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Stone Park, IL, 60165		
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	#2051 # CG #-97- COOK COUNTY RECORDER	10340
000	Recorder's Use	
7633314	OPEN-END MORTGAGE	20:
Account No.	-′ ()	
	The backward Restaurant Feb. 10th 1997	_
norigagor is Sugan J. Kinzel	ty instrument? by given on Feb. 10th 1997 (single)	Borrower').
indebtedress to Lender in amounts fluctual dollars dol		e riadmum idenced by ch provides Lender: (a) other sums, enants and strument is h mortgage
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Prior Instrument Reference: Volume	; Page;	
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TOGE THER WITH all he in the make most of the property, and all sessments, rights, appurtenences, rents, royally ahad also be covered by this Security instrument. All of the foregoing is reterred to in this Security instrument as the "Property."

BORROWER COVENANTS that Borrower'se lawfully: select of the estate hereby conveyed and has the right to mortgage, grant and convey the property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will default the property against all claims and demands, subject to any encumbrances of record.

- ty are not to some the second and interest; Propayment and Late charges. Borrower shall promptly pay when due the principal of and interest on the second hu the Mote and are necessarily and late charges are been also been due to the principal of and interest on the delit evidenced by the Note and any prepayment and late charges due under the Note.
- 2. Funds for Taxes and insurance. At the request of Lender, Borrower shell begin making monthly payments into an escrew account for the payment of yearly taxes, insurance and other yearly charges imposed upon the Property. spoiled as provided in the Note.
- S. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be

d. Charges; Users, Borrower shall pay all texes, assessments, charges, fines and impositions statitutable to the Property which may allain priority paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lander all notices of amounts to be supplied avidencing the payments.

petal under this paragraph. If Sommer makes these payments drecey, Sommer shall promptly annual to Lander receipts evidencing the payments of the obligation secured by the Sen in a manner acceptable to Lander; (b) contests in good faith the Sen two or defends against enforcement of the payment states from the holder of the Sen an agreement self-sectory to Lander subordinating the Sen or forfeiture of any part of the Property is surject to a tien which may attain priority over this Security instrument, Lander may give Sommers. If Lander determines that Sen is the claim of makes the sen or total may give Sommers. If Lander determines that the sen is the claim of makes the sen or total may give Sommers. If Lander determines that any pain or any propeny is so proc so a nert which may easier priority over any pecunity insertainers, centeer may give borro. Softweet shall satisfy are set for actions set for above within 10 days of the giving of notice.

5. Hazard insurance. Borrow with keep the improvements now existing or hereafter erected on the Property insured egainst loss by fire. D. Plazard insurance. Dollow with a seep are emprovements now expense or research erected on the insurance opense was by me, maintained in the assessment and to the receive that I ander market. The insurance carrier nondrine the insurance shall be chosen by Rommer. making in the amounts and for the 1000ds that Lander requires. The insurance carrier providing the insurance shall be chosen by Borrower authorise.

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, corrover shall promptly give to Lender all receipts of paid premiums and renewal notices. In the avent of loss, Borrower shall give prompt notice to any interaction carrier and Lender. Lender may make proof of loss if not made promptly by

Unless Lender and Sommer affirering agree in writing, inc. a most properly shall be applied to restoration or repair of the Properly damaged, if the restoration or repair is not economically feasible and Lender's sect by the notion of repair is not economically feasible of managed and included a shall be founded in the states and the financial instance and the states are not then the states are not the states are not then the states are not then the states are not the s Lander's security would be instance proceeds shall be found to the same security instrument, whether or not then. Longer's security would be resource, are resultance procedure after the secured by an occurry measurement, interior of for statement as secured by an occurry measurement, interior of for security and secured by an occurry measurement, interior of for security of does not answer within 30 days a notice from London that the formalist of the new states accurate his data whether or not then the first states marked will have a procedure the notice in calculation. Properly or to pay sums secured by this Security Note whether or not then due. The Adday period will begin when the notice is given.

Unions the Note provides officeries, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments to any insurance and removed manufactures from demand in the payment. If under paragraph 1.18 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the hour and pass to Lender to the activit of the sums.

G. Preservation and Maintenance of Property: Leaseholds. Somewer shall not destroy, damage or middlerstally change the Property, allow the Bonower acquires fee title to the Property, the Security Instrument is on a leasehold, Bonower shall comply with the provisions of the lease, and if

Someway acquires fee the to the Property, the leasehold and fee this shall not marge unless Lander agrees in the marger in writing.

7. Protection of Lendur's Plights in the Property: Mortgage incurance. If florrower talls to perform the covernance of a systematic contained in this property and Lander's rights in the Property and Lander's rights in the Property. Lander's actions may also and pay for whetever in necessary or protecting in benimptery. Lander's actions may include paying any same secured by a lient which has fairly over the Security Alabough Lender may take action under this peragraph 7, Lander does not have to do so.

Any amounts Alaboured by I seeks have make the peragraph 7, Lander does not have to do so.

Any amounts disbursed by Lander under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless the bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lander to Borrower requesting payment.

If Lender required moreover were conson to conson requesting payment.

