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FORM 10-23-308-003-000

XC18000

ILLINOIS SINGLE FAMILY RESIDENTIAL MORTGAGE INSTRUMENT

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...

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, royalties, mineral, oil and gas rights and profits, water rights and all fixtures now or hereafter a part of the property...

which has the address of 6726 N. STOKR AVE., CHICAGO, ILLINOIS 60646 ("Property Address")

LOT SIX IN BLOCK 9 IN EDGEMOND MANOR, BEING A SUBDIVISION OF LOTS 22, 23, 24 AND 25 THAT PART OF THE SOUTHWEST HALF OF LOT 38 AND ALL OF LOT 39 WEST OF ROAD...

SEANS MORTGAGE CORPORATION, a corporation organized and existing under the laws of the State of Ohio, and whose address is 2500 EAST 100TH ROAD, RIVERWOODS, ILLINOIS 60015 ("Lender")

THIS MORTGAGE ("Security Instrument") is given on MAY 5, 1999, by SHELIA WALSH, A SPINSTER AND L. ANTHONY LEHR, A BACHELOR ("Borrower"), This Security Instrument is given to

MORTGAGE

LENDER'S 1 58-58-58758

[Space Above This Line For Recording Use]

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NOTE 77D

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01/03/2000

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A CHANGE ASSESSED BY LEADER IN CONNECTION WITH BORROWER'S ENTERING INTO THIS SECURITY INSTRUMENT TO THE COST OF AN INTEREST-ACCUMULATING SERVICE SHALL NOT BE A CHANGE FOR PURPOSES OF THE PRECEDING SENTENCE.

7. PAYMENT OF PRINCIPAL AND INTEREST: Borrower shall promptly pay when due the principal of and interest on the debt evidenced by this Note and Late Charge. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by this Note and Late Charge.

2. Funds for Taxes and Insurance: Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under this Note ("Funds") equal to the sum of (a) monthly taxes and assessments which may attach to the Property and (b) monthly hazard insurance premiums; and (c) monthly mortgage interest payments, if any; (d) monthly hazard insurance premiums; and (e) any other taxes and assessments which may attach to the Property.

3. Payment of Funds: Lender shall apply the Funds to pay the arrow items, unless Lender may not charge for holding and applying the Funds, analyzing the account or verifying the arrow items, in which case Borrower shall pay to Lender the amount of the Funds when due. If the amount of the Funds held by Lender is not sufficient to pay the arrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency to use or more payments as required by Lender.

4. Application of Payments: In any event, all payments received by Lender under this Note shall be applied to the arrow items as set forth in this Note, and not to principal due. Borrower shall pay all taxes, assessments, charges, fees and impositions attributable to the Property, whether or not the same are assessed on the Property, and shall promptly pay to Lender any other amounts which may be due under this Note.

5. Hazard Insurance: Borrower shall keep the Property in good repair and shall maintain adequate hazard insurance on the Property in an amount sufficient to cover the full replacement value of the Property. If the Property is damaged, if the destruction or repair is economically feasible and Lender's security is not less and if the destruction or repair is not economically feasible and Lender's security is not less and if the destruction or repair is not economically feasible and Lender's security is not less, Lender may make good the Property. Lender shall promptly give to Lender all receipts of paid premiums and receipts of loss in the event of a loss. Lender shall promptly give to Lender all receipts of paid premiums and receipts of loss in the event of a loss.

6. Investment Policies and Receipts: All investment policies and receipts shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and receipts. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and receipts of loss in the event of a loss. Lender shall promptly give to Lender all receipts of paid premiums and receipts of loss in the event of a loss.

7. Payment of Taxes: Borrower shall promptly pay when due the principal of and interest on the debt evidenced by this Note and Late Charge. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by this Note and Late Charge.

8. Hazard Insurance: Borrower shall keep the Property in good repair and shall maintain adequate hazard insurance on the Property in an amount sufficient to cover the full replacement value of the Property. If the Property is damaged, if the destruction or repair is economically feasible and Lender's security is not less and if the destruction or repair is not economically feasible and Lender's security is not less, Lender may make good the Property. Lender shall promptly give to Lender all receipts of paid premiums and receipts of loss in the event of a loss.

