

# UNOFFICIAL COPY

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1946/0023 DS 001 1997-12-29 11:24:37  
Cook County Recorder 29.00

## Mortgage

Dated this 23rd day of December, A.D. 19 97  
THIS INDENTURE WITNESSETH, THAT THE UNDERSIGNED,  
LEON M. NARBUTIS and REGINA NARBUTIS, his wife  
of the  Chicago Ridge, County of Cook  
hereinafter referred to as the Mortgagor, does hereby mortgage and warrant to

Loan No.

2-9430-7

, State of Illinois,

### Mutual Federal Savings and Loan Association of Chicago

a corporation organized and existing under the laws of the United States, hereinafter referred to as the Mortgagee, the following real estate situated in  
the County of Cook in the State of Illinois, to-wit:

FOR LEGAL DESCRIPTION SEE RIDER ATTACHED

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 other services and any other thing now or hereafter therein or thereon the furnishing of which by lessors to lessees is customary or appropriate, including screens, venetian blinds, window shades, storm doors and windows, floor coverings, screen doors, in-a-door 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), together with all easements and the rents, issues and profits of every name, nature and kind. It being the intention hereby to establish an absolute transfer and assignments to the Mortgagee of all leases and avails of said premises and the furnishings and equipment therein. Such rents, issues and profits shall be applied first to the payment of all costs and expenses of acting under such assignment, including taxes and assessments, and second to the payment of any indebtedness then due and or incurred hereunder.

TO HAVE AND TO HOLD all of said property with said appurtenances, apparatus, fixtures and other equipment 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 (1) The payment of a note and the performance of the obligations therein contained, executed and delivered concurrently herewith by the Mortgagor to the Mortgagee in the principal sum of

Ten Thousand and no/100----- Dollars (\$ 10,000.00 ),

Initials MP

(page 1 of 3 pages)

Illinois Mortgage  
4400 Custom 4/96 (8298)  
RETURN TO

Box 17

Mutual Federal Savings

THIS INSTRUMENT IS MADE AND SIGNED  
ROSALVA M. NARBUTIS  
2212 W. Cornelia Rd., Chicago, IL 60629

SAP Financial Services, Inc. • Chicago, IL • 1-800-323-3000

J

SAF Financial Services, Inc., Chicago, IL • 1-800-323-3000  
(Please see page 2 for packages)

14099 Custom 4/96 (8288)

" sui generis

Motives to act and Moral messages may also immediately proceed to reinforce this motivation.

any way, was adequate to the fulfilling of the Master's command of upon the debt hereby settled.

(4) That in the event the ownership of land property of any part thereof becomes vested in a person other than the Mortgagor, the Mortgagee is entitled to sue for payment of the debt & interest thereon.

date hereof or at a later date, and to secure any other amounts that may be added to the mortgage indebtedness under the terms of this mortgage.

not meet performance requirements because of assembly and handling errors or to repair damage and may do so on an emergency basis.

(1) That in view of his failure to perform any of the covenants herein, the Mortgagor may do on his behalf everything so convenient; that said Mortgagor may also at his own expense, pay any interest accrued, to protect the lien of this mortgage; and that he will immediately repay any moneys paid or advanced by the Mortgagor for any of the above purposes, and such moneys shall be added to the unpaid balance of the aforementioned Note as of the first day of the then current month and become so much additional interest accrued by this mortgage and may be included in any decree foreclosing this mortgage or converting it into a judgment against the Mortgagor.

## B - THE MORTGAGE GOVERNMENT

#### A. THE MORTGAGE COVENANTS

more page, provided that, nothing herein contained shall be considered as limiting the amounts that shall be secured hereby when advanced to protect the security.

ten thousand and no/100--Dollars \$ 10,000.00

Prepare a figure showing the relative and cumulative distribution of the mortality age, but at no time shall this mortality age receive references on account of said original note and such additional damages in a sum in excess of

