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Property of Cook County Clerk's Office

COOK COUNTY CLERK'S OFFICE
100 N. LAUREL ST. CHICAGO, IL 60602
TEL: 312.603.1000 FAX: 312.603.1001

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SCHEDULE "A"

✓ LOT 29 IN BLOCK 2 IN POSEN ACRES RESUBDIVISION OF LOTS 15 AND 16 IN POSEN
ACRES A SUBDIVISION OF THE EAST HALF OF THE SOUTHWEST QUARTER AND THE NORTH
20 ACRES OF THE SOUTHWEST FRACTIONAL QUARTER OF THE SOUTHEAST FRACTIONAL
QUARTER OF SECTION 12, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD
✓ PRINCIPAL MERIDIAN ALL LYING NORTH OF THE INDIAN BOUNDARY LINE (EXCEPT THAT
PORTION OF SAID LOTS 15 AND 16 IF ANY EXTENDING BEYOND THE WEST LINE OF
THE EAST HALF OF THE SOUTHWEST QUARTER OF SECTION 12 AFORESAID) IN COOK
COUNTY, ILLINOIS

✓ COMMONLY KNOWN AS: 14944 SAN FRANCISCO POSEN IL
TAX ID NO: 28-12-325-029 VOL. 28

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3/10/2010

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All insurance policies and renewals shall be acceptable to Lender and shall include a standard "mortgage clause" and, where applicable, "loss payee clause." Mortgagor shall immediately notify Lender of cancellation or termination of the insurance. Lender shall have the right to hold the policies and renewals. If Lender requires, Mortgagor shall immediately give to Lender all receipts of paid premiums and renewal notices. Upon loss, Mortgagor shall give immediate notice to the insurance carrier and Lender. Lender may make proof of loss if not made immediately by Mortgagor.

Unless otherwise agreed in writing, all insurance proceeds shall be applied to the restoration or repair of the Property or to the Secured Debt, whether or not then due, at Lender's option. Any application of proceeds to principal shall not extend or postpone the due date of the scheduled payment nor change the amount of any payment. Any excess will be paid to the Mortgagor. If the Property is acquired by Lender, Mortgagor's right to any insurance policies and proceeds resulting from damage to the Property before the acquisition shall pass to Lender to the extent of the Secured Debt immediately before the acquisition.

18. ESCROW FOR TAXES AND INSURANCE. If otherwise provided in a separate agreement, Mortgagor may be required to pay to Lender funds for taxes and insurance in escrow.

19. FINANCIAL REPORTS AND ADDITIONAL DOCUMENTS. Mortgagor will provide to Lender upon request, any financial statement or information Lender may deem reasonably necessary. Mortgagor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Mortgagor's obligations under this Security Instrument and Lender's lien status on the Property.

20. JOINT AND INDIVIDUAL LIABILITY; CO-SIGNERS; SUCCESSORS AND ASSIGNS BOUND. All duties under this Security Instrument are joint and individual. If Mortgagor signs this Security Instrument but does not sign an evidence of debt, Mortgagor does so only to mortgage Mortgagor's interest in the Property to secure payment of the Secured Debt and Mortgagor does not agree to be personally liable on the Secured Debt. If this Security Instrument secures a guaranty between Lender and Mortgagor, Mortgagor agrees to waive any rights that may prevent Lender from bringing any action or claim against Mortgagor or any party indebted under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws. Mortgagor agrees that Lender and any party to this Security Instrument may extend, modify or make any change in the terms of this Security Instrument or any evidence of debt without Mortgagor's consent. Such a change will not release Mortgagor from the terms of this Security Instrument. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Mortgagor and Lender.

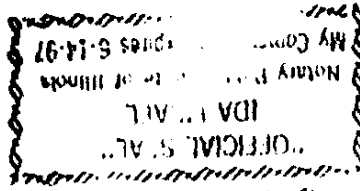
21. APPLICABLE LAW; SEVERABILITY; INTERPRETATION. This Security Instrument is governed by the laws of the jurisdiction in which Lender is located, except to the extent otherwise required by the laws of the jurisdiction where the Property is located. This Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law expressly or impliedly permits the variations by written agreement. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions and headings of the sections of this Security Instrument are for convenience only and are not to be used to interpret or define the terms of this Security Instrument. Time is of the essence in this Security Instrument.

22. NOTICE. Unless otherwise required by law, any notice shall be given by delivering it or by mailing it by first class mail to the appropriate party's address on page 1 of this Security Instrument, or to any other address designated in writing. Notice to one mortgagor will be deemed to be notice to all mortgagors.

23. WAIVERS. Except to the extent prohibited by law, Mortgagor waives all appraisal and homestead exemption rights relating to the Property.

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Page 5 of 6



Alta Lyman
Notary Public

STATE OF ILLINOIS
COUNTY OF COOK
2ND DAY OF MARCH, 1995
I, SUSAN M. STELZER, F/R/A SUSAN M. HART, DIVORCED AND SINCE REMARRIED TO MICHAEL J. STELZER, My Commission Expires 6-14-97

ACKNOWLEDGMENT

MICHAEL J. STELZER (FOR THE SOLE PURPOSE OF MAINTAINING HIS HOMESTEAD RIGHTS)
MICHAEL J. STELZER (Mortgagee)
SUSAN M. STELZER, F/R/A SUSAN M. HART (Mortgagee)

SUSAN M. STELZER, F/R/A SUSAN M. HART

M.J. Stelzer

Susan M. Stelzer

and acknowledgments

It checked refer to the attached Addendum incorporated herein for additional Mortgages, their signatures

on page 1

SIGNATURE: By signing below, Mortgagor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Mortgagor also acknowledges receipt of a copy of this Security Instrument on the date stated

Additional Terms

Supplemental and amend the terms of this Security Instrument. (Check all applicable boxes)

Riders: The covenants and agreements of each of the riders checked below are incorporated into and of Article 9 of the Uniform Commercial Code.

Future Filing: Mortgagor grants to Lender a security interest in all goods that Mortgagor owns now or in the future and that are or will become fixtures related to the Property. This Security Instrument suffices as a financing statement and any carbon, photographic or other reproduction may be filed of record for purposes

improvement on the Property

Construction Loan: This Security Instrument secures an obligation incurred for the construction of an

may be reduced to a zero balance, this Security Instrument will remain in effect until released.

88. Time of Credit: The Secured Debt includes a revolving line of credit provision. Although the Secured Debt

25. OTHER TERMS: If checked, the following are applicable to this Security Instrument:

of the covenants contained in this Security Instrument

24. MAXIMUM OBLIGATION LIMIT: The total principal amount secured by this Security Instrument at any

one time shall not exceed \$ 13,000.00. This limitation of amount does not include interest, attorney fees, and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any

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