9. Investment Policies and Receipts: All investment policies and receipts shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and receipts. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and receipts of loss in the event of a loss.

10. Payment of Funds: Lender shall apply the Funds to pay the arrow items, unless Lender may not charge for holding and applying the Funds, analyzing the account or verifying the arrow items, in which case Borrower shall pay to Lender the amount of the Funds when due. If the amount of the Funds held by Lender is not sufficient to pay the arrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency to use or more payments as required by Lender.

11. Application of Payments: In any event, all payments received by Lender under this Note shall be applied to the arrow items as set forth in this Note, and not to principal due. Borrower shall pay all taxes, assessments, charges, fees and impositions attributable to the Property, whether or not the same are assessed on the Property, and shall promptly pay to Lender any other amounts which may be due under this Note.

12. Hazard Insurance: Borrower shall keep the Property in good repair and shall maintain adequate hazard insurance on the Property in an amount sufficient to cover the full replacement value of the Property. If the Property is damaged, if the destruction or repair is economically feasible and Lender's security is not less and if the destruction or repair is not economically feasible and Lender's security is not less, Lender may make good the Property. Lender shall promptly give to Lender all receipts of paid premiums and receipts of loss in the event of a loss.

13. Investment Policies and Receipts: All investment policies and receipts shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and receipts. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and receipts of loss in the event of a loss.

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If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to any inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, 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, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Lender and Borrower otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condempnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

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

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Covenants. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who originates this Security Instrument but does not execute the Note: (a) is originating this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed on the Note or by making a direct payment to Borrower. If a refund reduces principal, this reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable law has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given or provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (as if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay those sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstatement. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to ensure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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2219 ENTRAPWISE DR.
BUILDING B, SUITE 1502
MICHIGAN, IL 60153

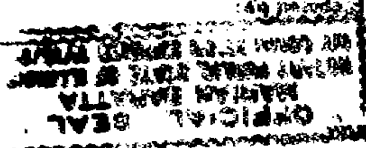
Address
MICHIGAN, IL 60153

Name
KATHY VERNAD

RETURN TO

NOTARY PUBLIC

Marian Barakat



Given under my hand and official seal, this
5 day of May, 2009

I signed and delivered this instrument as follows:

I appeared to the foregoing instrument, appeared before me this day in person, and acknowledged to me that he is the person whose name is written above.

Witness my hand and official seal, this day of May, 2009.

I, *Marian Barakat*, a Notary Public in and for said county and state, do hereby certify that *Marian Barakat* is a person whose name is written above.

Notary Public in and for said county and state,
Marian Barakat

County of Cook, State of Illinois

STATE OF ILLINOIS

County of Cook, State of Illinois

(Sign)

(Sign)

(Sign)

(Sign) *ANTHONY LEHN*

(Sign) *SHEILA WALSH*

(Sign)

(Sign)

BY SIGNING BELOW, Borrower and Lender further consent and agree to the terms and covenants contained in this Security Instrument and to any other(s) mentioned by Borrower and Lender with it.

Other(s) (Specify)

Graduated Payment Rider

Adjustable Rate Rider

Condominium Rider

2-4 Family Rider

21. Borrower, upon payment of all sums insured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

22. Borrower shall pay all taxes and assessments levied on the Property.

23. Borrower shall pay all taxes and assessments levied on the Property.

24. Borrower shall pay all taxes and assessments levied on the Property.

25. Borrower shall pay all taxes and assessments levied on the Property.

26. Borrower shall pay all taxes and assessments levied on the Property.

27. Borrower shall pay all taxes and assessments levied on the Property.

28. Borrower shall pay all taxes and assessments levied on the Property.

29. Borrower shall pay all taxes and assessments levied on the Property.

30. Borrower shall pay all taxes and assessments levied on the Property.

31. Borrower shall pay all taxes and assessments levied on the Property.

32. Borrower shall pay all taxes and assessments levied on the Property.

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Handwritten signature/initials

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Submitted by

Address

Promisor

Deliver address

Address

Deed to

Address

Noticed

Walker

2009 MAY 16 PM 4 20
CAROL M. GELEY, DEPT. CLERK
REGISTRAR OF TITLES

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