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This Instrument Was Prepared By  
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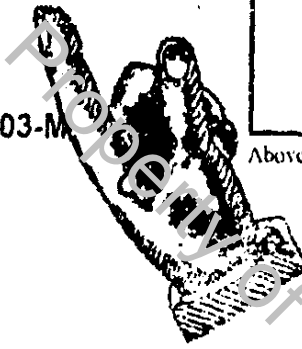
PLEASE MAIL TO:  
Polish Roman Catholic Union  
of America  
984 N. Milwaukee Ave.  
Chicago, IL. 60622

DEPT-01 RECORDING \$25.50  
T#0014 TRAN 8661 09/26/96 09:07:00  
#0014 # JW # 96-733854  
COOK COUNTY RECORDER

LOAN NO. 903-M

Above Space for Recorder's Use Only:

25.50



## Mortgage

THIS INDENTURE WITNESSETH: That the undersigned John Skowyra and  
Mary Skowyra, his wife.

of the City of Palos Hills County of Cook State of Illinois,

hereinafter referred to as the Mortgagor, does hereby Mortgage and Warrant to

### POLISH ROMAN CATHOLIC UNION OF AMERICA

a corporation organized and existing under the STATE OF ILLINOIS, hereinafter referred to as the Mortgagee, the following  
real estate, situated in the County of Cook in the State of Illinois, to wit:

Lot 77 in Robert Bartlett's Harlem Avenue Garden Homesites, a Subdivision of the North 1200 feet of the East  
½ of the Northeast ¼ and the North 1575 feet of the West ½ of the Northeast ¼ of Section 13, Township  
37 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

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Permanent Index Number: 23-13-204-023-0000

Commonly Known As: 7420 W. 105th Street, Palos Hills, Illinois 60465

TOGETHER with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon, including  
all apparatus, equipment, fixtures or articles, whether in single units or centrally controlled, used to supply heat, gas, air  
conditioning, water, light, power, refrigeration, ventilation or otherwise and any other thing now or hereafter therein or thereon  
the furnishing of which by lessors to lessees is customary or appropriate, including screens, window shades, storm doors and  
windows, floor coverings, screen doors, venetian blinds, in-a-dcor beds, awnings, stoves and water heaters (all of which are  
declared to be a part of said real estate whether physically attached thereto or not); and also together with all easements and

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the rents, issues and profits of said premises which are hereby pledged, assigned, transferred and set over unto the Mortgagee.

TO HAVE AND TO HOLD all of said property unto said Mortgagee forever, for the uses herein set forth, free from all rights and benefits under the Homestead Exemption Laws of the State of Illinois, which said rights and benefits said Mortgagor does hereby release and waive.

TO SECURE the payment of a certain indebtedness from the Mortgagor to the Mortgagee evidenced by a note made by the Mortgagor in favor of the Mortgagee, bearing even date herewith in the sum of Sixty Thousand

and No/100ths DOLLARS (\$ 60,000.00 ), which note,

together with interest thereon as provided by said note, is payable in monthly installments of Four Hundred

Sixty Five & 18/100ths or more DOLLARS ( \$ 465.18 or more )

on the 1st day of each month, commencing with October 1, 1996 until the entire sum is paid.

In the event the mortgagors cease membership in the Polish Roman Catholic Union of America by reason of non-payment of their assessments, the unpaid balance of said mortgage is due and payable at once.

At the option of the Mortgagee, upon sale or transfer of this property, the unpaid balance of the Mortgage may be declared due and payable at once.

To secure performance of the other agreements in said note, which are hereby incorporated herein and made a part hereof, and which provide, among other things, for an additional monthly payment of one-twelfth (1/12th) of the estimated annual taxes, assessments, insurance premiums and other charges upon the mortgaged premises. And to secure possible future advances as hereinafter provided and to secure the performance of the Mortgagor's covenants herein contained.

## A. THE MORTGAGOR COVENANTS:

(1) To pay immediately when due and payable all general taxes, special taxes, special assessments, water charges, sewer service charges and other taxes and charges against said property, including those heretofore due, (the monthly payments provided by said note in anticipation of such taxes and charges to be applied thereto); and to furnish the Mortgagee, upon request, with the original or duplicate receipts therefor.

(2) To keep the improvements now or hereafter situated upon said premises insured against loss or damage by fire, lightning, windstorm and such other hazards, including hazards not now contemplated, as the Mortgagee may reasonably require to be insured against, under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, in such companies, through such agents or brokers, and in such form as shall be satisfactory to the Mortgagee. Such insurance policies, including additional and renewal policies shall be delivered to and kept by the Mortgagee and shall contain a clause satisfactory to the Mortgagee making them payable to the Mortgagee as its interest may appear.

(3) To promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or destroyed; to keep said premises in good condition and repair, and free from any mechanic's or other lien or claim of lien not expressly subordinated to the lien of hereof; not to suffer or permit any unlawful use of or any nuisance to exist on said property nor to diminish nor impair its value by any act or omission to act; to comply with all requirements of law with respect to the mortgaged premises and the use thereof;

(4) That if the Mortgagor shall procure contracts of insurance upon his life and disability insurance for loss of time by accidental injury or sickness, or either such contract, making the Mortgagee assignee thereunder, the Mortgagee may pay the premiums for such insurance and add said payments to the principal indebtedness secured by this mortgage to be repaid in the same manner and without changing the amount of the monthly payments, unless such change is by mutual consent.

## B. MORTGAGOR FURTHER COVENANTS:

(1) That in the case of failure to perform any of the covenants herein, the Mortgagee may do on the Mortgagor's behalf everything so covenanted; that the Mortgagee may also do any act it may deem necessary to protect the lien hereof; that the Mortgagor will repay upon demand any moneys paid or disbursed by the Mortgagee for any of the above purposes and such moneys together with interest thereon at the highest rate for which it is then lawful to contract shall become so much additional indebtedness hereby secured and may be included in any decree foreclosing this mortgage and be paid out of rents or proceeds of sale of said premises if not otherwise paid; that it shall not be obligatory upon the Mortgagee to inquire into the validity of any lien, encumbrance, or claim in advancing moneys as above authorized, but nothing herein contained shall be construed as requiring the Mortgagee to advance any moneys for any purpose nor to do any act hereunder; and that Mortgagee shall not incur any personal liability because of anything it may do or omit to do hereunder;

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