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the lien hereof; and upon foreclosure of said premises, there shall be allowed and included as an additional indebtedness in the decree of sale all expenditures and expenses together with interest thereon at the rate of 8% per annum which may be paid or incurred by or on behalf of Mortgagor for attorney's fees, Mortgagor's fees, appraiser's fees, outlays for exhibits attached to pleadings, documentary and expert evidence, stenographer's fees, Master's fees, and commissions, court costs, publication costs and costs (which may be estimated as to and include items to be expended after the entry of the decree) of procuring all such abstracts of title, title searcher, examinations and reports, guaranty policies, tortious certificates and similar data and assurances with respect to title as Mortgagor may reasonably deem necessary either to prosecute such suit or to evidence to bidders at any sale held pursuant to such decree the true title to or value of said premises; and all amounts as aforesaid, together with interest as herein provided, shall become additional indebtedness of and be immediately due and payable by the Mortgagor in connection with (a) any proceeding, including probate or bankruptcy proceedings to which either party hereto shall be a party by reason of this mortgage or the note hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after the accrual of the right to foreclose, whether or not actually commenced; or (c) preparations for the defense of or intervention in any threatened or contemplated suit, or proceeding which might affect the premises or the security hereof, whether or not actually commenced: In the event of a foreclosure sale of said premises there shall first be paid out of the proceeds thereof all of the aforesaid items, then the entire indebtedness whether due and payable by the terms hereof or not, and the interest due thereon up to the time of such sale, and the overplus, if any, shall be paid to the Mortgagor, and the purchaser shall not be obliged to see to the application of the purchase money.

(7) In case the mortgaged property or any part thereof is damaged, or destroyed by fire or any other cause, or taken by condemnation, then the Mortgagor is hereby empowered to receive any compensation which may be paid. Any monies so received shall be applied by the Mortgagor as it may elect, to the immediate reduction or payment in full of the indebtedness secured hereby, or to the repair and restoration of the property. In the event the Mortgagor makes inspections and disbursements during the repair and restoration of the property, the Mortgagor may make a charge not to exceed 2% of the amount of such disbursement.

(8) That each right, power and remedy herein conferred upon the Mortgagor is cumulative of every other right or remedy of the Mortgagor, whether herein or by law conferred, and may be enforced concurrently therewith; that no waiver by the Mortgagor of performance of any covenant herein or in said note contained shall therefore in any manner affect the right of Mortgagor to require or enforce performance of the same or any other of said covenants; that wherever the context so requires, the masculine gender, as used herein, shall include the feminine, and the singular number, as used herein, shall include the plural, and that all rights and obligations under this mortgage shall extend to and be binding on the respective heirs, executors, administrators, successors and assigns of the Mortgagor and Mortgagor.

IN WITNESS WHEREOF, We have hereunto set our hands and seals, the day and year first above written.

*Leon M. Narbutis*

LEON M. NARBUTIS

(SEAL)

*Regina Narbutis*

REGINA NARBUTIS

(SEAL)

State of Illinois }  
County of Cook } ss.  
}

I, THE UNDERSIGNED/a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that  
LEON M. NARBUTIS and REGINA NARBUTIS, his wife

personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead. GIVEN under my hand and Notarial Seal, this 23 day of December, A. D. 1997.



NOTARY PUBLIC

Initials

(page 3 of 3 pages)

SAF Financial Services, Inc. • Chicago, IL • 1-800-323-3000

Illinois Mortgage  
44099 Custom 4/96 (8298)  
RETURN TO

Box 17

Mutual Federal Savings

97975209 UNOFFICIAL COPY

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Property of Cook County Clerk's Office

Box 17

2 - 9 4 3 0 - 7

Mortgage

LEON M. NARBUTIS and

REGINA NARBUTIS, his wife

To

**MUTUAL FEDERAL SAVINGS  
AND LOAN ASSOCIATION OF CHICAGO**  
2212 West Cermak Road  
Chicago, Illinois 60608  
All Phones: 847-7747

Recorder's Stamp:

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Unit 10630-3D in Claridge Condominium as delineated on a survey of the following described real estate: Certain lots in Lynch's subdivision and lot Three (3) in Ridgeland subdivision being part of lot Four (4) in Tobey's Subdivision of the North East Quarter (1/4) of section Eighteen (18) Township Thirty Seven (37) North Range Thirteen (13) East of the Third Principal Meridian which survey is attached as exhibit A to declaration of condominium recorded as Document 95572697, as amended from time to time together with its undivided percentage interest in the common elements in Cook County, Illinois.

Mortgagor also hereby grants to mortgagee, its successors and assigns, as rights and easements appurtenant to the above described real estate, the rights and easements for the benefit of said property set forth in the aforementioned Declaration of Condominium.

This Mortgage is subject to all rights, easements, restrictions, conditions covenants, reservations contained in said Declaration the same as though the provision of said Declaration were recited and stipulated at length herein.

Property Address: 10630 South Ridgeland #3D, Chicago Ridge, IL 60415

P.I.N. 24-18-220-017-0000