

# UNOFFICIAL COPY

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49628 + KB W-95-303554  
COOK COUNTY RECORDER

0000322279

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This instrument prepared by  
and should be returned to:  
JENNIFER FORTNER  
MIDWEST MORTGAGE SERVICES, INC.  
1901 SOUTH MEYERS ROAD, SUITE 300  
OAKBROOK TERRACE, IL 60181

## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **APRIL 25, 1995**. The mortgagor is  
**SERGIO RODRIGUEZ MARRIED TO ESTHER RODRIGUEZ AND  
ENRIQUE OROPENZA MARRIED TO IRMA CROPEZA**

("Borrower"). This Security Instrument is given to  
**MIDWEST MORTGAGE SERVICES, INC. ALSO KNOWN AS FIRST CHICAGO MORTGAGE SERVICES**

which is organized and existing under the laws of **THE STATE OF ILLINOIS**, and whose  
address is **1901 SOUTH MEYERS ROAD, SUITE 300, OAKBROOK TERRACE, ILLINOIS 60181**

("Lender"). Borrower owes Lender the principal sum of  
**ONE HUNDRED THIRTY FIVE THOUSAND & 00/100**

Dollars (U.S. \$ **135,000.00**).

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 **MAY 1, 2033**. This Security  
Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and  
modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 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 this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in  
**COOK** County, Illinois:

SEE ATTACHED RIDER FOR LEGAL DESCRIPTION

REAL ESTATE TAX I.D. # : 17-30-115-044

which has the address of **2412 S. OAKLEY, CHICAGO**  
Illinois **60608** [Zip Code ("Property Address")]

**PRO-OPTION**  
Please send original later date  
search and recorded docs to: *Shelley*  
**ATOP, Inc.**  
**PRO-OPTION** (Street, City),  
**29 S. LaSalle, Suite 500**  
**Chicago, IL 60603-1503**

ILLINOIS Single Family • FNMA/FHLMC UNIFORM  
INSTRUMENT Form 3014 9/90  
Amended 5/91  
VMP MORTGAGE FORMS • (800)521-7291

Initials: *S, R*

*E. O.*



*3750*  
*Shelley*

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*[Illegible signature]*

*[Illegible text]*

**5. 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. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. 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 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 deliver 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 paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 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.

**6. Occupancy, Preservation, Maintenance and Protection of the Property: Borrower's Loan Application; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one 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 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 may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of 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.

**7. 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, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 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 Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

**8. Mortgage Insurance** If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve

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

23. Waiver of Homestead. Borrower waives all right of homestead exemption in 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)]

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Adjustable Rate Rider   | <input type="checkbox"/> Condominium Rider              | <input checked="" type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider      |
| <input type="checkbox"/> Balloon Rider           | <input type="checkbox"/> Rate Improvement Rider         | <input type="checkbox"/> Second Home Rider           |
| <input type="checkbox"/> V.A. Rider              | <input type="checkbox"/> Other(s) (specify)             |  |

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.

Witnesses:

*Enrique Oropeza*

*Irma Oropeza*  
 \*IRMA OROPEZA

*Enrique Oropeza* (Seal)  
 ENRIQUE OROPEZA -Borrower

*Sergio Rodriguez* (Seal)  
 SERGIO RODRIGUEZ -Borrower

*Esther Rodriguez* (Seal)  
 \*ESTHER RODRIGUEZ -Borrower

STATE OF ILLINOIS,

*Cook*

County as:

I, *the undersigned*, a Notary Public in and for said county and state do hereby certify that  
 SERGIO RODRIGUEZ MARRIED TO ESTHER RODRIGUEZ AND  
 ENRIQUE OROPEZA MARRIED TO IRMA OROPEZA

personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that **THEY** he signed and delivered the said instrument as **THEIR** free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this *25th* day of *April*

My Commission Expires:

OFFICIAL SEAL  
 J. ANNE TULLO

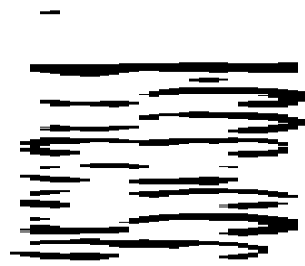
*Notary Public*

This Instrument was prepared by:

95803334

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LOAN # 0000322279  
2412 S. OAKLEY  
CHICAGO, IL 60608

## LEGAL DESCRIPTION RIDER

LOT 6 IN THE SUBDIVISION OF THE NORTH EAST 1/4 OF BLOCK 6 IN  
LAUGHTON'S SUBDIVISION OF THE WEST 1/2 OF THE NORTH WEST 1/4  
OF SECTION 30 TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD  
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

REAL ESTATE TAX I.D. # : 17-30-115-044

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## 1-4 FAMILY RIDER

### Assignment of Rents

THIS 1-4 FAMILY RIDER is made this **25TH** day of **APRIL**, 1995, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to **MIDWEST MORTGAGE SERVICES, INC. ALSO KNOWN AS FIRST CHICAGO MORTGAGE SERVICES**

(the "Lender")

of the same date and covering the Property described in the Security Instrument and located at:

**2412 S. OAKLEY, CHICAGO, ILLINOIS 60608**

(Property Address)

**1-4 FAMILY COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT.** In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, panelling and attached floor coverings now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

**B. 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.

**C. SUBORDINATE LIENS.** Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

**D. RENT LOSS INSURANCE.** Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

**E. "BORROWER'S RIGHT TO REINSTATE" DELETED.** Uniform Covenant 18 is deleted.

**F. BORROWER'S OCCUPANCY.** Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.

**G. ASSIGNMENT OF LEASES.** Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, 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 G, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

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Form 3170 8/80

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Borrower (Seal) *[Signature]* \*IRMA OROPEZA

Borrower (Seal) *[Signature]* ENRIQUE OROPEZA

Borrower (Seal) *[Signature]* \*ESTHER RODRIGUEZ

Borrower (Seal) *[Signature]* SERGIO RODRIGUEZ

Rider:  
 BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family remedies permitted by the Security Instrument.

which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the I. CROSS-DEFAULT PROVISION Borrower's default or breach under any note or agreement in the Property shall terminate when all the sums secured by the Security Instrument are paid in full. shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control not and will not perform any act that would prevent Lender from exercising its rights under this paragraph.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has Borrower to Lender secured by the Security Instrument pursuant to Uniform Covenant 7. Property and of collecting the Rents and funds expended by Lender for such purposes shall become indebtedness of If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the inadequacy of the Property as security.

manage the Property and collect the Rents and profits derived from the Property without any showing as to the Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall If Lender gives notice of breach to Borrower: (i) all Rents received by Borrower shall be held by Borrower as assignment for additional security only.

paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an paragraph 21 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rents are to be agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION.

\*SIGNS AS "BORROWER" SOLELY FOR THE PURPOSE OF MAINTAINING RIGHT OF HOMESTEAD WITHOUT PERSONAL OBLIGATION FOR PAYMENT OF ANY SUMS SECURED BY THIS MORTGAGE

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