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ITEM 1

Unit 2M described in survey delineated on and attached to and a part of a Declaration of Condominium Ownership registered on the 20th day of December, 1973, as Document Number 2733690.

ITEM 2

An undivided 5.44% interest (except the Units delineated and described in said survey) in and to the following described Premises: That part of LOTS ONE (1) and TWO (2) (taken as a tract) in Hickory Hills Apartments, a Subdivision of part of the Southwest Quarter (1/4) of Section 2, Township 37 North, Range 12, East of the Third Principal Meridian, according to Plat registered in the Office of the Registrar of Titles of Cook County, Illinois, on August 2, 1969, as Document Number 2222954, described as follows: Beginning at the Southeast corner of said Lot 2; thence West along the South line of said Lot 2, 35.00 feet; thence North along a line parallel to the East line of said Lot 2, 65.50 feet; thence West along a line parallel to the South line of said Lot 2, 31.53 feet; thence North along a line parallel to the East line of said Lot 2, 8.50 feet; thence West along a line parallel with the South line of said Lot 2, 2.00 feet; thence North along a line parallel with the East line of said Lot 2, 13.00 feet; thence West along a line parallel with the South line of Lots 1 and 2, 111.00 feet; thence South along a line parallel with the East line of said Lot 1, 42.00 feet; thence West along a line parallel with the South line of said Lot 1, 35.00 feet; thence North along a line parallel with the East line of said Lot 1, 2.00 feet; thence West to a point on the West line of said Lot 1, 47.00 feet North of the Southwest corner of said Lot 1; thence North along the West line of said Lot 1, 109 feet; thence East along a line parallel with the South line of said Lots 1 and 2, 60.79 feet; thence North along a line parallel with the East line of said Lot 1, 30.00 feet; thence East along a line parallel with the South line of Lots 1 and 2, 146.24 feet; thence South along a line parallel to the East line of said Lot 2, 59.39 feet; thence East along a line parallel to the South line of said Lot 2 to a point on the East line of said Lot 2, 126.61 feet North of the Southeast corner of said Lot 2; thence South on the East line of said Lot 2, 126.61 feet to the place of beginning.

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THIS INSTRUMENT PREPARED BY:

NANCY THOMPSON
WHEN RECORDED MAIL TO:
HOME SAVINGS OF AMERICA
P.O. BOX 7075
PASADENA, CALIFORNIA 91109-7075

ALL NOTICES TO LENDER SHALL BE
MAILED OR DELIVERED TO THE ABOVE
ADDRESS.

NOTE IDENTIFIED

Mortgage and Assignment of Rents ADJUSTABLE INTEREST RATE LOAN

LOAN NO. 628053-1

This Mortgage, made this 26th day of MARCH, 1986, between
RAYMOND F. STEVENS AND LUCILLE M. STEVENS, HUSBAND AND WIFE

herein called BORROWER, whose address is 9450 SOUTH GREENBRIAR DRIVE, UNIT 2A4
(number and street)

HICKORY HILLS
(City)

Ill
(State)

60487
(Zip Code)

and

and HOME SAVINGS OF AMERICA, F.A., a corporation herein called LENDER, whose address is P.O. Box 7075, Pasadena,
California 91109-7075.

WITNESSETH: Borrower hereby grants, conveys, mortgages and warrants to Lender the real property legally described as follows:

UNIT 2-A-4 IN HICKORY HEIGHTS CONDOMINIUMS AS DELINEATED ON SURVEY OF THE FOLLOWING
DESCRIBED REAL ESTATE: PART OF LOTS 1 AND 2 AND HICKORY HILLS APARTMENTS, A
SUBDIVISION OF PART OF THE SOUTH WEST 1/4 OF SECTION 2, TOWNSHIP 37 NORTH, RANGE 12
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS
ATTACHED AS EXHIBIT 'A' TO DECLARATION OF CONDOMINIUM REGISTERED ON DECEMBER 28, 1973
AS DOCUMENT LR2733658, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON
ELEMENTS.

