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95117978

This instrument was prepared by:

ILE34319

MAIL TO:

TCF Bank Illinois

**1420 Kensington #320
Oakbrook, IL 60521**



BANK ILLINOIS FSB
(Name)

**7600 SOUTH CICERO AVENUE
BURBANK, IL 60459**
(Address)

MORTGAGE

THIS MORTGAGE is made this 14TH day of FEBRUARY 19 95, between the Mortgagor, CAROLYN BARBER, DIVORCED AND NOT SINCE REMARRIED (herein "Borrower"), and the Mortgagee.

TCF BANK ILLINOIS FSB, a corporation organized and existing under the laws of **THE UNITED STATES OF AMERICA** whose address is **801 MARQUETTE AVE, MINNEAPOLIS, MN 55402** (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ **44,437.32** which indebtedness is evidenced by Borrower's note dated **FEBRUARY 14, 1995** and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid due and payable on **MARCH 03, 2010** ;

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 County of **COOK** . State of **Illinois**:

LOT 16 AND THE NORTH 1/2 OF LOT 17 IN BLOCK 3 IN SECOND ADDITION TO WEST PULLMAN, BEING A SUBDIVISION OF THE WEST 1/2 OF THE SOUTH WEST 1/4 OF SECTION 28 TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN # **25-28-301-040-0000**

DEPT-01 RECORDING \$31.50
780000 TRAN 0898 02/21/95 09:57:00
2041 # CJ # 95-117978
COOK COUNTY RECORDER

95117978

RIDER ATTACHED HERETO IS MADE A PART HEREOF.

which has the address of **12336 S UNION, CHICAGO**
[Street] [City]
Illinois 60628
[Zip Code] (herein "Property Address");

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.

092-226-0115196

ILLINOIS - HOME IMPROVEMENT - 1/80 - FIRMA/FILM UNIFORM INSTRUMENT

3150
LND 35 (6/87) IL

COOK ILE 34319

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Property of Cook County Clerk's Office

08/11/11 10:00 AM
COOK COUNTY CLERK'S OFFICE
100 N. LAUREL ST. CHICAGO, IL 60602
414.244.4000

08/11/11

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Property of Cook County Clerk's Office

5/11/2015

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Property of Cook County Clerk's Office

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10. **Survivor (See Statement) Precedence by Lender Not a Waiver.** Extension of the time for payment or modification of acceleration of the sums secured by this Mortgage granted by Lender to any borrower 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 borrower or refuse to extend time for payment or otherwise modify acceleration 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 effected 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 hereunder 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 Borrower's interest in the Property to Lender under the terms of 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, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing 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 (or) designates by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. **Governing Law; Severability.** The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing covenants shall not limit the applicability of Federal law to this Mortgage. In the event that any provision of this Mortgage or 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 the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "law" means "statute" and "lawyer" means "attorney" and "law" means to the extent not prohibited by applicable law or public policy.

14. **Borrower's Copy.** Borrower shall be furnished a confirmed copy of the Note and of this Mortgage at the time of the closing of the mortgage.

15. **Liability for Improvements.** Borrower shall be liable for all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which he or she enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in form acceptable to Lender, an assignment of any rights or claims which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. **Acceleration of the Mortgage.** If Borrower sells or conveys all or any part of the Property or an interest therein, (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) a transfer by devise, descent, or by operation of law or on the death of a joint tenant, or (c) the grant of any lifehold interest of three years or less and any other event which may be specified in the Note, shall constitute an acceleration of the sums secured by this Mortgage. Borrower shall execute and deliver to Lender a promissory note in the form required by Lender to evidence the acceleration of the sums secured by this Mortgage. Borrower will continue to be obligated under the Note and this Mortgage until Lender releases Borrower in writing.

17. **Acceleration of the Mortgage.** Lender, on the basis of any information obtained regarding the transferor, may determine that Lender's interests are not adequately protected, or that there is an unacceptable likelihood of a breach of any covenant or agreement in this Mortgage, or if the required information is not submitted, Lender may declare all of the sums secured by this Mortgage to be immediately due and payable. If Lender exercises such option to accelerate, Lender shall mail notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand, declare the sums secured by this Mortgage to be immediately due and payable.

