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3745642

This instrument was prepared by:

RICHARD J. JAHNS

(Name)

5133 W FULLERTON AVE

(Address)

CHICAGO, ILL 60639

MORTGAGE

[Handwritten Signature]

THIS MORTGAGE is made this
19th, 1988, between the Mortgagor,

CRAIG FEDERAL SAVINGS AND
existing under the laws of THE
5200 West Fullerton — Chicago,

REGORY S. KOBUS AND ALICE V. KOBUS, HUSBAND AND WIFE
IN ASSOCIATION
UNITED STATES OF AMERICA, a corporation organized and
located 60639..... (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of EIGHTY TWO THOUSAND
SIX HUNDRED AND NO/ note dated JULY 12, 1988, Dollars, which indebtedness is evidenced by Borrower's
interest, with the balance of the (herein "Note"), providing for monthly installments of principal and
interest, if not sooner paid, due and payable on AUGUST 01, 2003.

TO SECURE to Lender (a) payment of the indebtedness evidenced by the Note, with interest thereon, the
payment of all other sums, including 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 interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein
"Future Advances"), Borrower hereby mortgage, grant and convey to Lender the following described property
located in the County of COOK, State of Illinois:

LOT TWO HUNDRED FIFTY SIX (256), IN PETER M. HOFFMAN'S GREATER
PARK RIDGE SUBDIVISION IN THAT PART OF THE SOUTHEAST QUARTER
(1/4) OF SECTION 21, AND THE WEST HALF (1/2) OF THE SOUTHWEST
QUARTER (1/4) OF SECTION 22, LYING NORTH OF THE NORTHERLY LINE
OF THE RIGHT-OF-WAY OF THE CHICAGO AND NORTHWESTERN RAILWAY
COMPANY, IN TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, AS PER PLAT
RECORDED IN THE READER'S OFFICE OF SAID COOK COUNTY, ILLINOIS,
(ON AUGUST 25, 1924). THIS DOCUMENT NUMBER 8564763.

PERMANENT INDEX NUMBER: 09-22-307-007

which has the address of: 1227 W. LUNDERGAN
ILLINOIS 60068
(State and Zip Code)

PARK RIDGE
(City)

(in "Property Address"))

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, 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 leasehold estate if the 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 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 the mortgage in any title insurance policy insuring Lender's interest in the Property.

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הנִזְקָנָה

~~1428. 224~~

RETURN TO BOX 403

1960 JUL 22 84-81-09
HARRY (BUD) YOUNG
REGISTRATION NUMBER

Address	UNOFFICIAL
Priority	
Other controls	
Indorsements	
Delivery duplicate track	
Date to	
Mileage	
Initials	
CIA DRONE	

E-5415

[\[applebee's website\]](#) [applebee's logo] [applebee's menu] [applebee's reviews]

"OFFICIAL SEAL"
Jeffrey M. Johnson
Notary Public, State of Illinois
Cook County, Illinois
My Commission Expires April 14, 1991

My Commission expires:

Digitized by srujanika@gmail.com

Sect 1077

I, GREGORY S. KROBIS AND ALICE U. KROBIS, HUSBAND AND WIFE do hereby certify that, as a Notary Public in and for said County and State, I have this day witnessed before me the execution of the instrument set forth above, and I further certify that the same was executed by the parties thereto in their presence and in my presence, and acknowledged that they were the persons who signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that the signature and initials of each party thereto were lawfully affixed thereto.

State of Illinois County 55

ALICE U. KOBUS

ALICE U. KOBUS
GREGORI S. KOBUS
and this Mortgage.

[IN WITNESS WHEREOF, Borrower has executed this Mortgage.

20. Assignment of Rent: Lender has the right to accelerate the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereby assigns to Lender the rents of the Property, have the right to collect and retain such rents under paragraph 18 hereof or claim them back under paragraph 18 hereof if any acceleration of payment is made by Borrower.

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 accrued hereby, shall be secured by this Mortgage, and Lender shall be entitled to receive payment of all sums secured hereby, at any time after the principal amount of the principal amount of the Note plus \$5, 1,652.00.

22. Release: Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without further notice.

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

Prior to entry of a judgment, the Borrower pays Lender all sums which would be then due under this Note, plus interest accruing from the date of this Note at the rate of twelve percent per annum, plus attorney's fees and costs of collection, plus all expenses incurred by Lender in connection with the collection of this Note.

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Lender's written agreement or application provided under paragraph 2.

Any amounts disbursed by Lender to Borrower secured by amounts shall be payable upon notice of disbursement at the rate of interest at such rate would be contrainmissible under applicable law. Note

Inspection. Lender may make cause to be made reasonable entries upon and inspections of the Property, provided

that Lender shall give Borrower notice of any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds

condemnation or other taking of the Property

and shall be paid to Lender.

In the event of a total taking of the Property with the excess, if any, paid to Borrower, unless Borrower and Lender otherwise agree in writing, there shall be as is equal to that proportion which the taking bears to the fair market value of the

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor 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 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 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. Except

by this Mortgage granted by Lender,

the liability of the original Borrower, proceedings against such successor in interest, secured by this Mortgage by reason

11. Forbearance by Lender Not

otherwise afforded by applicable law. The procurement of insurance or the right to accelerate the maturity of the

12. Remedies Cumulative. All

remedies provided in this Mortgage are distinct and cumulative to any other right or

remedy under this Mortgage or afforded

13. Successors and Assigns. All

contained shall bind, and the rights subject to the provisions of paragraph

The captions and headings of the par-

graphs 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 initial

Borrower provided for in this Mortgage at the Property Address or at such other

(b) any notice to Lender shall be given to such other address as Lender may designate.

