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MORTGAGE

THIS MORTGAGE is made between MATTHEW V VLIET & SANDRA A TROST-VLIET, his wife,
 in joint tenancy
 (herein "Borrower"); and Farmers Fidelity and Loan Association of Fargo Credit Corporation
 whose address is P. O. Box 34054 Phoenix, AZ 85067 (herein "Lender").

Borrower, in consideration of the indebtedness herein recited, grants, bargains, sells and conveys, warrants, and
 mortgages unto Lender and Lender's successors and assigns, the following described property located in
VILLAGE of ARLINGTON HEIGHTS County of COOK
 State of Illinois:

LOT 194 IN H. ROY GRIFFIN CO'S LAUDYMONT TERRACE, BEING A SUBDIVISION OF
 PART OF THE SOUTHWEST QUARTER OF SECTION 31, AND PART OF THE SOUTHWEST
 QUARTER OF SECTION 32, ALL IN TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE
 THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

AKA: 730 S DUNTON, ARLINGTON HEIGHTS, ILLINOIS

2nd mortgage

NOTE 1.0

3725911

Permanent Parcel No.: 03-319-020

which has the address of 730 S DUNTON
ARLINGTON HEIGHTS 60005 (herein "Property Address");

TO HAVE AND TO HOLD such property unto Lender and Lender's successors and assigns, forever, together with all the
 improvements now or hereafter made on the property, and all easements, rights, appurtenances, after-acquired title
 or reversion in and to the same, together with all ways, streets, avenues, and alleys adjoining the Property, and rents (subject
 however to the rights and authority of the owners of the Property) and royalties, mineral, water rights, and water stock, insurance and condemnation proceeds, 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 interest therein) are hereinafter referred to as the "Property"; as to any property
 which does not constitute a fixture (as such term is defined in the Uniform Commercial Code), this Mortgage is hereby
 made to be, as well, a Security Agreement under the UCC for the purpose of creating a security interest in such Property,
 which Borrower hereby grants to Lender as Secured Party (as such term is defined in the UCC);

To Secure to Lender on condition of the repayment of the indebtedness evidenced by a Note of even date herewith in
 the principal sum of U.S. \$ 20,000.00 with interest as stated therein, the principal balance of the indebtedness, if not
 sooner paid due and payable on 07-22-2003 the payment of all other sums, with interest thereon, advanced in
 accordance with this Mortgage to perfect the security of this Mortgage; and the performance of the covenants and
 agreements of Borrower contained in this Mortgage and in the Note.

Notwithstanding anything to the contrary herein, the Property shall include all of Borrower's right, title, and
 interest in and to the real property described above, whether such right, title, and interest is acquired before or
 after execution of this Mortgage; and without limitation of the foregoing, if this Mortgage is given
 with respect to a leasehold estate and Borrower subsequently acquires a fee interest in the real
 property, the lien of this Mortgage shall attach to and include the fee interest acquired by Borrower.

Borrower covenants that Borrower is the lawful owner of the estate in land hereby conveyed and has the right to
 grant, convey, and mortgage the same, and that the Property is unencumbered except for encumbrances of record,
 and that Borrower will defend generally the title to the Property against all claims and
 demands, subject to encumbrances of record; Borrower covenants that Borrower will neither take nor permit any action
 to partition or subdivide the Property or otherwise change the legal description of the Property or any part thereof,
 or change in any way the condition of the Property or any part thereof.

PREPAYMENT PENALTY: If the entire principal amount of this Mortgage is paid in full during one of the time periods set forth below, Borrowers
 agree to pay a Prepayment Penalty. Such Prepayment Penalty shall be in an amount equal to the percentage of
 original Principal listed below being applicable to the period during which the prepayment occurs:

N/A	% if prepaid	before	N/A	or	N/A
N/A	% if prepaid		N/A	but on or before	N/A
N/A	% if prepaid		N/A	but on or before	N/A

NOTE 1.0

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COVENANTS. Borrower and Lender agree to the following covenants and agreements:

1. PAYMENT OF PRINCIPAL AND INTEREST. Borrower shall promptly pay when due, in accordance with the terms of the Note, the principal and interest on the indebtedness evidenced by the Note, together with any late charges or other charges imposed under the Note.