18. **Acceleration of the Mortgage.** Borrower and Lender further covenant and agree as follows: (a) Borrower shall be liable for the sums secured by this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, (b) the sums secured by this Mortgage shall be immediately due and payable if (i) the sums secured by this Mortgage are not paid when due, (ii) the sums secured by this Mortgage are not paid when due, (iii) the sums secured by this Mortgage are not paid when due, and (iv) the sums secured by this Mortgage are not paid when due, (c) the sums secured by this Mortgage shall be immediately due and payable if (i) the sums secured by this Mortgage are not paid when due, (ii) the sums secured by this Mortgage are not paid when due, (iii) the sums secured by this Mortgage are not paid when due, and (iv) the sums secured by this Mortgage are not paid when due, (d) the sums secured by this Mortgage shall be immediately due and payable if (i) the sums secured 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19. **Borrower's Right to Redeem.** Notwithstanding Lender's acceleration of the sums secured by this Mortgage, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage terminated at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums secured by this Mortgage and the Note and no acceleration occurred; (b) Borrower cures all defaults in the performance of the covenants and agreements of Borrower contained in this Mortgage, and (c) Borrower pays all sums secured by this Mortgage as provided in paragraph 17 hereof, including, but not limited to, reasonable attorney's fees and costs of collection. And even if such notice as Lender may reasonably require to cure that the end of this Mortgage shall be immediately due and payable, the sums secured by this Mortgage shall be immediately due and payable by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect if an acceleration had occurred.

20. **Assignment of Sums Secured by Mortgage.** As additional security hereunder, Borrower hereby assigns to Lender the right to collect and retain such sums as they become due and payable.

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Upon acceleration under paragraph 17 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 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 the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

CARDLYN BARBER

Cardlyn Barber

-Borrower

-Borrower

STATE OF ILLINOIS,

COOK

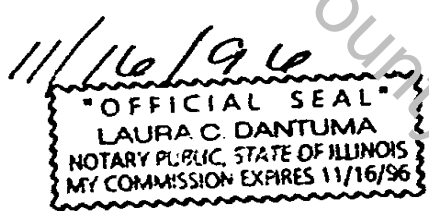
County ss:

I, *LAURAC. DANTUMA*, Notary Public in and for said county and state, do hereby certify that *CAROLYN BARBER DIVORCED AND NOT SINCE REMARRIED* personally known to me to be the same person(s) (*whose name(s)*) *IS* subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that She signed and delivered the said instrument as free voluntary act, for the uses and purposes therein set forth.

HRR

Given under my hand and official seal, this *14th* day of *FEBRUARY*, 19 *95*

My Commission expires:



Notary Public

[Signature]

(Space Below This Line Reserved For Lender and Recorder)

9517978

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11/11/11 8:11:22

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VARIABLE RATE RIDER

THIS VARIABLE RATE RIDER is made this 14TH day of FEBRUARY, 19 25, and is incorporated into and shall be deemed to amend and supplement the Mortgage (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Consumer Loan and Security Agreement to

(the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:

12336 S UNION, CHICAGO, IL 60628

(Property Address)

The Note contains provisions allowing for changes in the interest rate whenever the "index rate" changes, and for annual adjustments to Borrower's payment amount, adjustments in the loan term or adjustment to Borrower's final payment amount.

ADDITIONAL COVENANTS.

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

CHANGES IN PAYMENT SCHEDULE DUE TO INTEREST RATE CHANGES.

The Note provides for an initial annual interest rate of 11.40 %, and also provides for changes in the interest rate and payment schedule as follows:

Borrower's rate will be a variable annual rate of 2.40 % in excess of the highest U.S. Prime Rate published daily in the Wall Street Journal under "Money Rates" (the "index rate"). If the index becomes unavailable, Lender will select, to the extent permitted by applicable laws and regulations, some other interest rate index that is comparable to the index and will notify Borrower of the change. Lender will recalculate and reset the annual interest rate each business day (excludes Saturday, Sunday and legal holidays), to reflect changes in the index rate. To figure the Annual Percentage Rate, Lender adds 2.40 percentage points to the index in effect the previous business day. Lender will change the Annual Percentage Rate on the first business day (excludes Saturday, Sunday and legal holidays) following the day that the index change is published. The interest rate will never be more than 18.00 % per year or less than 5.00 % per year. The interest rate in effect on the date 120 days before the final payment is due will be the rate Lender charges after that date.

Borrower's monthly payment will change annually on each anniversary date of the first payment due date. Lender will determine the amount of the monthly payment that would be large enough to pay the unpaid principal balance of the Note plus interest on that amount in full by the final payment due date. Lender will give to Borrower a notice of any changes in the monthly payment at least 25 days (but no more than 120 days) before the date when the change becomes effective. Lender will use the interest rate in effect on the date shown in the notice of payment change (referred to below) to make this calculation. If the Note has not been paid in full by

Borrower will continue to make regular monthly payments until the unpaid principal and interest due under the Note have been paid in full. Interest rate increases may extend the original payment schedule. If the Note has not been paid in full by

Borrower will pay the remaining unpaid principal and accrued interest in full on that date.

Borrower's final payment will be adjusted so that the unpaid principal and interest due under the Note will be paid in full.

NOTICE.

Lender will give to Borrower a notice at least once each year during which an interest rate adjustment is implemented without an accompanying change in the amount of the monthly payment. The notice will include the current and prior interest rates, a statement of the loan balance and other information required by law and useful to Borrower.

LOAN CHARGES.

If the loan secured by the Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed permitted limits, then: (1) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (2) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment under the Note.

LEGISLATION.

If, after the date hereof, enactment or expiration of applicable laws have the effect either of rendering the provisions of the Note, the Security Instrument or this Variable Rate Rider (other than this paragraph) unenforceable according to their terms, or all or any part of the sums secured hereby uncollectable, as otherwise provided in the Security Instrument and this Variable Rate Rider, or of diminishing the value of Lender's security, then Lender, at Lender's option, may declare all sums secured by the Security Instrument to be immediately due and payable.

IN WITNESS WHEREOF, Borrower has executed this Variable Rate Rider.

Carolyn Barber

CAROLYN BARBER

(Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

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DUE-ON-TRANSFER RIDER

Notice: This rider adds a provision to the Security Instrument allowing the Lender to require repayment of the Note in full upon transfer of the property.

This Due-On-Transfer Rider is made this 14TH day of FEBRUARY, 1975, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to TCF BANK ILLINOIS FSB (the "Lender")

of the same date (the "Note") and covering the property described in the Security Instrument and located at:

12336 S UNION, CHICAGO, IL 60628

(Property Address)

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

A. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 16 of the Security Instrument is amended to read as follows:

16. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or an interest therein is sold or transferred by Borrower (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person or persons but is a corporation, partnership, trust or other legal entity) without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Security Instrument which does not relate to a transfer of rights of occupancy in the property, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Security Instrument to be immediately due and payable.

If Lender 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 not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails 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.

Lender may consent to a sale or transfer if: (1) Borrower causes to be submitted to Lender information required by Lender to evaluate the transferee as if a new loan were being made to the transferee; (2) Lender reasonably determines that Lender's security will not be impaired and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable; (3) interest will be payable on the sums secured by this Security Instrument at a rate acceptable to Lender; (4) changes in the terms of the Note and this Security Instrument required by Lender are made, including, for example, periodic adjustment in the interest rate, a different final payment date for the loan, and addition of unpaid interest to principal; and (5) the transferee signs an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument, as modified if required by Lender. To the extent permitted by applicable law, Lender also may charge a reasonable fee as a condition to Lender's consent to any sale or transfer.

Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

IN WITNESS WHEREOF, Borrower has executed this Due-On-Transfer Rider.


CAROLYN BARBER

(Seal)
Borrower

(Seal)
Borrower

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