the Funds shall not be required to pay Borrower any interest or earnings on the Funds such as accrued interest, and unless such agreement is made or applicable law permits Lender to receive such interest on the Funds to be paid to Borrower, Lender shall give to the Funds was made. The Funds are pledged as Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits to the Funds and debts to the Funds and the purpose for which each debt to the Funds was made. The Funds are pledged as Lender shall hold the Funds in an institution the depositors or accountants of which are insured or guaranteed by a Federal or state agency (including Lender) to such an institution).

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Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender, in person, by agent or by judicially appointed receiver, shall be entitled 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 Lender or 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 attorney's fees, and then to the sums secured by this Mortgage. Lender and 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 cancel discharge this mortgage without charge to Borrower, Borrower shall pay all costs of recordation, if any.

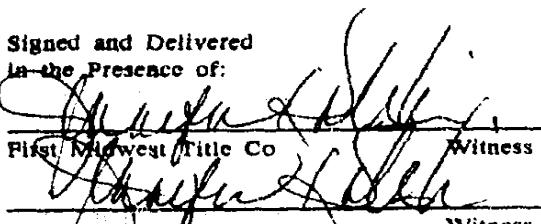
21. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property.

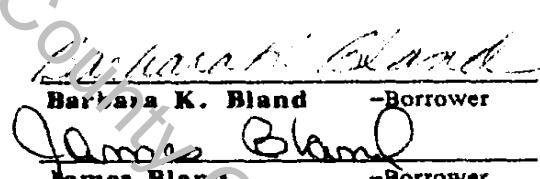
REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender Request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under superior encumbrance and of any sale or other foreclosure action.

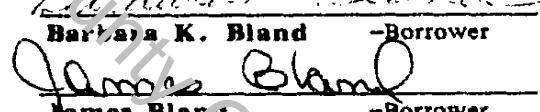
IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Signed and Delivered
in the Presence of:


First Midwest Title Co. Witness


Barbara K. Bland -Borrower


Witness

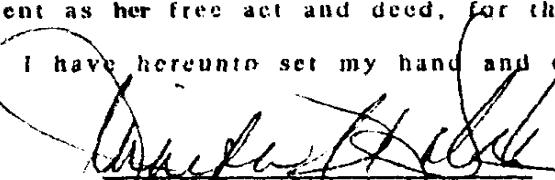

James Bland -Borrower

State of Illinois, Cook County SS.:

On this 18th day of January, 1995 before me, the subscriber personally appeared Barbara K. Bland, unmarried and James Bland widower, as j/t who, I am satisfied, is the person(s) named in and who executed the within instrument, and thereupon she acknowledged that she did examine and read the same and did sign the foregoing instrument as her free act and deed, for the purposes therein expressed.

In Witness Whereof, I have hereunto set my hand and official seal.




First Midwest Title Co.
Notary Public/Attorney at Law

THIS INSTRUMENT PREPARED BY First Midwest Title Co., Attorney at Law

(Space Below This Line Reserved for Lender and Recorder)

MORTGAGE	CANCELLATION	RECORDING DATA
Barbara K. Bland James Bland - TO - TMS Mortgage Inc., DBA The Money Store, a New Jersey Corporation DATED: January 18, 1995	Dated: To the of _____ County: The within Mortgage having been satisfied, we hereby authorize and direct you to cancel the same of record. by: Authorized Signature Signature Certified to as Genuine	2 12/20/95

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19. Assignment of Rents; Appointmen of Receivers. As additional security hereunder, Borrower hereby agrees to lend the rents of the Property, provided that Borrower shall prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

13. Governing Law; Severability. The state and local laws applicable to this mortgage shall control the applicability of Federal law to this mortgage. In the event that any provision of this mortgage or clause of the Note conflicts with applicable law, such conflict shall not affect other provisions of this mortgage or the Note which can be given effect without adversely affecting the Note and to this end the provisions of this mortgage and the Note are declared to be severable. A 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 copy of this Note and of this Mortgage at the time of execution or after receipt of hereto.

15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation loan agreement, or other loan agreement which Borrower may have entered into with Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor,

16. Miscellaneous or Services in Connection with Improvements made to the Property. If all or any part of the