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DEPT-01 RECORDING \$35.00
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#0959 # KP #-97-336834
COOK COUNTY RECORDER

Prepared by:
CHRISTINA COBURN
MIDWEST FUNDING CORPORATION
1020 31ST STREET, SUITE 300
DOWNERS GROVE, ILLINOIS 60515

State of Illinois

LOAN NO. 02-24-20300

MORTGAGE

PH# Case No.

131:856 8136-703

THIS MORTGAGE (Security Instrument) is given on
The Mortgagor is LARRY B. THOMAS, A BACHELOR and LORNA A. CLAYTON, A SINGLE WOMAN
NEVER MARRIED

MAY 7, 1997

(Borrower). This Security Instrument is given to
MIDWEST FUNDING CORPORATION, AN ILLINOIS CORPORATION

organized and existing under the laws of ILLINOIS
whose address is 1020 31st Street, Suite 300, Downers Grove, IL 60515

(Lender). Borrower owes Lender the principal sum of
Seventy Six Thousand Nine Hundred Fifty Dollars and Zero Cents

Dollars (U.S. \$ 76,950.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument (Note), which

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131-828 912-187

2. Monthly Payment of Taxes, Insurance and Other Charges. The total amount of monthly payments, together with the principal and interest due on the mortgage, shall be paid by the mortgagor to the mortgagee on the first day of each month...

3. Payment of Principal, Interest and Late Charge. The mortgagor shall pay when due the principal of and interest on the debt evidenced by this Note and this charge due hereon...

WARRANTY COVENANTS

The Grantor and Lender covenant and agree as follows:

THE GRANTOR WARRANTS THAT THE PROPERTY IS FREE FROM ALL ENCUMBRANCES, UNLESS OTHERWISE SPECIFICALLY STATED IN THIS INSTRUMENT. THE GRANTOR WARRANTS THAT THE PROPERTY IS NOT SUBJECT TO ANY EASEMENTS, RIGHTS OF WAY, OR OTHER INTERESTS...

IN WITNESS WHEREOF, the Grantor has hereunto set his hand and seal this 1st day of January, 1966.

Signature of Grantor: [Illegible]
Signature of Lender: [Illegible]
Address: 1500 S. JEFFERY BLVD., CHICAGO, ILL. 60607

COOK COUNTY, ILLINOIS
L. A. OSTROM'S RE-SUBDIVISION OF THE EAST 1/2 OF THE EAST 1/2 OF THE THIRD MORGANST 1/4 OF SECTION 36, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
LOT 23 (EXCEPT THE NORTH 10 FEET THEREOF) AND ALL OF LOT 24 IN BLOCK 5 OF...

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4300008114

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LOAN NO. 02-24-20380

Lender may, at any time, collect and hold amounts for Escrow items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time (RESPA), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

If the amounts held by Lender for Escrow items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time is not sufficient to pay the Escrow items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all loans secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such loans, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any interest remaining for all installments for items (a), (b), and (c).

2. Application of Payments. All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

First, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

Second, to any taxes, special assessments, household payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

Third, to interest due under the Note;

Fourth, to amortization of the principal of the Note; and

Fifth, to late charges due under the Note.

4. Fire, Flood and Other Hazard Insurance. Borrower shall insure all improvements on the Property

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Property of Cook County Clerk's Office

LOAN NO. 02-24-20380

8. Fees. Lender may collect fees and charges as notified by the Secretary.

9. Grounds for Acceleration of Debt.

(a) Default. Lender may, except as limited by regulations issued by the Secretary, in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

(A) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or

(B) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) Sale Without Credit Approval. Lender shall, if permitted by applicable law (including Section 341(c) of the Garn-St. Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

(A) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent), and

(B) The Property is not occupied by the purchaser or grantee as his or her principal residence, or

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Office

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RECEIVED 131-856 1136-793

The undersigned, County Clerk of the County of [Name], do hereby certify that the foregoing is a true and correct copy of the [Name] as the same appears in the records of this office.

This certificate is given under the seal of the County Clerk of the County of [Name], this [Date] day of [Month], 19[Year].

Witness my hand and the seal of the County Clerk of the County of [Name] at [City], California, this [Date] day of [Month], 19[Year].

County Clerk of the County of [Name]

The undersigned, County Clerk of the County of [Name], do hereby certify that the foregoing is a true and correct copy of the [Name] as the same appears in the records of this office.

This certificate is given under the seal of the County Clerk of the County of [Name], this [Date] day of [Month], 19[Year].

Witness my hand and the seal of the County Clerk of the County of [Name] at [City], California, this [Date] day of [Month], 19[Year].

County Clerk of the County of [Name]

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LOAN NO. 02-24-20380

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Larry B. Thomas

LARRY B. THOMAS (Seal) Borrower

Lorna A. Coppage

LORNA A. COPPAGE (Seal) Borrower

(Seal) Borrower

(Seal) Borrower

(Seal) Borrower

(Seal) Borrower

(Seal) Borrower

(Seal) Borrower

STATE OF ILLINOIS,

Cook

County as:

I, the undersigned, a Notary Public in and for said county and state do hereby certify that
LARRY B. THOMAS and LORNA A. COPPAGE

A bachelor

a single woman never married

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Property of Cook County Clerk's Office

Form No. 121-866 8236-703

- Planned Use Development Plan
- Conditional Plan
- Conditional Plan
- Conditional Plan
- Other (Specify)

1. The Board of Zoning Adjustments is hereby authorized to grant a Special Use Permit for the use of the property described in the attached application for the purpose of [illegible] and subject to the following conditions:

2. The use shall be in accordance with the provisions of the Zoning Ordinance and the Special Use Permit Ordinance.

3. The use shall be limited to the area shown on the site plan attached to the application.

4. The use shall be limited to the hours of operation specified in the application.

5. The use shall be limited to the number of employees specified in the application.

6. The use shall be limited to the number of vehicles specified in the application.

7. The use shall be limited to the number of animals specified in the application.

8. The use shall be limited to the number of signs specified in the application.

9. The use shall be limited to the number of trees specified in the application.

10. The use shall be limited to the number of parking spaces specified in the application.

11. The use shall be limited to the number of loading docks specified in the application.

12. The use shall be limited to the number of drive-through windows specified in the application.

13. The use shall be limited to the number of drive-through lanes specified in the application.

14. The use shall be limited to the number of drive-through lanes specified in the application.

15. The use shall be limited to the number of drive-through lanes specified in the application.

16. The use shall be limited to the number of drive-through lanes specified in the application.

17. The use shall be limited to the number of drive-through lanes specified in the application.

18. The use shall be limited to the number of drive-through lanes specified in the application.

19. The use shall be limited to the number of drive-through lanes specified in the application.

20. The use shall be limited to the number of drive-through lanes specified in the application.