2. APPLICATION OF PAYMENTS. Unless applicable law requires otherwise, all payments received by Lender under this Mortgage shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraphs 6 and 26 of this Mortgage, then to interest payment on the Note, then to other charges payable under the Note, and then to the principal of the Note.

3. PRIOR MORTGAGES AND LIENS. Borrower shall fully and timely perform all obligations under any mortgage, deed of trust, or other security agreement with a lien which has or appears to have any priority over this Mortgage, including Borrower's covenants to make any payments when due. Borrower shall pay or cause to be paid, at least 10 days before delinquency, all taxes, assessments, and other charges, fines, and impositions attributable to the Property and all encumbrances, charges, loans, and liens (other than any prior first mortgage or deed of trust) on the Property which may attain any priority over this Mortgage, and leasehold payments or ground rents, if any. Borrower shall deliver to Lender, upon its request, receipts evidencing such payments.

4. HAZARD INSURANCE. Borrower shall, at its cost, keep the improvements now existing or hereafter erected on the Property insured against fire, hazards included within the term "extended coverage," and such other hazards (collectively referred to as "Hazards") as Lender may require. Borrower shall maintain hazard insurance on the Property for the entire term of the Note in an amount equal to the lesser of: (a) the maximum insurable value of the Property; or (b) the amount of the credit secured by this Mortgage plus the outstanding amount of any obligation secured in priority over this Mortgage, but in no event shall such amounts be less than the amount necessary to satisfy the coinsurance requirement contained in the insurance policy.

The insurance carrier providing such insurance shall be chosen by Borrower subject to approval by Lender, provided that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust, or other security agreement with a lien which has or appears to have any priority over this Mortgage. If Borrower makes the premium payment directly, Borrower shall promptly furnish to Lender all renewal notices and, if requested by Lender, all receipts of paid premiums. If policies and renewals are held by any other person, Borrower shall supply copies of such to Lender within 10 calendar days after issuance.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Subject to the rights and terms of any mortgage, deed of trust, or other security agreement with a lien which has or appears to have any priority over this Mortgage, the amounts collected by Borrower or Lender under any Hazard insurance policy may, at Lender's sole discretion, either be applied to the indebtedness secured by this Mortgage and in such order as Lender determines or be released to Borrower for use in repairing or reconstructing the Property, and Lender is hereby irrevocably authorized to do any of the above. Such application or release shall not cure or waive any default under this Mortgage or invalidate any act done pursuant to such notice.

If the Property is abandoned or if Borrower fails to respond to Lender in writing within 30 calendar days from the date notice is given by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is irrevocably authorized to settle the claim and to collect and apply the insurance proceeds at Lender's sole option, either to restoration or repair of the property or to the sums secured by this Mortgage.

If the Property is acquired by any person, all right, title, and interest of Borrower in and to any insurance policies and the proceeds resulting from damage to the Property prior to such sale or acquisition shall become the property of Lender to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition.

5. PRESERVATION AND MAINTENANCE OF PROPERTY; LEASEHOLDS; CONDOMINIUMS; PLANNED UNIT DEVELOPMENTS. Borrower shall improve and maintain the Property in compliance with applicable laws, statutes, ordinances, orders, requirements, rules, or regulations, shall keep the Property in good condition, and repair, including the repair or restoration of any improvements on the Property which may be damaged or destroyed, shall not commit or permit waste or permit impairment of the Property, and shall fully and promptly comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall promptly perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or a planned unit development, the by-laws and regulations of the condominium or a planned unit development, and constituent documents, all as may be amended from time to time. If a development rider is executed by Borrower and recorded together with this Mortgage, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rider were a part of this Mortgage.

