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APR 11 RECORDED \$31.50
TRAM 2185 06/25/96 16104100
BOOK # TD #-96-490472
COOK COUNTY RECORDER

THIS INSTRUMENT IS BEING PLACED OF RECORD BY INTERCOUNTY TITLE AS AN ACCOMMODATION ONLY. NO EXAMINATION AS TO ITS VALIDITY HAS BEEN MADE.

MORTGAGE

415441-23-123596

If box is checked, this mortgage secures future advances.

31.50
\$

THIS MORTGAGE is made this 22ND day of JUNE, 1996, between the Mortgagor, GERALD J SUCHOCKI AND CAROL D SUCHOCKI, HIS WIFE

(herein "Borrower"), and Mortgagee HOUSEHOLD BANK, F.S.B. whose address is 4050 W 147TH ST, MIDLOTHIAN, IL 60445 (herein "Lender").

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The following paragraph preceded by a checked box is applicable.

WHEREAS, the Borrower is indebted to Lender (or, if Borrower is a land trust, the beneficiary of the land trust is indebted to Lender) in the principal sum of \$ _____, evidenced by the Loan Agreement dated _____ and any extensions or renewals thereof (including those pursuant to any Renegotiable Rate Agreement) (herein "Note"), providing for monthly installments of principal and interest, including any adjustments to the amount of payments or the contract rate if that rate is variable, with the balance of the indebtedness, if not sooner paid, due and payable on _____;

WHEREAS, the Borrower is indebted to Lender (or, if Borrower is a land trust, the beneficiary of the land trust is indebted to Lender) in the principal sum of \$ 21,000.00, or so much thereof as may be advanced pursuant to the Revolving Loan Agreement dated JUNE 22, 1996 and extensions and renewals thereof (herein "Note"), providing for monthly installments, and interest at the rate and under the terms specified in the Note, including any adjustments in the interest rate if that rate is variable, and providing for a credit limit stated in the principal sum above and an initial advance of \$ 35.00;

TO SECURE to Lender the repayment of (1) the indebtedness evidenced by the Note, with interest thereon, including any increases if the contract rate is variable; (2) future advances under any Revolving Loan Agreement; (3) the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and (4) the performance of covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of COOK State of Illinois:

which has the address of 14349 KILBOURN, MIDLOTHIAN
(Street) (City)
Illinois 60445-0000 (herein "Property Address");
(Zip Code)



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 seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest at Variable Rates. This mortgage secures all payments of principal and interest due on a variable rate loan. The contract rate of interest and payment amounts may be subject to change as provided in the Note. Borrowers shall promptly pay when due all amounts required by the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. All payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest, and then to the principal.

4. Prior Mortgages and Deed of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

5. Hazard 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 such other hazards as Lender may require.

The insurance carrier providing the insurance shall be chosen by the Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall 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 thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.



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6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage and a foreclosure proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, shall make such appearances, disburse such sums, including reasonable attorneys' fees, and take such other action, at the contract rate, shall

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(Page 5 of 5)

16. Transfer of the Property. If Borrower sells or transfers the creation of a lien or encumbrance subordinate to the creation of a joint tenant. ... purchase, (d) the creation from the death

IN WITNESS WHEREOF, Borrower has executed this Mortgage.



- Borrower

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IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Gerald Suchocki

- Borrower

Carol E. Suchocki

- Borrower

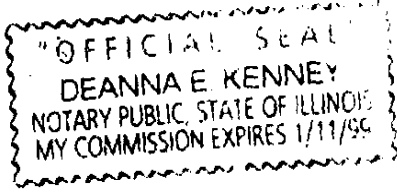
STATE OF ILLINOIS, Cook County ss:

I, GERALD SUCHOCKI AND CAROL SUCHOCKI, a Notary Public in and for said county and state, do hereby certify that personally known to me to be the same person(s) whose name(s) ARE subscribed to the foregoing instrument, appeared before me this 22 day in person, and acknowledged that they signed and delivered the said instrument as their free voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 22 day of June, 1996.

My Commission expires:

Deanna E. Kenney
Notary Public



This instrument was prepared by:

Harold E. Kelly
(Name)

7020 W 147th Street Midlothian
(Address)

(Space below This Line Reserved For Lender and Recorder)



Return To:
Household Bank, f.s.b.
Stars Central
577 Lamont Road
Elmhurst, IL 60126

Notary's Office

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described property located in COOK County, Illinois:

LOT 16 AND THE NORTH 10 FEET OF LOT 17 IN BLOCK 2 IN MIDLOTHIAN PARK, A SUBDIVISION OF BLOCKS 1 TO 4, 13 TO 20, AND 29 TO 32 IN THE FIRST ADDITION TO MIDLOTHIAN GARDENS IN THE NORTHWEST 1/4 OF SECTION 10, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

28010-106-031

which has the address of 14349 S. KILBOURN AVENUE,

Illinois

60445
(Zip Code)

(Street)

("Property Address");

MIDLOTHIAN,
(City)

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3014 9/90 (Page 1 of 6 pages)

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