COMMONLY KNOWN AS 9450 SOUTH GREENBRIAR DRIVE, UNIT 2A4, HICKORY HILLS, IL. 60487

PTN: 23-02-303-091-1004

MC

Together with all interest which Borrower now has or may hereafter acquire in or to said property and in and to (a) all easements and rights
of way appurtenant thereto; and (b) all buildings, structures, improvements, fixtures, and appurtenances now or hereafter placed thereon,
including, but not limited to, all apparatus and equipment, whether or not physically affixed to the land or any building, used to provide or
supply air-cooling, air-conditioning, heat, gas, water, light, power, refrigeration, ventilation, laundry, drying, dishwashing, garbage disposal
or other services; and all waste vent systems, antennas, pool equipment, window coverings, drapes and drapery rods, carpeting and floor
covering, awnings, ranges, ovens, water heaters and attached cabinets; if being intended and agreed that such items be conclusively
deemed to be affixed to and to be part of the real property that is conveyed hereby; and (c) all water and water rights (whether or not
appurtenant). Borrower agrees to execute and deliver, from time to time, such further instruments as may be requested by Lender to confirm
the lien of this Mortgage on any such equipment. The property conveyed to Lender hereunder is hereinafter referred to as "such property."

The Borrower absolutely and irrevocably grants, transfers and assigns to Lender the rents, income, issues, and profits of all property
covered by this Mortgage.

FOR THE PURPOSE OF SECURING:

(1) Payment of the sum of \$ 39,000.00 with interest thereon, according to the terms of a promissory
note of even date herewith and having a final maturity date of APRIL 10, 2016 made by Borrower,
payable to Lender or order, and all modifications, extensions or renewals thereof. (2) Payment of such sums as may be incurred, paid out, or
advanced by Lender, or may otherwise be due to Lender, under any provision of this Mortgage and all modifications, extensions or
renewals thereof. (3) Performance of each agreement of Borrower contained herein or incorporated herein by reference or contained in
any papers executed by Borrower relating to the loan secured hereby. (4) Performance, if the loan secured hereby or any part thereof is for
the purpose of constructing improvements on such property, of each provision or agreement of Borrower contained in any building loan
agreement or other agreement between Borrower and Lender relating to such property. (5) The performance and keeping by Borrower of
each of the covenants and agreements required to be kept and performed by Borrower pursuant to the terms of any lease and any and all
other instruments creating Borrower's interest in or defining Borrower's right in respect to such property. (6) Compliance by Borrower, with
each and every monetary provision to be performed by Borrower under any Declaration of Covenants, Conditions and Restrictions pertain-
ing to such property or any Declaration of Condominium ownership and upon written request of Lender, the enforcement by Borrower of
any covenant to pay maintenance or other charges, if the same have not been paid or valid legal steps taken to enforce such payment
within 90 days after such written request is made. (7) At Lender's option, payment, with interest thereon, of any other present or future
indebtedness or obligation of Borrower (or of any successor in interest of Borrower to such property) due to Lender, whether created directly
or acquired by absolute or contingent assignment, whether due or not, whether otherwise secured or not, or whether existing at the time of
the execution of this Mortgage or arising thereon, the exercise of such option to be evidenced by a notice in writing to Borrower or any
successor in interest of Borrower. (8) Performance of all agreements of Borrower to pay fees and charges to the Lender whether or not
herein set forth. (9) Payment of charges, as allowed by law when such charges are made, for any statement regarding the obligation
secured hereby.

