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1999-05-13 12:58:55
Cook County Recorder 31.50



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RECORDATION REQUESTED BY:

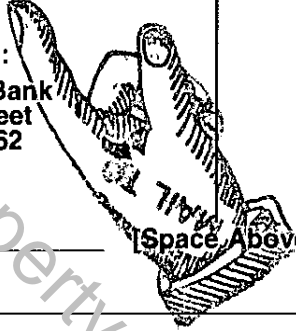
Marquette National Bank
9612 West 143rd Street
Orland Park, IL 60462

WHEN RECORDED MAIL TO:

Marquette National Bank
9612 West 143rd Street
Orland Park, IL 60462

SEND TAX NOTICES TO:

Marquette National Bank
9612 West 143rd Street
Orland Park, IL 60462



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This Mortgage prepared by: Sandra A. Sarelli
9612 W. 143rd Street
Orland Park, Illinois 60462

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on May 6, 1999. The mortgagor is Philip Nowicki, divorced and not since remarried ("Borrower"). This Security Instrument is given to Marquette National Bank, which is organized and existing under the laws of the United States of America and whose address is 9612 West 143rd Street, Orland Park, IL 60462 ("Lender"). Borrower owes Lender the principal sum of Eighty One Thousand & 00/100 Dollars (U.S. \$81,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on June 1, 2029. 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 covenants 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:

Lot 126 9except the North 38.67 feet thereof) and the North 19.34 feet of Lot 127 in Frederick H. Bartlett's Beverly Highlands, a Subdivision of the Northeast 1/4 of section 12, Township 37 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

P.I.N. 24-12-228-028-0000

which has the address of 9826 S. Artesian, Evergreen Park, Illinois 60805 ("Property Address") and the Real Property Tax Identification Number of 24-12-228-028-0000;

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements,

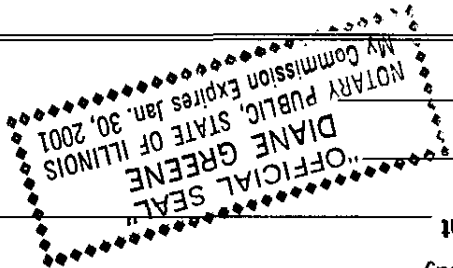
SAS-A DIVISION OF INTERCOUNTY

S1567031C

Unit A

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My commission expires _____

Notary Public in and for the State of IL _____

By *Phillip Nowicki* Residing at _____

Given under my hand and official seal this _____ 6th day of _____ May, 19 99.

On this day before me, the undersigned Notary Public, personally appeared Phillip Nowicki, to me known to be the individual described in and who executed the Mortgage, and acknowledged that he or she signed the Mortgage as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

COUNTY OF Cook

(ss)

STATE OF IL

INDIVIDUAL ACKNOWLEDGMENT

Phillip Nowicki-Borrower
(Sea)

Witnesses:

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

- Adjustable Rate Rider
- Condominium Rider
- 1-4 Family Rider
- Graduated Payment Rider
- Planned Unit Development Rider
- Biweekly Payment Rider
- Balloon Rider
- Rate Improvement Rider
- Second Home Rider
- Other(s) [specify]

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property. Borrower shall pay any recordation costs.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under applicable law.

under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

05-06-1999
Loan No 10882

FNMA/FHLMC MORTGAGE

(Continued)

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