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6. PROTECTION OF LENDER'S INTEREST. If Borrower fails to perform the covenants and agreements contained in this Mortgage or in the Note, or if any action or proceeding is commenced which affects Lender's interest in the Property or the rights or powers of Lender, then Lender without demand upon Borrower but upon notice to Borrower pursuant to paragraph 11 of this Mortgage, may, without releasing Borrower from any obligation in this Mortgage, make such appearances, and take such action as seems necessary to protect the security of this Mortgage. If Lender has required Borrower to make the loan secured by this Mortgage, Borrower shall pay the premiums for such insurance in accordance with Borrower's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 6, with interest thereon at the rate from time to time in effect under the Note, shall constitute additional indebtedness of Borrower secured by this Mortgage. Unless otherwise provided in writing, to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requiring payment thereof. Nothing contained in this paragraph 6 shall require Lender to incur any expense or take any action hereunder and any action taken shall not release Borrower from any obligation in this Mortgage.

7. INSPECTION. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that, except in an emergency, Lender shall give Borrower notice prior to any such inspection specifying a reasonable cause therefor and that the inspection is in Lender's interest in the Property.

8. CONDEMNATION. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or taking of the property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust, or other security agreement with which this Mortgage has priority over this Mortgage. Borrower agrees to execute such further documents as may be required by the condemnation authority to effectuate this paragraph. Lender is hereby irrevocably authorized to release such moneys received or make settlement for such moneys in the same manner and with the same effect as provided in this Mortgage for disposition or settlement of proceeds of Hazard insurance. No settlement or compensation damages shall be made without Lender's prior written approval.

9. BORROWER NOT RELEASED BY LENDER OF PAYMENTS SECURED BY THIS MORTGAGE. Extension of the time for payment, acceptance or recording of the terms of the Note, modification in payment terms of the sums secured by Lender to any successor in interest of Borrower, or the waiver or failure to exercise any right granted by this Mortgage or under the Note shall not operate to release, in any manner, the liability of the original Borrower, successors in interest, or any guarantor or surety thereof. Lender shall not be deemed, by any act of omission or commission, to have waived any of its rights or remedies under this Mortgage unless such waiver is in writing and signed by Lender. Any such waiver shall apply only to the extent specifically set forth in the writing. A waiver as to one event shall not be construed as a waiver as to any other event. The procurement of insurance or the payment of taxes, or the payment of charges by Lender, shall not be a waiver of Lender's right as otherwise provided in this Mortgage to accelerate the maturity of the indebtedness secured by this Mortgage in the event of Borrower's default under this Mortgage or the Note.

10. SUCCESSORS AND ASSIGNS; JOINT AND SEVERAL LIABILITY; CO-SIGNERS. The covenants and agreements contained in this Mortgage shall bind, and the rights under this Mortgage shall inure to, the respective successors, heirs, legatees, devisees, and assigns of Lender and Borrower, subject to the provisions of paragraph 16 of this Mortgage. All covenants and agreements of Borrower or Borrower's successors, heirs, legatees, devisees, and assigns shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute this Mortgage only to encumber that Borrower's interest in the Property under the lien of a release homestead rights, if any, (b) is not personally liable on the Note or under this Mortgage and any other Borrower under this Mortgage may agree to extend, modify, forebear, or make other accommodations with regard to the terms of this Mortgage or the Note without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

11. NOTICES. Except as otherwise provided in this Mortgage, any notice required under applicable law to be given in any other manner: (a) any notice to Borrower (or Borrower's successors, heirs, legatees, devisees, and assigns) provided for in this Mortgage shall be given by hand-delivering it addressed to Borrower (or Borrower's successors, heirs, legatees, devisees, and assigns) at the Property Address or at such other address as Borrower (or Borrower's successors, heirs, legatees, devisees, and assigns) may designate by written notice to Lender as provided in this Mortgage; and (b) any notice to Lender shall be given by registered or certified mail to such address as Lender may designate by written notice provided in this Mortgage. Any notice provided for in this Mortgage shall be deemed to have been given on the date hand delivery is accomplished or the date notice is deposited into the U.S. mail system as registered or certified mail addressed as provided in this paragraph 11.