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(26) Future Advances. Upon receipt of Borrower Lender or Lender's option prior to the date of this Mortgage, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Note plus

33,000.00

(27) Injury to Property. All causes of action of Borrower, whether accrued before or after the date of this Mortgage, for damage or injury to the property described in this Mortgage or any part thereof, or in connection with the transaction financed in whole or in part by the funds loaned to Borrower by Lender, or in connection with or affecting said property or any part thereof, including causes of action arising in tort or contract and causes of action for fraud or concealment of a material fact, are, at Lender's option, assigned to Lender, and the proceeds thereof shall be paid to Lender who, after deducting therefrom all its expenses, including reasonable attorney's fees, may apply such proceeds to the sums secured by this Mortgage or to any deficiency under this Mortgage or may release any monies so received by it or any part thereof, as Lender may elect. Lender may at its option appear in and prosecute in its own name any action or proceeding to enforce any such cause of action and may make any compromise or settlement thereof. Borrower agrees to execute any further assignments and other instruments as from time to time may be necessary to effectuate the foregoing provisions and as Lender shall request.

(28) Offsets. No indebtedness secured by this Mortgage shall be deemed to have been offset or to be offset or compensated by all or part of any claim, cause of action, counterclaim or part of any claim, cause of action, counterclaim or crossclaim, whether liquidated or unliquidated, which Borrower now or hereafter may have or may claim to have against Lender; and, in respect to the indebtedness now or hereafter secured hereby, Borrower waives, to the fullest extent permitted by law, the benefits of any applicable law, regulations or procedure which substantially provides that, where cross-demands for money have existed between persons at any point in time when neither demand was barred by the applicable statute of limitations, and an action is thereafter commenced by one such person, the other person may assert in his answer the defense of payment in that the two demands are compensated so far as they equal each other, notwithstanding that an independent action asserting his claim would at the time of filing his answer be barred by the applicable statute of limitations.

(29) Misrepresentation or Nondisclosure. Borrower has made certain written representations and disclosures in order to induce Lender to make the loan evidenced by the note or notes which this Mortgage secures, and in the event that Borrower has made any material representation or failed to disclose any material fact, Lender, at its option and without prior notice, shall have the right to declare the indebtedness secured by this Mortgage, irrespective of the maturity date specified in the note or notes, immediately due and payable.

(30) Waiver of Homestead. Borrower hereby waives all right of homestead exemption in such property.

(31) Notice to Borrower. Any notice to the Borrower provided for in the note or Mortgage shall be deemed given when it is deposited in the United States mail, postage prepaid, addressed to the Borrower at the address of the Borrower as it appears in Lender's records pertaining to the loan evidenced by the note at the time notice is given.

(32) General Provisions. (a) This Mortgage applies to, inures to the benefit of, and binds, all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. (b) The term "Lender" shall mean the owner and holder (including a pledgee) of any note secured hereby, whether or not named as Lender herein. (c) Wherever the context so requires, the masculine gender includes the feminine and neuter, the singular number includes the plural, and vice versa. (d) Captions and paragraph headings used herein are for convenience only, are not a part of this agreement and shall not be used in construing it.

(33) Adjustable Rate Mortgage Provisions. The Note which this Mortgage secures is an adjustable mortgage loan on which the interest rate may be adjusted from time to time in accordance with a monthly increase or decrease in an index, all as provided in said Note. From time to time the monthly installment payments due under said Note may not be sufficient to pay all interest due, in which case unpaid interest will be added to principal. In no case shall the unpaid interest added to the principal exceed 150% of the original principal indebtedness.

BORROWER REQUESTS THAT A COPY OF ANY NOTICE OF DEFAULT AND OF ANY NOTICE OF SALE HEREUNDER BE MAILED TO HIM AT HIS ADDRESS HEREBY ABOVE SET FORTH.

Signature of Borrower

Raymond F. Stevens
RAYMOND F. STEVENS

Lucille M. Stevens
LUCILLE M. STEVENS

MAR 27 1 41 PM '86

Cook REGISTRAR OF TITLES
County ss:

LOAN NO. 628033-1
State of Illinois

I, the undersigned, a Notary Public in and for said county and state, do hereby certify that
RAYMOND F. STEVENS AND LUCILLE M. STEVENS, HUSBAND AND WIFE

personally known to me to be the same person(s) whose name(s) ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY signed and delivered the same instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 26 day of March, 1986

My commission expires:

Richard Connor Wiley
Notary Public