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96145703

6A 7E 93-865 OF

THIS INSTRUMENT PREPARED BY

ARLENE PETRICK

HOME SAVINGS OF AMERICA

LOAN SERVICE CENTER

P.O. BOX 8005

CITY OF INDUSTRY, CALIFORNIA 91746-8005

LOAN NO. 1812089-2

ALL NOTICES TO LENDER SHALL BE
MAILED OR DELIVERED TO THE ABOVE
ADDRESS.

DEPT-01 RECORDING \$35.00
TELECO ID: TRAH 9503 02/26/96 14:46:00
PAGE 6 OF 6 9-5-145703
COOK COUNTY RECORDER

[Space Above This Line for Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on

FEBRUARY 22

1996 The mortgagor is

Laura C. Jtron, DIVORCED AND NOT SINCE REMARRIED

350P

("Borrower"). This Security Instrument is given to HOME SAVINGS of AMERICA, FSB, which is organized and existing under the laws of the United States of America, and whose address is 4900 Rivergrade Road, Irwindale, California 91706-1404 ("Lender"). Borrower owes Lender the principal sum of

ONE HUNDRED TEN THOUSAND AND NO/100

Dollars (U.S. \$ 110,000.00). 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 MARCH 1, 2025. 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 (d) Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in COOK County, Illinois.

LEGAL DESCRIPTION AS PER EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

COMMONLY KNOWN AS 16413 FRANCIS COURT, ORLAND PARK, IL 60462

FTN# 27-20-302-049 P10 AND OTHER PROPERTY
which has the address of 16413 FRANCIS COURT

ORLAND PARK

Illinois 60462 ("Property Address").
(Zip Code)

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurteances, and 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.

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Surrounding us the people daily breathe any thing which the power over this country furnishes unless Bonaparte's (1) ability does less or the use of force of the nation or each nation will do away all chance.

d. (REVERSE) Lessee, Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the property of which any third party owns or leases security interests, and record a satisfaction of such interest in the manner provided in paragraph 3, or if not so, in such manner Borrower shall pay claim held by such other parties to the property, and record a satisfaction of such interest in the manner provided in paragraph 3, or if not so, in such manner.

3. **Applicant's role in Partnership.** (Under applicable law) provides alternative, all partners receive as a benefit under paragraph 2 and 2 shall be apportioned, (Under, to any) provides/shareholders/directors/and less, to any late changes due under the Note.

Upon presentation to any of the sums received by us, respectively, hereinafter, we accept such payment. Upon presentation to any of the sums received by us, respectively, hereinafter, we accept such payment.

No choice does, without markedly perplexing, at least one's sole direction.

If, in, Friends held by, leaders in a case the situation created by the head by, equitable law, lawyers shall act upon to former or for the excessive funds in accordance with the requirements of applicable law, it is the judgment of the Board held by render a final account to the head by, equitable law, lawyers, shall act upon to former or

This Specification includes definitions of common terms used by insurance companies with respect to liability insurance.

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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, 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 paragraphs 1 and 2 or change the amount of the payments. If under paragraph 11 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; Lessorships. 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 minister, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, provides 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 lessorship 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 nine rate and shall be payable, with interest, upon notice from Lender to Borrower requiring payment.

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12. **SOCIALISM AND ANARCHISM**: Socialism and Anarchism are two different ideologies. The advocates and adherents of the former believe that there should be a central authority which will control all the economic activities and resources of the society. On the other hand, the advocates of the latter believe that there should be no central authority which will control all the economic activities and resources of the society.

Lieder Lieder und Bonnweier (Lieder and songs) apply a variety of procedures to print media that may not reflect the type of the standard's purpose to reflect the originality and/or originality of such specimens. Lieder Lieder and Bonnweier (Lieder and songs) apply a variety of procedures to print media that may not reflect the type of the standard's purpose to reflect the originality and/or originality of such specimens.

10. **Creditors' rights.** The proceeds of any asset of the Proprietary, or for compensation in lieu of condemnation, or for collection with any condemnation or other taking of any part of the Proprietary, or for damages, interest or consequential, in connection with

B. Long-distance. Longer than the range may make transportation difficult or impossible due to the impracticality.

In *Reckitt & Colman*, *Bromley* said that he had received by the 1st January a copy of the memorandum of understanding between the two companies, which was to have been signed on the 1st January, but that he had not seen it. He said that he had not seen the memorandum because he had not had time to do so, and that he had not seen it because he had not had time to do so. He said that he had not seen the memorandum because he had not had time to do so, and that he had not seen it because he had not had time to do so.

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13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law 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 loan charge shall be reduced by the amount necessary to reduce the charge 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 without any prepayment charge under the Note.

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 directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall 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.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction 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.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstatement. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the title of this Security instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. 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 14 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.