12. GOVERNING LAW. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the property is located. The foregoing sentence shall not limit the applicability of federal law to this Mortgage. If any provision of this Mortgage shall be adjudged invalid, illegal, or unenforceable by any court of competent jurisdiction, such provision shall be deemed stricken from this Mortgage and the balance of the Mortgage shall be construed as if such provision had never been included. As used in this Mortgage, "costs" include all sums to the extent not prohibited by applicable law or limited in this Mortgage.

13. BORROWER'S COPIES. Borrower shall be furnished a copy of the Note and of this Mortgage at the time of execution or after recordation of this Mortgage.

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14. REMEDIES CUMULATIVE AND CONCURRENT, AND MAY BE EXERCISED AS OFTEN AS OCCASION...

Lender shall exercise all of the rights and remedies provided in this Mortgage and... remedies shall be cumulative and... for shall occur.

15. EVENTS OF DEFAULT

a. Notice and Grace Period. An Event of Default will occur under this Mortgage upon the expiration of the applicable grace period...

An Event of Default will occur under this Mortgage upon the expiration of the applicable grace period... Lender gives written notice to Borrower of Borrower's breach or violation...

b. Events of Default. Each event... (1) Borrower fails to pay when due any amounts due under the Note or this Mortgage...

Each event... (1) Borrower fails to pay when due any amounts due under the Note or this Mortgage... (2) Borrower fails to keep the covenants and other promises made in the Note...

16. TRANSFER OF THE PROPERTY

If the Borrower, or beneficiary of a Trust, if any, sells, conveys, assigns, transfers, or promises to sell, convey, assign, or transfer...

If the Borrower, or beneficiary of a Trust, if any, sells, conveys, assigns, transfers, or promises to sell, convey, assign, or transfer...

As an alternative to declaring all amounts due and payable immediately due and payable, Lender may elect in writing...

As an alternative to declaring all amounts due and payable immediately due and payable, Lender may elect in writing... prior to close of the sale or transfer...

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Handwritten initials/signature

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17. ACCELERATION. Upon the occurrence of an Event of Default, Lender may, at its sole option, declare all of the sums secured by this Mortgage to be immediately due and payable without further demand, and invoke any remedies permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 17, including, but not limited to, reasonable attorneys' fees.

18. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. As additional security under this Mortgage, Borrower hereby agrees that upon the occurrence of an Event of Default under this Mortgage or abandonment of the Property, Borrower shall be entitled to collect and retain such rents as they become due and payable. Upon acceleration under paragraph 17 of this Mortgage, or abandonment, Lender, at any time without notice, in person, by agent, or by judgment, shall be appointed receiver, and without regard to adequacy of any security for the indebtedness secured by this Mortgage, shall be entitled to enter upon, take possession of, and manage the Property, and in its own name 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 operation and 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 entering upon and possession of the Property and the collection and application of the rents shall not cure or waive any Event of Default or notice of default under this Mortgage or invalidate any act done pursuant to such notice.

19. RELEASE. Upon payment and discharge of all sums secured by this Mortgage, this Mortgage shall become null and void and Lender shall release this Mortgage. Borrower shall pay all cost of recordation, if any.

20. REQUEST FOR NOTICE. Borrower requests that copies of any notice of default be addressed to Borrower and sent to the Property. Lender requests that copies of notices of default, sale, and foreclosure from the holder of any lien which have priority over this Mortgage be sent to Lender's address, as set forth on page one of the Mortgage.

21. INCORPORATION OF TERMS. All of the terms, conditions, and provisions of the Note are incorporated in this Mortgage and set forth in full. Any Event of Default under the Note shall constitute an Event of Default under this Mortgage without further notice to Borrower.

