

# UNOFFICIAL COPY

## AFFIDAVIT OF OCCUPANCY

This is to certify that (I) (~~XXX~~, Carol A. Cichon, a spinster  
(am) ~~XXXX~~  
purchasing the subject property through an un-insured loan. (I) ~~XXX~~  
understand that the loan was approved on the basis that (I) ~~XXX~~ will  
occupy one of the units in this property. (I) ~~XXX~~ understand that  
occupancy is a condition under which

DAMEN SAVINGS AND LOAN ASSOCIATION  
is making and funding this loan in the amount of \$ 49,000.00.  
(I) ~~XXX~~ will use one of the units as (my) (~~XXX~~) personal and principal residence.

Should (I) (~~XXX~~, the Borrower (~~XXX~~), fail to own and occupy the premises at 3339 S. Hamlin, Chicago IL, within 30 days following the closing of this loan, the Lender may do the following:

Without the necessity of notice to Borrower (~~XXX~~), accelerate and declare immediately due and payable the entire principal balance and all accrued and unpaid interest on the Loan and Note. Borrower (~~XXX~~) hereby acknowledge(s) and understand(s) that in the event of any such acceleration, and provided Borrower (~~XXX~~) fail(s) promptly then fully to pay and discharge the entire principal balance and all accrued and unpaid interest on the Loan. Lender may, in addition to such other remedies as may then be available to Lender, proceed to foreclose upon the premises by judicial foreclosure proceedings or private trustee's foreclosure, or as may otherwise be provided by applicable law.

The undersigned further agrees that if they do not take possession of the premises legally described in the mortgage within 30 days after the disbursement of the mortgage, then at the election of the Association, the undersigned shall pay interest at the rate of two percent (2%) per annum above the stated interest rate provided therein on the unpaid balance of the indebtedness. This rate may be charged so long as said default shall continue.

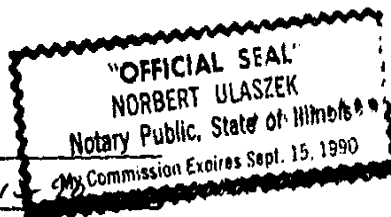
IN WITNESS WHEREOF, Borrower (~~XXX~~) has executed this instrument at CHICAGO, ILL, on JULY 21, 1989.

CACY Carol A. Cichon

Subscribed and Sworn to before me this 20th day of JULY, 1989

Norbert Ulaszek

My commission expires 9-15



I, NORBERT M. ULASZEK, attorney for CAROL A. CICHON, have read, approved and explained this affidavit to my clients. They fully understand the consequences should they not fulfill the conditions of this mortgage.

Norbert M. Ulaszek

NOTE IDENTIFIED

# UNOFFICIAL COPY

# MORTGAGE

4 5

3816745

**THIS INDENTURE WITNESSETH:** That the undersigned .....  
Carol A. Cichon, a spinster

of the City of Chicago ..... County of Cook ..... State of Illinois,  
hereinafter referred to as the Mortgagor, does hereby Mortgage and Warrant to

## DAMEN SAVINGS AND LOAN ASSOCIATION

a corporation organized and existing under the laws of the State of Illinois, hereinafter referred to as the Mortgagee, the following real estate, situated in the County of Cook ..... in the State of Illinois, to wit:  
Lot 32 (except South 12.50 feet thereof) and the South 18.75 feet of Lot 33 in Block 4 in North Chicago Lawn A Subdivision of the Southeast quarter (except Railroad) of Southwest quarter of Section 11, Township 38 North, Range 13, East of the Third Principal Meridian.

5339 South Hamlin, Chicago Illinois 60632  
Permanent Index # 19-11-322-085

"This mortgage hereby incorporates the Affidavit of Occupancy dated July 20, 1989."

3816745

TOGETHER with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures or articles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or otherwise and any other thing now or hereafter therein or thereon the furnishing of which by lessors to lessees is customary or appropriate, including screens, window shades, storm doors and windows, floor coverings, screen doors, venetian blinds, in-a-door beds, awnings, stoves and water heaters (all of which are declared to be a part of said real estate whether physically attached thereto or not); and also together with all easements and the rents, issues and profits of said premises which are hereby pledged, assigned, transferred and set over unto the Mortgagee.

