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This instrument was prepared by:
Russ Botwin, Commercial Loan Off.
CITIZENS BANK & TRUST COMPANY

Loan No. 39045

(Name)
One S. Northwest Hwy.
Park Ridge, Illinois 60068

3648124

MORTGAGE

THIS MORTGAGE is made this 20th day of APRIL, 1987
between the Mortgagor, EUGENE M CELLI AND GLORIA CELLI, his wife, married to each other
(herein "Borrower") and the Mortgagee CITIZENS BANK & TRUST CO.
a corporation organized and existing under the laws of State of Illinois, whose address is One South Northwest Hwy, Park
Ridge, Illinois 60068 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of ONE HUNDRED FIFTY THOUSAND AND 00/100 Dollars,
which indebtedness is evidenced by Borrower's note dated April 20, 1987 (herein "Note"),
providing for payment of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on
April 20, 1992
Borrower shall pay to Lender a late charge of five percent (5%) on any installment of principal and interest not received when
due

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment
of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the
performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances,
with the interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Bor-
rower does hereby mortgage, grant and convey to Lender the following described property located in the County of Cook
State of Illinois:

Lot Twelve-----(12)
Lot Thirteen-----(13)

In Block One (1) in Volk Bros. Home Addition to Schiller Park, being a
Subdivision of Lots 1 to 11, inclusive, in Wehrman's Addition to Kolze,
being a Subdivision of that part of the East Half (1/2) of the South West
Quarter (1/4) of Section 16, Township 40 North, Range 12, East of the Third
Principal Meridian, lying South of Irving Park Boulevard, (except the South
417.42 feet of the East 660.25 feet thereof).

FCO

P.T.N. - 12-16-311-011- LOT 12
12-16-311-012 - LOT 13

NOTE ID

Clerk's Office

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TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurten-
ances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or
hereafter attached to the property, all of which, including replacements and additions thereto shall be deemed to be and
remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the lease-
hold estate if this Mortgage is on a leasehold) are herein referred to 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, that the Property is unencumbered, and that Borrower will warrant and defend generally the title
to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of
exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

would be contrary to applicable law, in which event such amount shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspection of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

10. In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Mortgage, with the exception, if any, paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Mortgage such proportion of the proceeds as is equal to that proportion which the amount of the sums secured by this Mortgage immediately prior to the date of taking bears to the fair market value of the Property immediately prior to the date of taking, with the balance of the proceeds paid to Borrower.

11. If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condormor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the Property or to the sums secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments.

10. Borrower Not Released. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest.

11. Forfeiture by Lender Not a Waiver. Any forfeiture by Lender in exercising any right or remedy hereunder, or otherwise allowed by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The presentment of instruments or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.

12. Remedies Cumulative. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity, and may be exercised concurrently, independently or successively.

13. Successors and Assigns Bound. Joint and Several Liability. Captions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

14. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

15. Uniform Mortgage; Governing Law; Severability. This form of mortgage combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property. This Mortgage shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of the Mortgage and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be furnished a conforming copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

17. Transfer of the Property; Assumption. If Borrower sells, leases, conveys, assigns, pledges, sets over or otherwise encumbers or transfers the Property or any beneficial interest therein, or any part thereof, or ceases to occupy the Property, or enters into an agreement for any of the foregoing without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage; (b) the creation of a purchase money security interest for household appliances; (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant; or (d) the grant of a lease not exceeding one year and not containing a right to extend the term or option to purchase, Lender shall have the right, at its option and without notice to Borrower, without limitation of any other of Lender's rights and remedies hereunder, upon the occurrence thereof, to declare the entire indebtedness served hereby immediately due and payable. Lender's consent to any of the foregoing shall not be deemed consent to any subsequent sale, lease, conveyance, assignment, pledge or other encumbrance or transfer of the Property. If Borrower is a corporation, any dissolution, merger, consolidation, or other reorganization of Borrower, or the sale, assignment or other transfer of more than 30% of the capital stock of Borrower shall be deemed a voluntary assignment of this Mortgage and subject to the provisions of this paragraph 17, Lender shall have the right to accelerate or to require that the credit of such person be satisfactory to Lender and that the interest payable on the sums secured by this Mortgage shall be at such rate as Lender shall require. If Lender has waived the option to accelerate provided in this paragraph 17, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all obligations under this Mortgage and the Note.