22. TIME OF ESSENCE. The time of the essence of this Mortgage and the Note.

23. ACTUAL KNOWLEDGE. For purposes of this Mortgage and the Note, Lender will not be deemed to have received actual knowledge of such information required to be conveyed to Lender in writing by Borrower until the date of actual receipt of such information at such address specified by Lender to Borrower. Such date shall be conclusively determined by return receipt to the return receipt in possession of Borrower, if such return receipt is not available, such date shall be conclusively determined by reference to the "Received" date stamped on such written notice by Lender or Lender's agent. With regard to other events or information not provided by Borrower, Lender shall be deemed to have actual knowledge of such event or information, as of the date Lender receives a written notice of such event or information from a source Lender reasonably believes to be reliable, including but not limited to, a newspaper, or other governmental agency, institutional lender, or title company. The actual date of receipt shall be determined by reference to the "Received" date stamped on such written notice by Lender or Lender's agent.

24. TAXES. In the event of passage after the date of the Mortgage of any law changing in any way the laws now in force for the taxation of mortgages, or debts secured thereby or the manner of operation of such taxes, so as to affect the interest of Lender, then and in such event Borrower shall pay the full amount of such taxes.

25. WAIVER OF STATUTORY RIGHTS. Borrower shall not and will not apply for or avail itself of any homestead, appraisal, valuation, redemption, stay, extension, or exemption laws, or any so-called "protection laws," now existing or hereafter enacted, and hereby waives the benefit of such laws. Borrower, for itself and all who may claim through or under it, waives any and all right to have the property and estates comprising the Property marshalled upon any foreclosure of lien hereof and agrees that any court having jurisdiction to foreclose such lien may order the Property sold as an entirety. Borrower hereby waives any and all rights of redemption from sale under any order of decree of foreclosure, pursuant to rights provided in this Mortgage, on behalf of the Mortgagor and each and every person acquiring any interest in or to the Property described in this Mortgage, subsequent to the date of this Mortgage, and on behalf of all other persons to the extent permitted by Illinois law.

26. EXPENSE OF LITIGATION. In any suit to foreclose the lien of this Mortgage or enforce any other remedy of the Lender under this Mortgage or the Note, there shall be allowed and included, as additional indebtedness in the judgment or decree, all expenses and expenditures which may be paid or incurred by or on behalf of Borrower for attorneys' fees, appraisers' fees, outlays for documentary and expert evidence, stenographers' charges, costs of procuring, survey costs, costs which may be estimated as to items to be expended after entry of the decree of procuring, all abstracts, title, title searches and examinations, title insurance policies, Torrens certificates, and similar data and expenses, with respect to title as Lender may deem reasonably necessary either to prosecute such suit or to enforce the Property. All expenditures and expenses of the nature in this paragraph to bid at any sale which may be had pursuant to such decree the true value of the Property. All expenditures and expenses of the nature in this paragraph as may be incurred in the protection of said Property and the maintenance of the Property shall be immediately due and payable by Borrower, with interest thereon at the default interest rate.

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27. CAPTIONS. The captions in this Mortgage are for convenience and reference only. They in no way define, limit, or describe the scope or effect of this Mortgage. In this Mortgage, whenever the context so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Matthew V Vliet
MATTHEW V VLIET

7/22/88

Date:

Sandra A Trost-Vliet
SANDRA A TROST-VLIET

7/22/88

Date:

STATE OF ILLINOIS

COUNTY OF COOK

The foregoing instrument was acknowledged before me this date July 22, 1988

by MATTHEW V. VLIET & SANDRA A. TROST-VLIET, his wife



Fredrick J. Kern
Notary Public

My Commission Expires:

This instrument prepared by: _____ Recorded Return to: _____

Wells Fargo Credit Corporation
P. O. Box 34054
Phoenix, Arizona 85067

WELLS FARGO CREDIT CORPORATION
P. O. Box 89073
Schaumburg, IL 60189-0073

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Notified _____
Address _____
Deed to _____
Deliver certificate to _____
Address _____
Promised _____
Delivered by _____

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Wells Fargo Credit Corporation
P.O. Box 3000
Moline, Illinois 61704

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Submitted by _____
Address _____
Promised _____
Deliver certifi to _____
Address _____
Deliver duplicate to _____
Deed to _____
Address _____
Notified _____

Wells Fargo Credit Corp.
1750 E. GOLF RD. Ste. 150
Schaumburg, Illinois 60173

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