TO HAVE AND TO HOLD all of said property unto said Mortgagee forever, for the uses herein set forth, free from all rights and benefits under the Homestead Exemption Laws of the State of Illinois, which said rights and benefits said Mortgagor does hereby release and waive.

TO SECURE the payment of a certain indebtedness from the Mortgagor to the Mortgagee evidenced by a note made by the Mortgagor in favor of the Mortgagee, bearing even date herewith in the sum of ..... Dollars (\$ 49,000.00 .....), which note, together with interest thereon as provided by said note, is payable in monthly installments of ..... Five Hundred Nineteen and 10/100 or more ..... DOLLARS (\$ 519.10 or more .....)  
on the 1st day of each month, commencing with September 1, 1989 until the entire sum is paid.

It is further agreed and understood by and between the parties hereto that should the above described real estate, at any time hereafter, be sold or title thereto transferred by deed of conveyance or by operation of law, then the amount of principal balance then remaining due secured by this mortgage shall become immediately due and payable at any time hereafter at the option of the owner or holder of this mortgage. Acceptance of any monthly installment payments on account of said obligation by the owner or holder of this mortgage shall not, in any way, constitute a waiver by the owner or holder of this option to accelerate the payment of the entire obligation secured by this mortgage.

To secure performance of the other agreements in said note, which are hereby incorporated herein and made a part hereof, and which provide, among other things, for an additional monthly payment of one-twelfth (1/12th) of the estimated annual taxes, assessments, insurance premiums and other charges upon the mortgaged premises. And to secure possible future advances as hereinafter provided and to secure the performance of the Mortgagor's covenants herein contained.

### A. THE MORTGAGOR COVENANTS:

(1) To pay immediately when due and payable all general taxes, special taxes, special assessments, water charges, sewer service charges and other taxes and charges against said property, including those heretofore due, (the monthly payments provided by said note in anticipation of such taxes and charges to be applied thereto), and to furnish the Mortgagee, upon request, with the original or duplicate receipts therefor.

(2) To keep the improvements now or hereafter situated upon said premises insured against loss or damage by fire, lightning, windstorm and such other hazards, including liability under laws relating to intoxicating liquors and including hazards not now contemplated, as the Mortgagee may reasonably require to be insured against, under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, in such companies, through such agents or brokers, and in such form as shall be satisfactory to the Mortgagee. Such insurance policies, including additional and renewal policies shall be delivered to and kept by the Mortgagee and shall contain a clause satisfactory to the Mortgagee making them payable to the Mortgagee as its interest may appear.

(3) To promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or destroyed; to keep said premises in good condition and repair, and free from any mechanic's or other lien or claim of lien not expressly subordinated to the lien hereof; not to suffer or permit any unlawful use of or any nuisance to exist on said property nor to diminish nor impair its value by any act or omission to act; to comply with all requirements of law with respect to the mortgaged premises and the use thereof;

(4) That if the Mortgagor shall procure contracts of insurance upon his life and disability insurance for loss of time by accidental injury or sickness, or either such contract, making the Mortgagee assignee thereunder, the Mortgagee may pay the premiums for such insurance and add said payments to the principal indebtedness secured by this mortgage to be repaid in the same manner and without changing the amount of the monthly payments, unless such change is by mutual consent.

CHICAGO TITLE INS  
#9

7-21-12-72

Loan No. DR. 8626-5

MORTGAGE

Carol A. Cichon, a spinster

3816745

TO

DAMEN SAVINGS AND LOAN ASSOCIATION

3816745

Submitted by

1988 AUG 11 PM 3:44  
CAROL MOSELEY BRAUN  
REGISTRAR OF TITLES

DAMEN SAVINGS and LOAN ASSOCIATION

5109 South Damen Avenue  
Chicago, Illinois 60609

3816745

3816745

883270  
IN DUPLICATE

Damen Savings and Loan Association  
5100 South Damen Avenue, Chicago, Ill.  
This instrument was prepared by  
Maria Luisa Diaz