Digitized by srujanika@gmail.com

21. Accordingly, I would like to provide you with a brief summary of what my plan is to achieve in the short term. In order to accelerate our roll-out of new capabilities, we will focus on three main areas:

- (a) The delivery of new products and services that support our core business;
- (b) The development of new products and services that support our growth strategy;
- (c) The delivery of new products and services that support our operational efficiency.

In addition, we will also focus on improving our internal processes and systems to support our growth strategy. We will continue to invest in our people and culture, and to build strong relationships with our stakeholders. Finally, we will continue to monitor the market and industry trends, and to adapt our strategy accordingly.

NON-UNIFORM COVENANTS, DISCAGREEMENTS AND CONFLICTS. Parties hereto covenants and agree as follows:

Notwithstanding shall promptly give Lender written notice of any intended action by other creditors, claim, demand, lawsuit or other action to
any receiver or trustee of a private party involving the Property and any Lender's Subsidiary or
any receiver or trustee of a private party involved in proceedings to风除 Hazardous Substance which Environmental Law.

29. **Hazardous Substances**: Notwithstanding that no cause of action or right to sue or permit the presence, use, disposal, storage, or release of any Hazardous Substances shall not be extinguished by reason of the expiration of the period of limitation set forth in this Article.

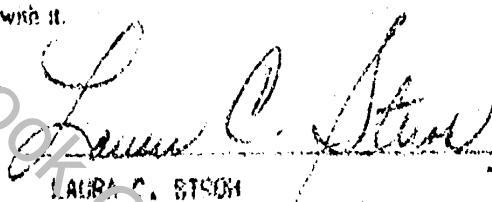
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24. **Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement 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 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"/> 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.

Witness:



Laura C. Strom

(Seal)
Borrower

(Seal)
Borrower

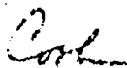
(Seal)
Borrower

(Seal)
Borrower

LOAN NO. 1612059-2

(Space Below This Line for Acknowledgment)

State of Illinois



County is:

I, the undersigned,

Laura C. STROM, DIVORCED AND NOT SINCE REMARRIED

a notary public in and for said county and state, do hereby

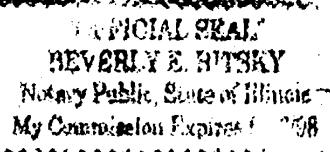
certify that

Laura C. STROM, DIVORCED AND NOT SINCE REMARRIED

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 signed and delivered the same instrument
as HER free and voluntary act, for the uses and purposes therein set forth.

(Given under my hand and official seal, this 22 day of February, 1996)

My commission expires:



Notary Public

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EXHIBIT "A"

PARCEL 1: (UNIT 11)

THAT PART OF LOT 8 IN ALPINE HEIGHTS TOWNSHIP P.U.C. NORTH, BEING A SUBDIVISION OF LOT 1 TOWNSHIP 45 IN BLOCK 9 AND ALL THAT PART OF THE VARIOUS STREETS AND ALLEYS LYING ADJACENT TO AND ADJOINING SAID LOT 8, IN ALPINE HEIGHTS, BEING A SUBDIVISION IN SECTION 29, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, BEGUN AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF LOT 8; TURNING SOUTH OF DEGREES 00 MINUTES 03 SECONDS WEST, A DISTANCE OF 33.33 FEET; TURNING SOUTH 00 DEGREES, 00 MINUTES, 00 SECONDS EAST, A DISTANCE OF 20.00 FEET TO A POINT OF BEGINNING; TURNING EXACTLY 00 DEGREES, 00 MINUTES, 00 SECONDS EAST, A DISTANCE OF 72.00 FEET; TURNING SOUTH 00 DEGREES, 00 MINUTES, 00 SECONDS WEST, A DISTANCE OF 30.00 FEET; TURNING NORTH 00 DEGREES, 00 MINUTES, 00 SECONDS, 00 SECONDS WEST, A DISTANCE OF 15.00 FEET; TURNING NORTH 00 DEGREES, 00 MINUTES, 00 SECONDS EAST, A DISTANCE OF 30.00 FEET TO THE POINT OF BEGINNING.

PARCEL 3:

EASMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1. AN ACT FORCED IN THE DECLARATION OF COVENANTS, CONDITIONS, EASEMENTS AND RESTRICTIONS FOR ALPINE HEIGHTS TOWNSHIP HOMEOWNERS ASSOCIATION RECORDED OCTOBER 7, 1994 AS DOCUMENT #9470463 IN APPEAL, AND AS CARRIED BY DUE FROM PARCEL ONE, OR TRUSTEE UTRUST AGREEMENT DATED FEBRUARY 12, 1993 KNOWN AS TRUST NUMBER 10661 TO

AS DOCUMENT
COOK COUNTY, ILLINOIS

96145702

FOR SIEGRIST AND MOREZ, IN

2/2/b 16413 Francis Court, Orland Park, IL 60462

Case No. 1812059-2

96145702

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100 N. Wacker Drive, Chicago, IL 60606