18. Lender exercises such option to accelerate. Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, involve any remedies permitted by paragraph 18 hereof.

19. Acceleration; Remedies. Except as provided in paragraph 17 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage. (a) Borrower pays Lender all sums which would be then due under this Mortgage, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage. Notwithstanding Lender's acceleration of the sums secured by this Mortgage, Borrower shall be entitled to collect and pay the sums secured by this Mortgage by judicial proceedings, including attorney's fees, and costs of documentary evidence, abstracts and title reports.

20. Borrower's Right to Reinstatement. Notwithstanding Lender's acceleration of the sums secured by this Mortgage, Borrower shall further inform the Borrower of the right to reinstatement 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 breach is not cured on or before the date specified in the notice, Lender at Lender's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceedings. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title reports.

21. Borrower's Right to Reinstatement. Notwithstanding Lender's acceleration of the sums secured by this Mortgage, Borrower shall further inform the Borrower of the right to reinstatement 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 breach is not cured on or before the date specified in the notice, Lender at Lender's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceedings. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title reports.

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other covenants or agreements of borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage; and in enforcing Lender's remedies as provided in paragraph 18 hereof, including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

20. Assignment of Rents; Appointment of Receiver; Lender in Possession. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 18 hereof 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. All 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 attorney's fees, and then to the sums secured by this Mortgage. Lender and the receiver shall be liable to account only for those rents actually received.

21. Future Advances. Upon request of Borrower, Lender at Lender's option prior to release 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 US \$ 2.00

22. Release. Upon payment of all sums secured by this Mortgage, and upon payment of a reasonable release fee established by lender, Lender shall release this Mortgage. Borrower shall pay all costs of recordation, if any.

23. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property

IN WITNESS WHEREOF Borrower has executed this Mortgage.

Eugene M. Celli
Eugene M. Celli

Gloria Celli
Gloria Celli

3648121

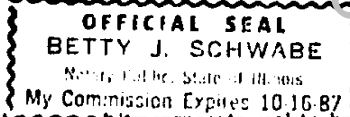
STATE OF ILLINOIS, COOK County ss:

I, Betty J. Schwabe, a Notary Public in and for said county and state, do hereby certify that Eugene M. Celli and Gloria Celli, his 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 said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 20th day of April, 1987

My Commission expires:



Betty J. Schwabe
Notary Public

In Witness Whereof borrower has caused the corporate seal to be hereunto affixed and these presents to be signed by its Vice President and attested by its Assistant Secretary on the day and year first above written, pursuant to authority given by resolutions duly passed by the _____ of said corporation. Said resolutions further provide that the note herein described may be executed on behalf of said corporation by its

CORPORATE SEAL BY _____ PRESIDENT ATTEST: _____ SECRETARY

STATE OF ILLINOIS, County of _____ ss. I, _____ a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT _____ President of the _____ and _____ Secretary

of said Company, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice President and Assistant Secretary, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Company, for the uses and purposes therein set forth; and the said Assistant Secretary then and there acknowledged that said Assistant Secretary, as custodian of the corporate seal of the said Company, did affix the corporate seal of said Company to said instrument as said Assistant Secretary's own free and voluntary act and as the free and voluntary act of said Company, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this _____ day of _____, A. D. 19 _____ NOTARY PUBLIC

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|----------|--------------|----------------------------------|---|
| DELIVERY | NAME | CITIZENS BANK & TRUST COMPANY | FOR RECORDERS INDEX PURPOSES INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE |
| | STREET | One South Northwest Highway | |
| | CITY | Park Ridge, Illinois 60068 | 4227 Judd St. |
| | INSTRUCTIONS | RECORDER'S OFFICE BOX NUMBER 406 | Schiller Park, IL 60176 |