MAL COPY 34711

1998-05-27 10:59:12

RECORD AND RETURN TO: PRIGRITY MORTGAGE COMPANY

1000 SKOKIE BOULEVARD, SUITE 300

WILMETTE, ILLINOIS (1909)

Prepared by:

PRICRITY MORTGAGE COMPANY

3601 W DEVON #7

CHICAGO, IL 60658

332316

MORTGAGE

Vicor Title

THIS MORTGAGE ("Security Institutions") is given on MAY 1998

. The mortgagor is

CHARITY P VINZONS, SINGLE AND VIDA X VINZONS, SINGLE

("Borrower"). This Security Instrument is given to PRIORITY MORTGAGE COMPANY

THE STATE OF ILLINOIS which is organized and existing under the laws of

scoffe but.

address is 3601 WEST DEVON-SUITE 7

CHICAGO, ILLINOIS 60659

("Dinder"). Borrower owes Lender the principal sum of

ONE HUNDRED SEVEN THOUSAND FIVE HUNDRED AND JO/100

107,500.00 Dollars (U.S. \$

This debt is evidenced by Borrower's note dated the same date as this Secrety Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, the and payable on JUSE, 1, 2013

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 coverages 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:

THE SOUTH 1/2 OF THE NORTH 1/2 OF LOT 62 IN SECOND ADDITION TO MONT CLARE GARDENS BEING A SUBDIVISION OF THE EAST 1/2 OF THE NORTHEAST 11/4 (EXCEPT THAT PART TAKEN FOR RAILROAD) OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN. IN COOK COUNTY, ILLINOIS

13-30-214-036-0000

Parcel ID #:

which has the address of 3019 N NATCHEZ AVE. , CHICAGO

60634 Illinois

Zip Code ("Property Address");

ILLINOM-Siggle Family-FNMA/FHLMC UNIFORM = (11) gui **ENSTRUMENT Form 3014 9/90** Amended 8/96

-SR(IL) (\$608)

VMP MORTGAGE FORMS - (800)521-7291

DIEC LOSS

Page 1 el 0

were statement

who because or the first or (c) secure from the bother or use one can agreement and to be lists which may almost principly and the first first first from the first firs by, is defined equient collecterated of the lies in, legal proceedings which in the Lender's opinion opinion to present the definition of the lies of ming to the property of the delignation sectional by the line in a manual accomplishe to Lember; (b) contents in good field the lines p (e) :Invivorual cestan incumuted efensel eins rejec efening und delice nod een egenteels francomed finds invivored

argus ad guicandires espisoes subacut of discuss telepaous diede venotroid, efficacide elemantas es to the parest owner from the property flat promptly framed to London all actions of assemble to be unit with the par then difference in the numer provided in prograph 2, or if not paid in that course. Borrows shall pay then on time th mbick stay afficia printing corts this Soundy hearmont, and beautich payments of ground reeds, if any. Borrepore d

A Chargas Litera. Berrower shall jety all texes, seneccentra, charges, fines and impositions analysish to the Pr

Maind, to interest duc; fourth, to principal duc; and last, to any last charges doe under the Note. d and 2 abid be applical: East, to any prepayment charges due under the Note; second, to amounts palytile under pane

Interpolate when the first of herizon changes be convined to the latest periods and the latest property in an interpolate to an interpolat

immerhali yince? ide of the Property, along ago way French bold by Leader at the title of acquisition or said as a crief. Against the name about and by London. If, under grangings 21, London shall sequire or sell the Property, London principles on the technique or as

Then propose in full of all sense accord by this Security leadured, Leader & S. Security of the bounding and I

moistrails store existents, at Landar's sole discretion. क्षेत्र के प्रतासक का का क्षाता स्वयन्त्रक के तो हो है। इसका कि क्षेत्रक के तो क्षेत्र के प्रतासक का क्षेत्रक क

but the externa Penals on accordance with the requirements of applicable lake. It the amount of the Femile beld by Lumba at my Since in an entition to pay the Escrete Rome when date, Lumbs may so notify the court in writing, and, in such cases the province The Finals hold by Lender exceed the uncourts grammed to be held by applicable has, Lender shall account to fless four Assumption Critical with we become the with White the highest on headerly one cheart with Assum was cleared out of high

diministrative for the final accounting of the finals, abstract control of the finals and the property of the which with eging of says flate sales. Lines? when it is no live to flat the sales and recover in congression that the same policities from requires in terests to be guid, Lander ability for first for pay Formain way interest or comments on the Fremit by Lateria in exists. According which was a fall of the provides objective. United on agreement in the a charge. However, Leader amy require Boxrovers to jey a con-time charge for an independent real cataloine reporting surpire date also in mismal course was stated up has dated as no terrors to to be found as sent and worsed of prictive Excess Batter, Lember unty nent charge Borrower (5) bobling and applying the Fands, incoming mady sing the encross account (Action Leader, Al Leader is such an includion) on in any Polices Lead American Contest and apply the Pende to

