

#### 96350954

Instalment Note DEPT-01 RECORDING 129.5 Loan 66957-30 T#0001 TRAN 3831 05/08/96 13:09:00

	4	(Use with Tenst Deed Form CTFC 7)	COOK COUNTY RE	
		•	DEPT-10 PENALTY	\$26.00
*			April l	9, 1996
:	38,500.00	Chicago , Illinois	APLIE I	1970
	FOR VALUE RECEIVED,I	promise to pay to THE ORDER OF N	HAXOOR United Co	edit Union
				ulaski Rd. Illinois 60632
	The principal sum of Tarty-Eight Thou	And the second s	_	
	Simil Interest Court ADY32 19 1990	. On the Dainice of Principal i	continuing month tests to	tities bittings at me and
	2r 7.25% not could be amount pay	side in instalments (mebuling princi	ing state interests are t	19 96 , and
	One Hundred Sixty-One87/10		Dollers or more	·
ļ	Every 14 Days thereafter and I this not			•
į	shall be due on the ist day of _ p il	2011. All such payment	is on account of the in	debtedness evidenced by
100 m	this note shall be first applied to interest up in The principal of each of said instalments	o uniquid principal balance and the femal	after maturity at the re	10 of 7,25% per
Ž.		ale at early hanking house of Hust CC	MIDRIT IN <u>COLCAPO</u>	
	thinds, as the legal holder of this note may, the office of United Credit Union	from time to time, in writing oppoint,	Mild in the unserice of s	ich mphominom, men e-
O	4444 S. Pulaski Rd.	4		2950
90/	Chicago, Illinois 606	532		2/18
\$	Property Located At:	Document	Prepared By:	29%
77	2832 West 39th Flace Chicago, Illinois 606	Edward J.	. Mucha ed Credit Union	24.
		6444 S. I	Pulaski Rd.	
	Tax I. D. #19-01-103-	-033 Chicago,	Illinois 60632	
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MUN. 42-734450				
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			TA	
蓋		<b>J</b> 9	6330954	
K		:	$O_{x}$	
1				
E			<b>1</b> C <sub>2</sub>	
	The payment of this note is seemed by	trust deed, bearing even date herewith,	to Chicago Title and Ci	est Company, Trastec, on
三	real estate in the County of Cook without notice, the principal sum remaining	m classical importation of the contract of the	)	trootities at onite the min
	te tak to the comment of an analytic	. comes al ilativitt in the inivident (il 1771).	Cilial (If Shididar America	HO HE BECOLUMNED WHEN THE
7	payable of the place of payment attribute to terms hereof or in case default shall occur a expiration of said three days, without notice)	lin the performance of any other agreem	1937 CCMSTRILLOR IN BUILD II	1181 11000.
	All parties hereto soverally waive presen	alment for payment, notice of dishonor,	protest and notice of p	rolest.
		X Blue W	Latthe	<u> </u>
 	Identification No.		letka	
		PANY, Trustee.		·
	ov William Dilling			
	1)	ssistant Secretary		
		IMPORTANT!		
	THE IS A VALUABLE DOCUME	SAPE SHIPS SCHOOL PAID THIS NOT	TE AND THE TRUST	DEED SECURING IT
	MUST BE SURRENDERED TO T	THE PARTY ODINGED TO MAKE TO RESENT THIS NOTE AND THE TRUS	T DEED SECURING IT	
	AND TRUST COMPANY, TRUSTI	eb, in order to ortain a releas	er deed.	

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# Instalment Note

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Amount \$

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Last payment due

Received on the within Note the following sums:

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	זייש	19		 	 _		 			 	-	27.70	19		 			_		Ž	-	-	 

171 NORTH CLARK STREET CHICAGO 60601-3294

Chicago Title and

Trust Company

Principal and Interest Payable at the Office of

reed on the within Note the following sums:

Received on the within Note

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REMARKS

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#### UNITED CREDIT UNION

#### FIXED RATE LOAN MORTGAGE

#### FINAL PAYMENT DUE IN 15 YEARS AND NEED NOT BE RENEWED

#### TRUST DEED/INSTALLMENT NOTE DISCLOSURE RIDERS

DT	n m n	44
КŢ	DER	#1

This loan will be repaid in accordance with a 15 year loan amortization schedule.