15. Uniform Mortgage; Governing

use and non-uniform covenants with respect to real property. This Mortgage, shall

event that any provision or clause of other provisions of this Mortgage or end the provisions of the Mortgage are

16. Borrower's Copy. Borrower

of execution or after recordation, hereof.

17. Transfer of the Property; A

by Borrower without Lender's prior

consent, excluding (a) the creation of a

descent or by operation of law upon the

not containing an option to purchase,

immediately due and payable. Lender

and the person to whom the Property is

satisfactory to Lender and that the

shall request. If Lender has waived the

interest has executed a written assumption

obligations under this Mortgage and the

If Lender exercises such option

paragraph 14 hereof. Such notice shall

which Borrower may pay the sums de-

Lender may, without further notice or

and Lender further covenant and agree as follows:

18. Acceleration; Remedies. Ex-

emption of Borrower in this Mortgag-

prior to acceleration shall mail notice to

required to cure such breach; (3) a date

breach must be cured; and (4) that fail-

acceleration of the sums secured by the

the non-existence of a default or any o-

or before the date specified in the no-

be entitled to collect in such proceeding

and costs of documentary evidence, abo-

19. Borrower's Right to Relate-

Borrower shall have the right to have

law. Borrower shall pay the amount of all mortgage insurance premiums in the manner provided under paragraph 2.

pursuant to this paragraph 7, with interest thereon, shall become additional Mortgage. Unless Borrower and Lender agree to other terms of payment, such Lender to Borrower requesting payment thereof, and shall bear interest from the time of disbursement at the rate of interest at such rate would be contrainmissible under applicable law, in which event such amounts shall bear interest at the highest rate contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

Inspection. Lender may make cause to be made reasonable entries upon and inspections of the Property, provided for to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of 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.

In the event of a total taking of the Property with the excess, if any, paid to Borrower,

unless Borrower and Lender otherwise agree in writing, there shall be as is equal to that proportion which the taking bears to the fair market value of the

Property, the proceeds shall be applied to the sums secured by this Mortgage.

In the event of a partial taking of the Property, unless Borrower and Lender applied to the sums secured by this Mortgage such proportion of the proceeds amount of the sums secured by this Mortgage immediately prior to the date of

Property immediately prior to the date of taking, with the balance of the proceeds paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor 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 apply the proceeds, at Lender's option, either to restoration or repair of the Property or to the sums secured by this Mortgage.

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7. Protection of Freedoms Secondly, if Borrower fails to perform the convenants and agreements contained in this Mortgage, or if any action of Borrower is commenced which materially affects Lenders' interest in the Property, Borrower shall pay the premium required to maintain such repossessible attorney's fees and every upon the Property to make restitution. If Lender requires repossession of making the loan secured by this Mortgage, Borrower shall pay the premium required to maintain such condition of such time as the requirement for such insurance terminates, in accordance with Borrower's and Lender's rights and obligations under the terms of this Agreement.

shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the same were a part hereof.

6. Preferential and Mandatory Commodity Control by Governmental Planned and Subsidized Price of Property Leases.

Under these circumstances, the due date of the main liability period falls on 1 January 2019, and 2 December 2019 is the last date for payment of the amounts due under the guarantee.

The Property Lender and Borrower shall be entitled to restoration of the Mortgagor's right to repair or replacement of such damage, provided such restoration is economically feasible and a security of this Mortgage is not thereby impaired. If such restoration or repair is not economically feasible or if the security of this Mortgage is not thereby impaired, the Mortgagor shall be entitled to insurance proceeds available to him under his policy of liability insurance, or to the sum received by the Mortgagor.

All insurance policies and renewals thereof shall be in term acceptable to Underwriter and shall include a standard mortgagee clause favor of and in form acceptable to Underwriter. Underwriter shall have the right to hold the policies and renewals thereon and Borrower shall promptly furnish to Underwriter all renewal notices and all receipts of paid premiums, in the event of loss, by Borrower.

The insurance carrier providing the insurance shall be chosen by the policyholder and the premium shall be paid directly to the insurance carrier.

and in such situations and for such short periods as I consider may require me to leave my residence by this means.

more than 2 paragraphs and 2 pages, then it may be appropriate to pay attention to the Note, when to the principal of the Note, and when to meter and under the Note, when to be applied by the creditor, until payment of amounts payable to him under the Note.

3. Application of Laws.—Laws applicable law provides otherwise, all payments received by Lender under the Lender at the time of application as a credit against payment of the sum secured by this Mortgage.

If the due dates of the Funds held by Landes, together with the due monthly installments of Funds provided prior to the due dates, assessments, interest and ground rents, shall exceed the amount required to pay said rents,

In addition to the day monthly instruments of principal and interest under the Rule, until the Note is paid in full, there is a "fund", equal to one hundred and twenty five thousand dollars, which may at any time be called by the Lender or the Bank for payment of assessments and bills and reasonable expenses incurred by and from

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, together with all late charges as provided in the Note, and the principal of and interest on any Future Advances accrued by this Mortgage.