The People shall be believe in including whose apposite are insured by a federal agency, instrumentally, we a Extrom These on offerwise in accordance with applicable law.

who is desired amount. Were, Leader say, at any time, collect and livings in an amount not no exceed the lawns amount in the lawns and the lawns and expenditules of their may entirely execute of their in the lawns of expenditules of their may entirely or a complete of their interests. 1974 on entities the wal today and experient ("ASZA"), age to 1603 action. 2.0.0.0 SI parties to the first operation of ASZA or age for के १.४. कम्मीकारली बरमाधीकारी आवरी किसी विकासित और एडीबार समस्त्रात प्रयास्त्र र परमाणारी को राज्यूको कुने बाली राज्यूका विकास Lander easy, at any Live, collect and books franks in an amount and the exceed the automas automate a banker for a feature the protections of passage in the call the payment of the improper descriptor promises. These steems are called ment in the state of the state ryay Modeund Harry (6) ; Uraya: I tak ao and a sa amaratani Yancoll sidh revo Yinning ainthe yan deid a stanam Lamber on the dry member are due water the Note, wall the Note is paid in hill, a same ("Franke") for: (a) yearly than at from the Towns and Immenses. Solgiest to applicable has up to a striken by Lander, Burrown shall pay to

: Anits als when a the arguest on the delication of the first and any properties and are charges due and a first in the fi L. Propert of Principal and Interest: Propertural and Lake Charges. Bostover shall prouply pay when she fro

UNIFORM COVENANTS, Bostowers, int Londor covered and agric or follows: explores for garieron measuresi of more ambient a satisfactor on anicolaring of autisticary

id this elemento constantantes ben sen lancium tot elemento antiliam cariclato TV3MUATZMI VIUNU332 ZIMI mil will defined generally the bids to the Preperty against all claims and deminds, subject to any encumbrances of secloal. e mental factor to committenes tot typore, landamente is trapert all that the propert all committees to

BORRONER COVENANTS that Bearmers is favility seized of the cases particular that the tast the case of

", v) segnes" and an immunitation opinion? sink in or borrolers at generalised and to EA. Also win was an income a part of the property. All replacements with additions shall also consend by this Bernelly TOCETHER WITH all the improvement row or become execute transparies in the HITF AIHTSOOT

## UNOFFICIAL COPP<sup>§434711</sup>

obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsad or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a toss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

- 9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give 1. Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.
- 10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a cotal taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then does with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security inst ument whether or not the sums are then due.

If the Property is abandoned by Borrower, or it, after notice by Lender to Borrower that the condemnor offices to make an award or settle a claim for damages, Borrower bally to respond to Lender within 30 days after the date the notice is given. Lender is authorized to collect and apply the proceeds, at the option, either to restoration or repair of the Property or to the sums, secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in passes such 2 or change the amount of such payments.

- 11. Borrower Not Released; Forbearance By Lender Not a Wainer. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand and by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or reme to shall not be a waiver of or preclude the exercise of any right or remedy.
- 12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, another, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.
- 13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum toan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct, payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.
- 14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address, or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to

transas (11) gya

-6R(IL) (9608)

Form 3014 9/94)

DES 1992

anto appresse bushante a chatani tinde has relatad of clédiquess of finds elements has existing comment RA A dyngeny thirt constructs in Chapter is the intelliginal states of chart or equation intelligible in different which shall not be uncountly withhald. If Borrower fails to maintain covering described above, Lumber aug, at Lumba's desired requires. The immunes carrier providing the immunes shall be chosen by Berrower solders to Lamber's approved h wit has amount all at leadaction of Kale coursiest tall" account conjugate what faith all guideoff to though Property insured against Jose by Enc, Insures included within the term "extended coverage" and any other bounds, including

2. Manual or Property Immunes. Borrower shall heap the improvenients now existing or business and

3353**3**5424111 <sup>236</sup>

நர் அடி மூர்கு Illah: sworred. அர் அர் ஆற்றியில் என்ன சசாணர் ஒர்கு அரசு முரை அரசு முக்கி

where of the actions set forth above within 10 days of the giving of paties.

हानी प्रायमोगाक काने राजाराको मार्गास्टर, कि कि राज्य पर नेतक, विस्तराक्तां और कृतिकृत करोत्तर के कि व्यवसायक समाजेत काने जिल्लीक The description of arising the profession and committee. If Lander respires, Description shall promptly give to Lander all specified of

sources of the property of the first seek for bound of the prompting of the property of the pr

er yest of to the greenst call contex to rings of absorry call car gain taken. Laborrory contexts to believe your safem. the imples of brooks are reinter contracte that the Lander Bast idea in contract has collected to addition a children. The minus by the exercising destructure, whether or and then shee, with any excess gain to Beixoner. If Bestoiner abus me all to the special of hale showing comments and the besoned, the description of the special to appeal to be the case of the restraint or report is community fluid that default the section is not because it has real Union Leader and Borrower otherwise agree in writing, insurance proceeds shall be applied to restounies or suping of 0

Unione Lember that Services construction of writings, my approximate to the services of the property property of the control of the property property of the control of the property of the control of th section by this Security destructions, whether or not then due. The St-day period forth despise the control is given.

acidizateon call of eviral efetible सम्बद्धि एत्रियाओं ब्राह्म एने विभावता सामार अपि के विभावता को एवं स्थापन विभाव कार्य को व्या को को को को क्षा

Spirit or in regions with oil exerge values. Leader of your facts while one that the biological is minds, Borrower shall comply with all the provisions of the basis. It Borrower seather the bids to the frequency क, समुस्तानकीयोग्य राजायोग्य है उत्तर प्रतिकृतिक के विकास के विकास के स्थान के प्रतिकृति प्रतिकृति है। विकास क स्थान to growing for white any americal information) in commercial the form evidenced by the 1900s, including, but and limited Personer, dering the from application precess, gave rankeinly false or imacorary of cramition or statements to Limits for failed h ei ad othe fink rancound. Azandui yn waar kankaal on kamerkaal yfensoa eigh yn kanara and adb ha in h in in Landar's given birth determination, proclades fortisters of the Editorials interest in the Property described cert stells a definition, as provided in paragraph 18, by Calcick to proceeding to be dismined with a rating als to substitut as these blace amenging dind boog s'etherit is the graph of him in the visit substitut and so The substitution of the substitution creates the book of the substitution o entrancing circumsences exist which are beyond Bocrow's country. Borrower shall be in definit if any factories, allow frequency, allow frequency and definite if any factories. the this of occupancy, waters Leader collectwise agrees in varions, which consent thail and be unconsensity withheld, to un 🖿 अवर् अपने अवर्थ के को उपलक्षित्रक विद्योगसंघ्य हैं प्रास्तरकार्धी का शुरूपूर्णी अपे 🔖 🗯 एक व्यासकार शिवक विका अववासकारणी शुरूपानी को berrower shall compy, catabish, and was the Property of European's principal rejektors within sixty days after the embrand L Occupacy, Preservition, Ministrative to an Protection of the Property; Borrower's Loan Application; Lambeld

regards eith whan acides sha year rebes.I frynolith: Ariags of warry of ord an gainsto has soit "economic eliminase gerging and among a biomerical controls sind which has priority trees that Scolarity factorisms. Appendix declarity m aniton a volume. Wangorff out in cathyric crobins has groups for the to safer out transmy or grazzone is normally not gay greconling in Conditions, for condemnation or forfeither for to enforce laws or regulations, when Labour may do as e as dans grammes, on the is a legal proceeding that may regularity after technical princips of the Property Canada too alamangs be-to-harco sat anistang os dail nimornoli it, ay nageril sah ai alajisi e'adaan in anistaderil 🛪

with the formula for the facilities among finds a designation when when you have been selected for the facilities of the first first

es monotroll of robust most existe poops assessed after addition and the same stoff all to the beautiful to dille Scenity lastracian. Unloss Borrower and Lender agree to other terms of payment, these manures shall bean interest from the

A library land to the first of the property of the second e amelanty off very flade reserved , holls in of at exerce to easily inherd of forings: egerone scarmes egyptom

## UNOFFICIAL COP \$434711

Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. It Porrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Regat to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants of agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Open reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective es if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to derrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Plate and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If the local is a change of the Loan Servicer, Bornwer will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, are, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall are apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless



to a few provides advanced. The series is given by the default; (a) the advanced by the default seed to come the default and the default seed to come the default seed to seed the series is given to a comparable of the third seed to come the seed to the seed to see the seed to see the seed to seed t

	en ener decen (aces) (alle	
44/5	ords and	
		MONOMACOUR LANGINGS  ROMAN BORDANOVICH  ROMAN BORDA
,	256,	Chien make my lend and official such this SEAL SEAL
April 1	the aimside supposes from 200 self m?	tas gustantes leur anti- XIIIII es menentusi biae aub Louvillab laur bangia
(e)puu	na snoder (e)groen y service selb self of sea THIFF and begind recent	ason Manadur' Simple wid Carolla de Alberto ' Simple wid
<b>Jihn</b>		an an airder years of a factor of the state
		24V1E OF MALKOIS, COOR CO
	<b>0</b> -	(Mas)
(jest)		HA WELA
(judg)	00 J J 18	
	without of the	CHARITY P
	The Dear	
	supraind Traces sink at beniature an	BY SIGNING BELICHV, Borrower actors and agrees to the terms with covera
:	;	[things] (a) makes [appendix]
,	rakið samryrð efsterrið r	Child Perment Fields   Pleasant Link Development Rids   Pleasant Rids   Pleasa
	mbird Vinner 8-5	Continuity Spirite State (1) 1
		og a erson (e)judés est Tá ao tamantant généceil eith To etaxo. 👣 han etambroo est
.,	والمهاوية غباء عشا فأدن منسما تنشأ مستدأ	received finds robits done done the characters will receive of According forecast.

**UNOFFICIAL COPY**