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04/09/96 04/09/96
RECORDING # 96291091 # 96291091 #
MAILINGS # 96291091 # 96291091 #
0012 MCH 0012 MCH

Loan #: 1993445
Prepared By:
Document Express, Inc.
350 W. Kensington, Suite 120
Mt. Prospect, IL 60056

And When Recorded Mail To:
Revere Mortgage Ltd.
5 Revere Drive, Suite #100
Northbrook, IL 60062

057 965537

96291091

Space Above For Recorder's Use

CORPORATION ASSIGNMENT OF REAL ESTATE MORTGAGE

LOAN NO. 1993445

FOR VALUE RECEIVED the undersigned hereby grants, assigns and transfers to
Ohio Savings Bank, F.S.B.

all the rights, title and interest of undersigned in and to that certain Real Estate Mortgage dated March 29, 1996
executed by Piedade E. Mudarth and Raquel M. Mudarth, husband and wife
to Revere Mortgage Ltd.

a corporation organized under the laws of the State of Illinois
and whose principal place of business is 5 Revere Drive, Suite #100, Northbrook, IL 60062,
and recorded as Document No. 96291090, by the Cook County Recorder of Deeds, State of Illinois described
hereinafter as follows:

96291090

SEE ATTACHED LEGAL DESCRIPTION

P.I.N.: 05-30-307-009
Commonly known as: 1432 West Highland, Chicago, IL 60660

Together with the note or notes therein described or referred to, the money due and to become due thereon with
interest, and all rights accrued or to accrue under said Real Estate Mortgage.

STATE OF Illinois
COUNTY OF Cook

Revere Mortgage Ltd.

On 03/29/96 before me, the undersigned a Notary
Public in and for said County and, State, personally
appeared
known to me to be the
of the corporation herein which executed the within
instrument, that the seal affixed to said instrument was
signed and sealed on behalf of said corporation
pursuant to its by-laws or a resolution of its Board of
Directors and that he acknowledges said instrument to
be the free act and deed of said corporation.

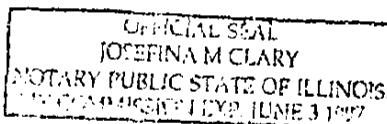
Marilyn Cohen
By: MARILYN COHEN
Its: PRESIDENT

By:
Its: 96291091

Notary Public *Josefina M. Clary*
County,

Witness:
COOK COUNTY
CLERK
JANE WHITE
COUNTY OFFICE

My Commission Expires:



23 50
RL

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LEGAL DESCRIPTION RIDER

SEE ATTACHED LEGAL DESCRIPTION RIDER

P.I.N.: 05-30-307-009

Lot Ninety (90) and the West Five (5) feet of Lot Ninety-One (91) in R. B. Farson's Subdivision of the North 26 rods and 11 feet of the Northwest One-Quarter of the Northwest One-Quarter of Section 5, Township 40 North, Range 14, East of the Third Principal Meridian, and that part of the North 26 rods and 11 feet of the Northeast One-Quarter of Section 6, Township 40 North, Range 14, East of the Third Principal Meridian, lying East of Clark Street, in Cook County, Illinois.

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Crestar
901 Semmes Ave
RICHMOND VA 23224
ATTN: Corp. Ops. Dept

04/02/96
RECORDING Y
MAYLINGS N
96291092 N
04/02/96

04/02/96

04/02/96

Prepared by: *Ymael*

COST 965133

96291092

MORTGAGE

ILMO/646983

THIS MORTGAGE ("Security Instrument") is given on MARCH 27, 1996. The mortgagor is YURY ZELECHONOK SVETLANA ZELECHONOK HUSBAND AND WIFE

("Borrower"). This Security Instrument is given to CRESTAR MORTGAGE CORPORATION

which is organized and existing under the laws of THE COMMONWEALTH OF VIRGINIA, and whose address is 901 SEMMES AVENUE, RICHMOND, VA 23224

("Lender"). Borrower owes Lender the principal sum of TWO HUNDRED SEVENTY FIVE THOUSAND AND 00/100

Dollars (U.S. \$ 275,000.00). 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 APRIL 01, 2026.

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 LEGAL
PIN # 04-17-101-070

COOK COUNTY
JESSE WHITE
SHERIFF

which has the address of 3235 ROBINCREST CREST, NORTHBROOK Illinois 60062 (Street, City); (Zip Code) ("Property Address");

ILLINOIS-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT Form 3014 9/90 Amended 5/91

VMP-6R(IL) (9502)

1006R11L (4/95)



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

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid 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 all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to

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