#### RIDER #2

#### CHANGE OF OWNERSHIP

If the undersigned conveys, sells, transfers or assigns, or enters into an agreement to convey, sell, transfer or assign all or any part of such real estate, or any interest therein without the prior written consent of the holder hereof, excluding the following:

- A) The creation of a morigage encumbrance against the real estate, which is subordinate to said mortgage;
- B) The grant of a leasehold interest of three years or less, not containing an option to purchase:
- C) A transfer by devise, or descent.

The holder hereof; at his option, may declare all sums due hereunder immediately payable.

#### RIDER #3

#### ESCROW ACCOUNT

The mortgagor(s) shall pay and deposit with the legal notier of the fixed rate installment note on a monthly basis (1/12) one twelfth of the real estate taxes attributable to this property based upon the most recent ascertainable real estate tax bill. In addition the mortgagor(s) shall pay and deposit (1/12) one twelfth of all required insurance premium(s) relating to this loan. All escrow account monies shall be held by UNITED CREDIT UNION in a dividend bearing account for the benefit of the mortgagor(s) at the same rate and terms as applicable for the regular share savings account.

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#### RIDER #4 SECURITY FOR OTHER INDEBTEDNESS

PROTECTION OF LEGAL HOLDER'S SECURITY - If mortgagor(s) fails to perform the covenants and agreements contained in this mortgage or if any action or proceeding(s) is commenced which materially affects legal holder's interest in the property, including but not limited to eminent domain, insolvency, code enforcement, "Civil or criminal forfeiture proceedings pursuant to the United States Code, as amended from time to time," arrangements, or proceedings involving a bankruptcy or decedent, then at legal holder's option, upon notice to mortgagor(s) may make such appearances, disburse such sums and take such action as is necessary to protect legal holder's increast, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the property to make repairs.

If legal holder required mortgage insurance as a condition of making the loan secured by this mortgage, mortgagor(s) shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with mortga(or(s) and legal holder's written agreement Mortgagor(s) shall pay the amount of all or applicable law.

mortgage insurance premiums in the manner provided herein.

Any amounts disbursed by legal nolder pursuant in this paragraph with interest thereon, shall become additional indebtedness of mortgagor(s) secured by this mortgage. Unless mortgagor(s) and legal holder agree to other terms of payment, such amounts shall be payable upon notice from legal holder to mortgagor(s) requesting payment thereof and shall bear interest from the date of disbursement at the rate payable form time to time on the outstanding principal balance under the terms and conditions of this note, unless payment of interest at such rate would be contrary to applicable law in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph shall require legal holder to incur any expense or take any action hereunder.

#### RIDER #5

#### FUTURE ADVANCES

Upon request of mortgagor(s), legal holder at its option may prior to release of this mortgage, may make future advances to mortgagor(s). Such future advances with interest thereon, shall be secured by this mortgage when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the additional sums of money advanced exceed (1/2) one-half of the principal amount secured by this mortgage.

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#### RIDER #6

#### LOAN RATE CHANGE

At no time during the original mortgage period or any subsequent renewals, the interest rate charged will not exceed 25.00% A.P.R. per annum.

#### RIDER #7

#### **ASSIGNMENT**

It is expressly understood and agreed that the holder may assign this installment note for value to a third party.

#### RIDER

#### HONTHLY PAYMENTS SUBHITTED - "HATURITY DATE"

"Monthly payments submitted in funds not available until collected shall continue to bear interest until collected. payment becomes due and payable on a Saturday, Sunday or legal holiday under the lays of the United States of America and/or the State of Illinois, the due date of said monthly payment shall be extended to the next stoceeding business day, and interest shall be payable at the rate specified during such extension.

Witness the hand first above written.	and sealof Mortgagor(s) the day a	ind year
X (fler m Galetka .	(SEAL)	(SEAL)
- Surcera	(SEVP)	(SEAL)
STATE OF ILLINOIS	T, DENNIS Guy Grower!  Public in and for and residing in said of Cook, in the State of Illinois, Do	HEREBY
County of Cook	who is personally known to me co same person whose name is sult to the foregoing instrument, appeared me this day in person and acknowledge signed, sealed and delivered instrument as Her free and volunts for the uses and purposes therein set	before ded that the said ary act.
Notarial Seal	Given under my hand and Notarial Se 19th day of April 1996	al this

"OFFICIAL SEAL" Dennis Guy Glowacki Notary Public, State of Illinois & My Commission Expires 11/27/97

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