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Do not write above this line

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on February 15, 1995. The mortgagor is Chester G. Ratke and Carolyn A. Ratke, his wife, whose address is 121 Woodside, Riverside, IL 60546

("Borrower"). This Security Instrument is given to Centennial Mortgage Company, a Division of Superior Bank FSB, which is organized and existing under the laws of the United States, and whose address is 9525 West Bryn Mawr, Rosemont, Illinois 60018 ("Lender"). Borrower owes Lender the principal sum of Fifty Eight Thousand and no/100's Dollars (U.S. \$ 58,000.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments with the full debt, if not paid earlier, due and payable on February 20, 2010. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest at the rate set forth in the Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 6 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For these purposes Borrower does hereby mortgage, grant and convey to Lender the following described property located in Cook County, Illinois:

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DEPT-01 RECORDING \$37.50
T#7777 (RA) 5906 02/23/95 10:15:00
45446 # 51 * -95-125962
COOK COUNTY RECORDER

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If this box is checked see Schedule A annexed hereto and made a part hereof.

which has the address of 121 Woodside
Riverside, Illinois 60546 ("Property Address"):
(City) (Zip Code)

3750
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The following information

MORTGAGE

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THIS MORTGAGE ("Security Instrument") is given by [Name] of [Address] to [Lender] of [Address] for the purpose of securing the payment of the principal and interest on the [Type of Loan] described in the attached promissory note.

This Security Instrument is given in full satisfaction of the obligation of the Borrower to the Lender under the promissory note described in the attached promissory note. The Borrower hereby warrants that the property described in the attached promissory note is free and clear of all other liens and encumbrances, except as otherwise stated in the attached promissory note.

The Borrower warrants that the property described in the attached promissory note is free and clear of all other liens and encumbrances, except as otherwise stated in the attached promissory note. The Borrower hereby warrants that the property described in the attached promissory note is free and clear of all other liens and encumbrances, except as otherwise stated in the attached promissory note.

COOK COUNTY RECORDS
65414 & 65415
147277 - TRAN 0000000000 10/12/00
DEPT-OF-RECORDING
JAN 20 2001

00100000

If this box is checked, the schedule of amended pages and made a part hereof.

which has the address of [Address]

[Name] (City) [Address] [City]

W/A

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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."

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 warrants and will defend generally the title to the Property against all claims and demands subject to any encumbrances of record.

Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest and Other Charges.** Subject to paragraph 10 below, Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any late charges, collection costs and expenses and dishonored check charges as provided in the Note.

2. **Application of Payments.** Unless applicable law provides otherwise, Lender will apply each of Borrower's payments under the Note first to accrued and unpaid interest under the Note to the date of payment and the remainder, if any, to the unpaid principal balance under the Note. Any late charges, collection costs and expenses, dishonored check charges and payments made by Lender to enforce the Note and/or to protect Lender's interests under this Security Instrument will be assessed separately.

3. **Prior Mortgages; Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph, and receipts evidencing such payments.

Borrower shall perform all of Borrower's obligations under any security deed, mortgage, deed of trust or other security instrument with, creating or having a priority over this Security Instrument, including but not limited to, Borrower's covenant to make payments when due. Borrower shall promptly discharge any lien which has priority over this Security Instrument (other than a senior security deed, mortgage, deed of trust or other security instrument approved by Lender at the time of origination of this Security Instrument and with respect to which Borrower complies with the provisions of the immediately preceding sentence) 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 in 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 subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying 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 notice.

4. **Hazard or Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected 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. This insurance shall be maintained in the amounts and for the periods that Lender requires, not to exceed the full replacement cost of the buildings and improvements on the Property. 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 6.

All insurance policies and renewals must be acceptable to Lender and must include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the

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TOGETHER WITH all the improvements now or hereafter made on the property, and all easements, rights, appurtenances, tenures, incidents, and rights, and all other things and claims which in any way or manner may be connected with or attached to the property. All easements, rights, appurtenances, tenures, incidents, and other things and claims which in any way or manner may be connected with or attached to the property shall be covered by this security instrument.

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 warrants and will defend and guarantee the title to the Property against all claims and demands, subject to any encumbrances of record.

Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest and Other Charges. Subject to paragraph 10 below, Borrower shall pay when due the principal of and interest on the debt evidenced by the Note and any late charges, collection costs and expenses and disbursements as provided in the Note.

2. Application of Payments. Unless applicable law provides otherwise, Lender will apply each of Borrower's payments under the Note first to unpaid and accrued interest under the Note to the date of payment and the remainder, if any, to the unpaid principal balance under the Note. Any late charges, collection costs and expenses, disbursements, and other charges and expenses shall be paid in full before the Note is applied to principal. Lender's interest under this security instrument will be accrued separately.

3. Prior Mortgages. Lender shall not be bound by any prior mortgages, deeds of trust or other encumbrances attached to the Property which may have priority over this security instrument, and Lender's payment of any amount due under this security instrument shall not constitute a discharge of any other debt or obligation of Borrower. Lender shall have priority over all other debts or obligations of Borrower which are secured by a lien on the Property, and Lender shall have priority over all other debts or obligations of Borrower which are secured by a lien on the Property, and Lender shall have priority over all other debts or obligations of Borrower which are secured by a lien on the Property.

Borrower will perform all of Borrower's obligations under any deed, mortgage, deed of trust or other security instrument with, creating or having a priority over this security instrument, including but not limited to, Borrower's covenant to make payments when due. Borrower shall provide adequate security for this security instrument. Lender shall have a security interest in the Property, including but not limited to, the improvements on the Property, and all other things and claims which in any way or manner may be connected with or attached to the Property. Lender shall have a security interest in the Property, including but not limited to, the improvements on the Property, and all other things and claims which in any way or manner may be connected with or attached to the Property. Lender shall have a security interest in the Property, including but not limited to, the improvements on the Property, and all other things and claims which in any way or manner may be connected with or attached to the Property.

4. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter created on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including flood or flooding, for which Lender requires insurance. This insurance shall be maintained in the amount and for the period that Lender requires, not to exceed the full replacement cost of the buildings and improvements on the Property. 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 6.

All insurance policies and receipts must be acceptable to Lender and must include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and receipts. Lender requires. Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the

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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.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraph 1 or change the amount of the payments. If under paragraph 17 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

5. **Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds; Condominiums; Planned Unit Developments.** Unless Borrower's loan application and Lender's loan approval provided that the Property was not required to be occupied as Borrower's principal residence, Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least 1 year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall not permit, or alleged to have permitted, the Property to be used in connection with any illegal activity. In that regard, Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

If this Security Instrument 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.

6. **Protection of Lender's Rights in the Property.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, paying insurance premiums, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 6, Lender does not have to do so.

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Any amounts disbursed by Lender under this paragraph 6 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the rate set forth in the Note if permitted by law or, if not, at the highest lawful rate and shall be payable, together with such interest, upon notice from Lender to Borrower requesting payment.

7. **Inspection.** Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

8. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender and applied to the amount secured by this Security Instrument. Any excess will be paid to the persons legally entitled to it.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemner offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraph 1 or change the amount of such payments.

9. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extensions of the time for payment or modifications of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

10. **Successors and Assigns Bound; Joint and Several Liability; Co-Signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower subject to the provisions of paragraph 17 (B). Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent and without thereby impairing that Borrower's obligations and liability hereunder.

11. **Loan Charges.** If the loan secured by this Security Instrument is subject to a law or regulation which sets maximum loan charges, and that law or regulation is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such interest and/or other loan charges shall be reduced by the amount necessary to reduce the interest and/or other loan charges to the permitted limit; and (b) 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.

12. **Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall

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Any amount debited to Lender under this paragraph shall become additional debt of Borrower secured by this Security Instrument. Lender and Borrower agree to other terms of payment, these amounts shall be added to the amount of the loan at the time it is determined that the loan is in default. Lender shall be paid in full at the time of the loan's maturity, upon notice from Lender to Borrower requesting payment.

7. Lender shall give Borrower notice of the time of or right to an inspection specifying reasonable cause for the inspection.

8. Construction. The proceeds of any award or claim for damages, direct or consequential, in connection with any construction or other taking of any part of the Property, or for advancement in lieu of completion, are hereby assigned and shall be paid to Lender and applied to the amount secured by this Security Instrument. Any award will be paid to the party legally entitled to it.

9. If the Property is damaged by Borrower, or if other notice by Lender to Borrower that the Lender is to make an award or settle a claim for damages, Borrower shall respond to Lender within 30 days after the date the notice is given. Lender is authorized to collect and apply the proceeds, in its option, either to restoration or repair of the Property or to the sums secured by the Security Instrument, whether or not the Lender is a party to the award or settlement.

10. Lender and Borrower hereby agree in writing, any assignment or proceeds to be paid to Lender shall be subject to the terms of this Security Instrument.

11. Borrower for Release of Lien. Lender for a Release of Lien. Extension of the time for payment or modification of amount of the loan secured by this Security Instrument granted by Lender to Borrower in any situation in which Lender has a right to enforce the maturity of the debt of the Borrower or Borrower's successor in interest. Lender shall not be bound to continue to extend the maturity of the debt of the Borrower or Borrower's successor in interest for payment or other modification of the sums secured by this Security Instrument by reason of any demand made by the original borrower or Borrower's successor in interest. Any performance by Lender in exercising any right of remedy shall not be a waiver of or prejudice the exercise of any other right of remedy.

12. Successors and Assigns Bound. This Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower. The covenants and obligations of this Security Instrument shall be joint and several. Any assignment or transfer of the Property or any part thereof shall be subject to the provisions of this Security Instrument and shall not constitute a release of the debt secured by this Security Instrument. Lender and Borrower agree that the Security Instrument shall be binding on the successors and assigns of the Borrower and any other person who claims an interest in the Property under the terms of this Security Instrument. (b) Lender and Borrower agree to extend, modify, terminate or amend the Security Instrument with regard to the terms of the Security Instrument or the debt secured by the Security Instrument and without thereby releasing the Borrower's obligations and liability hereunder.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law or regulation which requires certain loan charges, and that law or regulation is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits then (a) any such interest and other loan charges shall be reduced to conform with the amount necessary to reduce the interest and other loan charges to the permitted limit; and (b) any such interest and other loan charges which exceed the 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 is not made, the reduction will be treated as a partial prepayment.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be deemed to be given to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall

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be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph 12.

13. **Governing Law; Severability.** This Security Instrument shall be governed by federal law, Illinois law and any local law that applies in the place in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

14. **Borrower's Copy.** Borrower acknowledges receipt of photocopy or a conformed copy of the Note and of this Security Instrument.

15. **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 12 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.

16. **Hazardous Substances.** Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to 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 actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 16, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 16, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

17. **Lender's Rights if Borrower Fails to Keep Promises and Agreements.** If any of the events or conditions described in subparagraphs (A), (B), (C), (D), (E) or (F) of this paragraph 17 shall occur, Lender, after giving Borrower any timely notice of Borrower's right to cure as may then be required by applicable law and Borrower's failure to cure within the time period set forth in such notice, may require that Borrower pay immediately the entire amount remaining unpaid under the Note and this Security Instrument. This requirement will be called "Immediate Payment in Full."

If Lender requires Immediate Payment In Full, Lender may bring a lawsuit to take away all of Borrower's remaining rights in the Property and to have the Property sold. At this sale Lender or another person may acquire the Property. This is known as "foreclosure and sale." If the proceeds of this sale are insufficient to repay Lender the amounts due to Lender from Borrower under the Note and under this Security Instrument, Lender may, to the extent not limited or prohibited by law, obtain a court judgment against Borrower personally for the difference between

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to be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph 13.

13. Governing Law. This Security Instrument shall be governed by Federal law, Illinois law and any local law that applies in the place in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end, the provisions of this Security Instrument and the Note are declared to be severable.

14. Borrower's Copy. Borrower acknowledges receipt of photostatic or a computerized copy of the Note and of this Security Instrument.

15. Right of First 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 the Security Instrument. There also may be one or more changes of the Loan Servicer as a result 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 13 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.

16. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any hazardous substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of such quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential use and to 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 Substances or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substances affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 16, "Hazardous Substances" are those substances defined in Article 15 of the Environmental Law and the following substances: asbestos, asbestos-containing materials, lead-based paint, lead-based paint-containing materials, polychlorinated biphenyls, polycyclic aromatic hydrocarbons, radon, radon gas, radon progeny, and any other substance defined in Article 15 of the Environmental Law. As used in this paragraph 16, "Environmental Law" means Federal law and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

17. Lender's Right to Foreclose. Lender has the right to foreclose on the Property if Borrower fails to keep payments and Agreements. If any of the events or conditions described in subparagraphs (A), (B), (C), (D), (E) or (F) of this paragraph 17 shall occur, Lender, after giving Borrower any timely notice of Borrower's right to cure as may then be required by applicable law and Borrower's failure to cure within the time period set forth in such notice, may require that Borrower pay immediately the entire amount remaining unpaid under the Note and this Security Instrument. This requirement will be called "Immediate Payment in Full."

If Lender requires immediate payment in Full, Lender may bring a lawsuit to take away all of Borrower's remaining rights in the Property and to have the Property sold. At this sale, Lender or another person may acquire the Property. This is known as "foreclosure and sale." If the proceeds of this sale are insufficient to repay Lender the amount due to Lender from Borrower under the Note and under this Security Instrument, Lender may, to the extent not limited or prohibited by law, obtain a court judgment against Borrower personally for the difference between

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all amounts due from Borrower under the Note and this Security Instrument and the sale proceeds. In any lawsuit for foreclosure and sale, Lender will have the right to collect all costs and expenses of the foreclosure and sale allowed by law. This includes attorney's fees and costs of title evidence permitted by applicable law and Rules of Court, and reasonable attorney's fees for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction). All such sums as may come due will be secured by the lien of this Security Instrument.

Lender may require Immediate Payment In Full under this paragraph 17, if:

(A) Borrower fails to make any payment required by the Note or this Security Instrument when it is due;
or

(B) Except in those circumstances in which federal law otherwise provides, all or any part of the Property, or any right in the Property, is sold or transferred without Lender's prior written consent (or, if Borrower is not a natural person, if a beneficial interest in Borrower is sold or transferred); or

(C) On application of Lender, two or more insurance companies licensed to do business in the State in which the Property is located refuse to issue policies insuring the buildings and improvements on the Property; or

(D) Borrower fails to make any payment required by any senior deed to secure debt, security deed, deed of trust or mortgage encumbering or affecting the Property or Borrower fails to keep any other promise or agreement in any senior deed to secure debt, security deed, deed of trust or mortgage encumbering or affecting the Property; or

(E) Borrower fails to keep any other promise or agreement in this Security Instrument within the time set forth, or if notice is set forth in this Security Instrument, then within the time set forth in the notice sent to Borrower by Lender; or

(F) Any representation made or information given to Lender by Borrower in connection with Borrower's application for this loan is false or misleading in any material respect.

18. **Assignment of Leases.** Borrower hereby assigns to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon Lender's notice to Borrower of Borrower's breach of any covenant or agreement in this Security Instrument, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph 18, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

19. **Assignment of Rents.** Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agent(s) to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agent(s), except that Lender shall not be entitled to collect such rents and revenues if and to the extent such rents and revenues are being collected by the holder of an assignment of rents which has priority over this Security Instrument. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. The assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower, and to the extent that rents are not being collected by the holder of an assignment of rents which has priority over this Security Instrument: (i) all rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the rents of the Property; and (iii) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent(s) on Lender's written demand to the tenant.

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in any event, the lender shall have the right to collect all costs and expenses of the foreclosure and any other reasonable attorney's fees for reasonable services rendered (including efforts to locate or locate any amounts due to the lender) and to be secured by the lien of this security instrument.

Lender may require foreclosure payment in full under the paragraph 18.

(18) Borrower fails to make any payment required by the terms of this security instrument when it is due.

(19) Lender in those circumstances in which lender has otherwise provided, all or any part of the property or any right in the property, is sold or transferred without lender's prior written consent (or, if lender is not a natural person, if a beneficial interest in borrower is sold or transferred).

(20) On application of lender, two or more insurance companies licensed to do business in the state in which the property is located refuse to issue policies insuring the building and improvements of the property; or

(21) Borrower fails to make any payment required by any contract, deed or other instrument, security deed, deed of trust or mortgage encumbering or affecting the property or borrower, or any other instrument or agreement, or in any contract, deed or other instrument, security deed, deed of trust or mortgage encumbering or affecting the property; or

(22) Borrower fails to keep any other policies or instruments in this security instrument within the time set forth, or if notice is set forth in this security instrument, then within the time set forth in the notice that is provided by lender; or

(23) Any representation made or information given to lender by borrower in connection with borrower's application for this loan is false or misleading in any material respect.

18. Assignment of Lender. Borrower hereby assigns to lender all fees of the property and all security deposits made in connection with the loan on the property. Upon lender's notice to borrower of lender's intent to assign or agreement in the security instrument, lender shall have the right to modify, extend or terminate the existing terms and to exercise any power in lender's sole discretion. As used in this paragraph 18, the word "fees" shall mean "substance" if the security instrument is on a leasehold.

19. Assignment of Lender. Lender may assign or otherwise transfer to lender all the rents and revenues of the property. Lender may assign or otherwise transfer to lender all the rents and revenues and property directly and indirectly owned by the property to pay the debt to lender or lender's agent, except that lender shall not be entitled to collect such rents and revenues if and to the extent such rents and revenues are being collected by the holder or assignee of rents which has priority over this security instrument. However, prior to lender's notice to borrower of lender's intent to assign or otherwise transfer to lender all the rents and revenues of the property as trustee for the benefit of lender and borrower, the assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If lender gives notice of intent to borrower, and to the extent the rents are not being collected by the holder of an assignment of rents which has priority over this security instrument, (i) all rents received by borrower shall be paid by borrower as trustee for the benefit of lender only, to be applied to the sums due by the borrower to lender; (ii) lender shall be entitled to collect and receive all of the rents of the property; and (iii) each tenant of the property shall pay all rents due and unpaid to lender or lender's agent, or lender's agent, as demanded to the lender.

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Borrower has not executed any prior assignment of the rents, except to the holder of a security deed, mortgage, deed of trust or other encumbrance which has priority over this Security Instrument and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 19 which Lender presently has, or any rights to which Lender may become entitled in the future as a result of the release, satisfaction or invalidity of a presently existing assignment of rents.

Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall not cure or waive any default or invalidate any other rights or remedies of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

20. **Appointment of Receiver; Lender in Possession.** Upon acceleration under paragraph 17 or abandonment of the Property and at any time thereafter 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, pursuant to paragraph 19 hereof. However, Lender shall be under no obligation to enter upon, take control of or maintain the Property. Any 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 attorneys' fees, and then to the sums secured by this Security Instrument. Lender and any receiver shall be liable to account for only those rents actually received.

21. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall discharge this Security Instrument without charge to Borrower. Borrower shall pay all costs of recordation, if any.

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

23. **Use of Property; Compliance with Law.** Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

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 rider(s) were a part of this Security Instrument.

[Check applicable box(es)]

Adjustable Rate Rider

Condominium Rider

1-4 Family Rider

Graduated Payment Rider

Planned Unit Development Rider

Biweekly Payment Rider

CONTINUED ON PAGE 8

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Borrower has not executed any prior assignment of the rents, except in the holder of a security deed... The assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

Any application of rents shall not constitute a default or waive any default or constitute any other right or remedy of Lender... The assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

30. Appointment of Receiver: Lender in Possession. Upon expiration under paragraph 17 or termination of the Property and in any event if 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... Lender and any receiver shall be liable to account for only those rents actually received.

31. Release. Upon payment of all sums secured by this Security Instrument, Lender shall discharge this Security Instrument without charge to Borrower. Borrower shall pay all costs of recordation, if any.

32. Waiver of Foreclosure. Borrower waives all right of foreclosure and acceleration in the Property.

33. Use of Property: Compliance with Law. Borrower shall not lease, agree to lease or make a change in the use of the Property or its zoning classification unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and rules in force of any governmental body applicable to the Property.

34. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the contents and attachments of each such rider shall be incorporated into and shall amend and supplement the covenants and terms of the Security Instrument as if the rider(s) were a part of this Security Instrument.