If Lender required moreover hearence as a condition of making the loan secured by this Security instrument, Borrower shall pay the premiums required to maintain the injurance in a comment or maning are noun secured by the insurance terminates in accordance with Borrower's and

8. Inspection, Lander or its agent may make reasonable entrice upon and inspections of the Property. Lander shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

In Condemnation. The proceeds of any award or claim for demages, direct or consequential, in connection with any condemnation or other taking in the even of a total taking of the Property. She proceeds shall be applied to the sums secured by the Security Instrument, whether or not then cause accused by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fractions: (a) the total amount of due, with any excess pairs to bottower. In one oversion a permit taking or one improvery, university business of the controlled by this Security instrument shall be reduced by the amount of the proceeds multiplied by the following fractions: (a) the total amount of the property immediately before the taking, divided by (b) the taki market value of the Property immediately before the taking. Any belance shall

Atthe-Property is exercised by dorrower, or if, after notice by Lender to Borrower that the condemnor offers to make an av damages, Somower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security instrument whether

Unless the Note provides otherwise, any application of proceeds to principal shall not operate to release the liability of the peragraphs 1 and 2 or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of ar decured by this Security instrument granted by Lender to any successor in interest of Borrower shall not operate to release the dorrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor sortional of companies and the sum of the same secured by this Security instrument by reason by any deman (Borrower or Borrower's successor in interest. Any forbearance by Lender in exercising any right or remedy shall not be a wa

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16. Borrower's cover shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower modify, forbear or make any accommodations with regard to the terms of this Security instrument or the Note without that Borrow

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, a interpreted so the interest or other loan charges collected or to be collected in connection with the loan exceed the permitte such loan charge chall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums at Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing

13. Notices. Any now 3 to Borrower provided in this Security instrument shall be given by delivering it or by mailing it by fi applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Born notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address L notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Le

14. Governing Law; Severability. This Security instrument shall be governed by federal law of the jurisdiction in which the Pr the event that any provision or clause of this Security instrument or the Note conflicts with applicable law, such conflict at provisions of this Security Instrument or the Note without the conflicting provision. To this end the provision

15. Borrower's Copy. Borrower shall be given on conformed copy of the Note and of this Security instrument.

16. Transfer of the Property or a Beneficial Interist in Sorrower. If all or any part of the Property or any interest in it is sold or beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lander's prior written consent. option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exerc of this option by Lender is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, lender shall give Borrower motics of acceleration. The notice shall provide a period of not less the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrowe sums prior to the expiration of this period, Lender may invoke any removies permitted by this Security instrument without further no

17. Borrower's Right to Reinstate. To the extent required by applicable less, Borrower may have the right to have enforcement instrument discontinued. Upon reinstalement by Borrower, this Security Instrument and the obligations secured thereby shall remail

18. Acceleration; Remedies. Except as provided in paragraph 16, if Borrower to in default due to the occurrence of any of the provided in the 'DEFAULT; TERMINATION AND ACCELERATION BY LENDER' provision of the Note, Lender shall give specifying: (a) the default; (b) the action required to cure the default; (c) a date, not less than 50 days from the date the notice is a by which the default must be cured (unless a court having jurisdiction of a foreclosure proceeding involving the Property; shall have written finding that Borrower has exercised Somower's right to reinstate within the five (5) years immediately preceding the finding. cure period shall extend for only 30 days); and (d) that failure to cure the default on or before the date specified in the not acceleration of the sums secured by this Security instrument, foreclosure by judicial proceeding and sale of the Property. If the default or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Se pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorneys' less if and as permitted by and secured by the security instrument by judicial proceeding. Lender shall be entitled to collect all expenses and secured in this paragraph 18, including, but not limited to, reasonable attorneys' less if and as permitted by

19. Lender in Possession: Assignment of Rente. Upon acceleration under paragraph 18 or abandonment of the Property, Land appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Pr those past due. Any tents collected by Lender or the receiver shall be applied first to payment of the costs of management of the collection of rents, including, but not limited to, receiver's fees, premiums on receiver's honds and reasonable attorneys' fees if and applicable law, and then to the sums secured by this Security Instrument. Nothing herein contained shall be construed as constitutionally instrument.

mongage in possession, unless Lender shall have entered into and shall remain in actual possession of the Property

20. Release. Upon payment of all sures secured by this Security Instrument, Lender shall discharge this Security Instrument, Box any recordation costs but shall not be required to pay any other charges.

21. Advances to Protect Security. This Security instrument shall secure the unpaid balance of advances made by Lander, with Property, for the payment of taxes, sesessments, insurance premiums and costs incurred for the protection of the Property.

walves Sorrewor's right of homesteed in the Processy. By signing by	CALCOPY Indicates contained in this Security Instrument and expressly releases and plow,
also executed this instrument solely for the purpose of managing a rights of homeoload in the property.	nd releasing (and does hereby so release and mortgage) all of such spouse's
White of the and	Susan J. Fine Bus
Machael T Symmers	Susan J. Kinzel
(print of type name below line) Mike Castrejon	, Borrower
STATE OF BLINOIS, COUNTY OF Cook	
Susan J. Kinzel (setambled yet) a well	, a Notary Public in and for said County and State, do hereby certify that
personally known to me to be the same person whose name	subscribed to the foregoing instrument, appeared before me this 10±3 in person, and soknowledged that _g/re signed and delivered the said
·	ary and it was and purposes therein set forth.
Given under my hand and distributed bits and depending Fe "OFFICIAL SEAL" TONY CARROZZA Notary Public, State of Illinois My Commission expires: My Commission Expires 02/03/90	bruary ,A.D. 1997
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