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REGISTRAR OF TITLES

1st SECURITY
FEDERAL SAVINGS BANK
832-36 N. WENTWORTH AVENUE
CHICAGO, IL 60622

[Space Above This Line For Recording Date]

MORTGAGE

NOTE IDENTIFIED

Handwritten scribbles and initials

THIS MORTGAGE ("Security Instrument") is given on May 6
1986. The mortgagor is JOHN W. HOLYK and OMBANA B. HOLYK, his wife
("Borrower"). This Security Instrument is given to
1st SECURITY FEDERAL SAVINGS BANK, which is organized and existing
under the laws of United States, and whose address is
936 N. West 27th Avenue, Chicago, IL 60622 ("Lender").
Borrower owes Lender the principal sum of ONE HUNDRED SIXTY FIVE THOUSAND and 00/100-
Dollars (U.S. \$ 165,000.00). 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 May 1, 2011. This Security Instrument
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
modifications; (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:

The East 306.49 feet and the South 16.00 feet lying West of the
said East 306.49 feet of that part of the South half (1/2) of
the Southwest Quarter (1/4) of Section 17, Township 42 North, Range 10
East of the Third Principal Meridian, lying East of Ela Road,
described as follows: Beginning at a point on the East line of
the South half (1/2) of the Southwest Quarter (1/4) of Section
17 aforesaid, which is 984.76 feet North of the intersection of
said East line with the South line of Section 17 aforesaid, thence
South along said East line for a distance of 212.0 feet; thence
Westwardly along a line which will intersect the center line of
Ela Road at point 556.12 feet Southeasterly of the intersection
of the center line of Ela Road with the North line of said South
Half (1/2) of the Southwest Quarter (1/4) of Section 17 aforesaid;
thence Northwesterly along said center line to a point 340.98
feet southeasterly of aforesaid intersection of center line of
Ela Road with the North line of said South half (1/2) of the
Southwest Quarter (1/4) of Section 17, aforesaid; thence Eastwardly
along a line to the point of beginning, in Cook County IL

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which has the address of 111 N. Ela Road Inverness
(Street) (City)
Illinois 60067 ("Property Address");
(Zip Code)

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights,
appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or
hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the
foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to
mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record.
Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any
encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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CHICAGO, IL 60622

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This instrument was prepared by FEDERAL SAVINGS BANK 233 96th WESTERN AVENUE

1st SECURITY Notary Public

7-18-88

My Commission Expires:

Witness my hand and official seal this 6th day of May 1988

(he, she, they)

executed said instrument for the purposes and uses therein set forth.

(his, her, their)

before me and I (are) known or proved to me to be the person(s) who, being informed of the contents of the foregoing instrument, have executed same, and acknowledged said instrument to be their

John W. Bullyk and Oksana B. Bullyk, his wife. Personally appeared a Notary Public in and for said county and state, do hereby certify that

MARY H. KORB

STATE OF Illinois COUNTY OF Cook

Property of Cook County Clerk

(Space Below This Line For Acknowledgment)

Oksana B. Bullyk (Seal) John W. Bullyk (Seal)

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, Graduated Payment Rider, Other(s) [specify], Condominium Rider, Planned Unit Development Rider, Family Rider

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows: 19. 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 paragraphs 13 and 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 foreclose immediately 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 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence. 20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument. 21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs. 22. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property. 23. Rider to the 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))

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