(Check applicable boxes)

- Adjustable Rate Rider
- Assessed Payment Rider
- Construction Rider
- Planned Unit Development Rider
- 1-4 Family Rider
- (Reverse) Payment Rider

CONTINUED ON REVERSE

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Other(s) [(specify)

Rate Improvement
Rider

Second
Home Rider

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR DEEDS TO SECURE DEBT, MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any deed to secure debt, mortgage, deed of trust or other encumbrance which has priority over this Security Instrument to give notice to Lender, at Lender's address set forth on page one of this Security Instrument, or at any other address for notice provided by Lender to such holder, of any default under any such superior instrument or encumbrance and of any sale or other action to enforce such superior instrument or encumbrance.

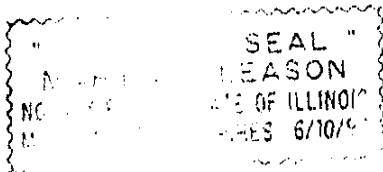
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Chester G. Ratke (Seal) *Carolyn A. Ratke* (Seal)
 Borrower Chester G. Ratke Carolyn A. Ratke Borrower
 _____ (Seal) _____ (Seal)
 Borrower Borrower

STATE OF ILLINOIS)
)SS
COUNTY OF Cook)

I, ~~Samuel M. Einhorn~~ Mary A. Cole, a notary public in and for said County and State, do hereby certify that Chester G. Ratke and Carolyn A. Ratke, his wife personally known to me to be the same person(s) whose name(s) is (are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she (he) (they) signed and delivered the said instrument as her (his) (their) free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and official seal, this 15th day of February, 19 95



Mary A. Cole
Notary Public

Please Record and Return to:

Centennial Mortgage Company
a Division of Superior Bank FSB
135 Chestnut Ridge Road
Monivale, New Jersey 07645
Attn: Recorded Documents Department



This instrument was prepared by:

Midwest Land Title Company, Inc.
9525 W. Bryn Mawr, Suite 130
Rosemont, Illinois 60018

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Home Title
Record

State Improvement
Rider

County (Optional)

WARRANT FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR DEEDS TO SECURE TRUST MORTGAGES OR DEEDS OF TRUST

Notarize and Lender request the holder of any deed to secure debt mortgage, deed of trust or other encumbrance which has priority over this security instrument to give notice to Lender, at Lender's address set forth on page one of this security instrument, or at any other address for notice provided by Lender to such holder, of any default under any such superior instrument or commitment and of any step or other action in enforcement and foreclosure of such superior instrument.

BY SIGNING BELOW, Borrower hereby agrees to the terms and conditions contained in this security instrument and in any riders) executed by borrower and recorded with it.

Signature: _____
Name: _____
Address: _____

Signature: _____
Name: _____
Address: _____

STATE OF ILLINOIS
COUNTY OF COOK

I, _____, a duly qualified and authorized officer of the _____, do hereby certify that _____ is the person named in the foregoing instrument, and that he is the person who executed and delivered the said instrument, and that he is the person who is authorized to execute and deliver the same.

GIVEN under my hand and official seal this _____ day of _____, 20__.

Notary Public

This instrument was prepared by _____



Chicago Mortgage Company
a Division of Superior Bank FSB
157 Chicago Ridge Road
Aurora, New Jersey 07007
State Recorded Documents Department

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THE NORTH 1/2 OF LOT 828 IN BLOCK 10 IN THIRD DIVISION OF
RIVERSIDE IN SECTION 36, TOWNSHIP 36 NORTH, RANGE 12 EAST OF
THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. 15-36-104-020

C/K/A 121 WOODSIDE, RIVERSIDE, IL 60546

PERMANENT INDEX NUMBER: 15-36-104-020

Property of Cook County Clerk's Office

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THE THIRD PARTIAL MEETING, IN COOK COUNTY, ILLINOIS,
HOLDING IN SESSION AT THE COURT HOUSE, CHICAGO, ILLINOIS,
ON THE 15TH DAY OF MARCH, 1904, AT 10 O'CLOCK A.M.

15-36-104-030

151 WOODSIDE, RIVERSIDE, ILL. 60649

EXHIBIT NUMBER: 15-36-104-030

Property of Cook County Clerk's Office