MY COMMISSION EXPIRES 2/14/92  
NOTARY PUBLIC, STATE OF ILLINOIS  
KENNETH D. VANEK

DO HEREBY CERTIFY that  
I, Kenneth D. Vaneck  
COUNTY OF Cook  
STATE OF ILLINOIS  
am a Notary Public in and for said county, in the State aforesaid.  
Personally known to me to be the same person whose name (s) does subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed, sealed and delivered the said instrument as free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of redemption.  
CREATED BY *Ken Vaneck* and Notarial Seal, this 28th day of July, 1989  
Notary Public

IN WITNESS WHEREOF, we undersigned by ye hereunto set their hands and seals this 28th day of July, 1989  
Carol A. Cichon  
Kenneth D. Vaneck

(1) That in the case of failure to perform any of the covenants herein, the Mortgagee may do on the Mortgagor's behalf everything so covenanted; that the Mortgagee may also do any act it may deem necessary to protect the lien hereof; that the Mortgagor will repay upon demand any moneys paid or disbursed by the Mortgagee for any of the above purposes and such moneys together with interest thereon at the highest rate for which it is then lawful to contact shall become so much additional indebtedness hereby secured and may be included in any decree foreclosing this mortgage and be paid out of the rents or proceeds of sale of said premises if not otherwise paid; that it shall not be obligatory upon the Mortgagee to inquire into the validity of any lien, encumbrance, or claim in advancing moneys as above authorized, but nothing herein contained shall be construed as requiring the Mortgagee to advance any moneys for any purpose not to do hereunder; and that Mortgagee shall not incur any personal liability because of anything it may do or omit to do hereunder;

(2) That it is the intent hereof to secure payment of said note whether the entire amount shall have been advanced to the Mortgagor at a later date, or having been advanced, shall have been repaid in part and further advanced as the original principal amount plus any amount or amounts that may be added to the mortgage indebtedness under the terms of this mortgage for the purpose of protecting the security and for the purpose of paying premiums under Section A(4) above, or for either purpose;

(3) That time is of the essence hereof, and if default be made in performance of any covenant herein contained or in making any payment under note or obligation or any extension or renewal thereof, or if proceedings be instituted to enforce any other lien or charge upon any said property, or upon the filing of a proceeding in bankruptcy by or against the Mortgagor, or if the Mortgagor shall make an assignment for the benefit of his creditors or if his property be placed under control of or in custody of any court or officer of the Government, or if the Mortgagor abandon any of said property, then and in any of said events, the Mortgagee is hereby authorized and empowered, at its option, and without affecting the lien here- by created or the priority of said lien or any right of the Mortgagee hereunder, to declare, without notice all sums secured by said mortgage immediately due and payable, whether or not such default be remedied by Mortgagor, and apply toward the payment of said mortgage indebtedness any indebtedness of the Mortgagor to the Mortgagee, and said Mortgagee may also immediately proceed to foreclose this mortgage, and in any foreclosure a sale may be made of the premises encumbered without offering the several parts separately;

(4) That upon the commencement of any foreclosure proceeding hereunder, the court in which such bill is filed may at any time, and without notice to the Mortgagor, or any party claiming under him, appoint a receiver with power to manage and rent and to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and the statutory period of redemption, and such rents, issues and profits, when collected, may be applied before as well as after the Mortgagee's sale, toward the payment of the indebtedness, costs, taxes, insurance or other items necessary for the protection and preservation of the property, including the expense of such receivership, or on any deficiency decree whether there be a deficiency therefor in person or not, such receiver may elect to terminate any lease junior to the lien hereof; and upon fore- closure of said premises, there shall be allowed and included as an additional indebtedness in the decree of sale all expenditures and expenses together with interest thereon at the rate of seven per cent (7%) per annum, which may be paid or incurred by or on behalf of the Mortgagee and deemed by the Mortgagee to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale held pursuant to such decree the true title or value of said premises; all of which aforesaid amounts together with interest as herein provided shall be immediately due and payable by the Mortgagor in connection with (a) any proceeding including foreclosure or bankruptcy proceedings to which either party hereto shall be a party by reason of this mortgage or the note hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after the accrual of the right to foreclose, whether or not actually commenced; or (c) preparations for the defense of or in- tervention in any suit or proceeding or any threatened or contemplated suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced. In the event of a foreclosure sale of said premises there shall first be paid out of the proceeds thereof all of the aforesaid items.

B. MORTGAGOR FURTHER COVENANTS: