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FORM 1111 - M1

DOCUMENT NO.

818225

## STATUTORY FEDERAL TAX LIEN SEARCH

### PRESENT PARTIES IN INTEREST:

CAPACI, FRANK JOHN

CAPACI, SHIRLEY

### DATE OF SEARCH:

3-30-90 177210

### RESULT OF SEARCH:

M&O  
M&D

### INTENDED GRANTEES OR ASSIGNEES:

A3-869691

### RESULT OF SEARCH:

|  |
|--|
| IDENTIFIED<br>No.  |
| Administrator of Estate of THOMAS<br>CAROL WORLEY BRAUN<br>Kathy |

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REGISTRAR OF TITLE  
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MORTGAGE

TRANSAMERICA FINANCIAL SERVICES INC.

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Print for Record in the Recorder's Office

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## REAL ESTATE MORTGAGE

WITNESSETH, that FRANK JOHN CAPACI AND SHIRLEY M CAPACI, HIS WIFE AS JOINT  
TENANTS

COOK County, State of Illinois, hereinafter referred to as

Mortgagor, does mortgage and convey unto TRANSAMERICA FINANCIAL SERVICES, INC., hereinafter referred  
to as Mortgagee, the following described Real Estate in the County of COOK , State of Illinois,

to wit: LOT 690 IN WOODLANDS HEIGHTS UNIT 2, BEING A SUBDIVISION IN SECTIONS  
23 AND 26, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL  
MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED IN RECORDERS OFFICE  
ON NOVEMBER 28, 1958 AS DOCUMENT 17389928 AND FILED IN REGISTRARS  
OFFICE AS DOCUMENT LR 1831943 IN COOK COUNTY, ILLINOIS.

Note ID  
Note ID

together with all buildings and improvements, hereditaments, and appurtenances pertaining to the property above  
described, all of which is referred to hereinafter as the "premises".

TO HAVE AND TO HOLD the above-described premises unto the said Mortgagee forever, for the purposes and  
uses herein set forth.

FOR THE PURPOSE OF SECURING: (1) Performance of each agreement of Mortgagor contained herein; (2)  
Payment of the principal sum with interest, as provided in accordance with the terms and provisions of a  
Promissory Note dated 3-27-90 , herewith executed by Mortgagor and payable to the order of  
Mortgagee, in the principal sum of \$ 69453.57 ; (3) Payment of any additional advances, with interest thereon,  
as may hereafter be loaned by Mortgagee to Mortgagor in a maximum sum of \$ 69453.57 ; (4) The payment of  
any money that may be advanced by the Mortgagee to Mortgagor for any reason or to third parties, with interest  
thereon, where the amounts are advanced to protect the security or in accordance with the covenants of this  
Mortgage; (5) Any renewal, refinancing or extension of said promissory note, or any other agreement to pay which  
may be substituted therefor.

All payments made by Mortgagor on the obligation secured by this Mortgage shall be applied in the following order:

FIRST: To the payment of taxes and assessments that may be levied and assessed against said premises,  
insurance premiums, repairs, and all other charges and expenses agreed to be paid by the Mortgagor.

SECOND: To the payment of interest due on said loan.

THIRD: To the payment of principal, until said Indebtedness is paid in full.

TO PROTECT THE SECURITY HEREOF, MORTGAGOR COVENANTS AND AGREES: (1) to keep said  
premises insured against loss by fire and other hazards, casualty and contingencies up to the full value of all  
improvements in such amounts, and in such companies as Mortgagee may from time to time approve, and that loss  
proceeds (less expense of collection) shall, at Mortgagee's option, be applied on said Indebtedness. In event of loss  
Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly  
by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such  
loss directly to the Mortgagee instead of to the Mortgagor; (2) To pay all taxes and special assessments of any kind  
that have been or may be levied or assessed upon said premises, and to deliver to Mortgagee, upon request of the  
Mortgagee, the official receipt showing payment of all such taxes and assessments; (3) In the event of default by  
Mortgagor under Paragraphs 1 or 2 above, Mortgagee, at its option, may (a) place and keep such insurance above  
provided for in force throughout the life of this Mortgage and pay the reasonable premiums and charges therefor;

3-30-90 Deed affects notes dated 07/08/92 & 07/08/92

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MORTGAGE

To:

TRANSAMERICA FINANCIAL SERVICES, INC.

County of \_\_\_\_\_ Illinois

DOC NO.

Filed for Record in the Recorder's Office

of \_\_\_\_\_ County,

Illinois, on the day of

A.D. 19

at \_\_\_\_\_ o'clock m., and duly recorded

in Book

Date

Add:

Deed is

Address

Notified

Kelly

Carol Moseley Braun  
REGISTRAR OF TITLES

1990 MAR 30 AM 10:12  
CAROL MOSELEY BRAUN  
REGISTRAR OF TITLES

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15-251 (Rev. 10-88)

Mortgagor under Paragraphs 1 or 2 above, Mortgagor, at its option, may (a) place and keep such insurance above provided for in force throughout the life of this Mortgage and pay the reasonable premium and charges therefor; Mortgagor, the official receipt showing payment of all such taxes and assessments; (3) in the event of default by Mortgagor, the amount of such taxes and assessments, and to deliver to Mortgagor, upon request of the Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagor instead of to the Mortgagor; (2) To pay all taxes and special assessments of any kind by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss proceeds (less expense of collection) shall, at Mortgagor's option, be applied on said indebtedness, in event of loss impositions in such amounts, and in such companies as Mortgagor may from time to time approve, and that loss payments insured against loss by fire and other hazards, casualty and contingencies up to the full value of all premiums made by Mortgagor on the obligation secured by this Mortgage shall be applied in the following order:

THIRD: To the payment of principal, until said indebtedness is paid in full.

SECOND: To the payment of interest due on said loan.

FIRST: To the payment of taxes and assessments that may be levied and assessed against said premiums, repairs, and all other charges and expenses agreed to be paid by the Mortgagor;

All payments made by Mortgagor on the obligation secured by this Mortgage shall be applied in the following order: Mortgagor, where the amounts are advanced to protect the security or in accordance with the coveralls of this mortgage; (5) Any renewal, refinancing or extension of said promissory note, or any other agreement to pay which may hereafter be loaned by Mortgagor in a maximum sum of \$ 69453.57; (4) The payment of all money that may be advanced by Mortgagor to Mortgagor for any reason or to third parties, with interest of as may heretofore been paid by Mortgagor in the principal sum of \$ 69453.57; (3) Payment of any additional advances, with interest thereon, Mortgagor, in the principal sum with interest, as provided in accordance with the terms and provisions of a Promissory Note dated 3-27-90, herewith executed by Mortgagor and payable to the order of Promissory Note of SECURING: (1) Performance of each agreement of Mortgagor contained herein; (2)

TO HAVE AND TO HOLD the above-described premises unto the said Mortgagor forever, for the purposes and uses herein set forth,

together with all buildings and improvements, hereditaments, and appurtenances pertaining to the property above described, all of which is referred to hereinafter as the "premises".

TO WITHIN WOODLANDS HEIGHTS UNIT 2, BEING A SUBDIVISION IN SECTION 23 AND 26, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED IN RECORDERS OFFICE ON NOVEMBER 28, 1958 AS DOCUMENT 17389928 AND FILED IN RECORDERS OFFICE AS DOCUMENT LR 1831943 IN COOK COUNTY, ILLINOIS.

Mortgagor, does mortgage and convey unto TRANSAMERICA FINANCIAL SERVICES, INC., hereinafter referred to as Mortgagor, the following described Real Estate in the County of COOK State of Illinois, TENANTS COOK County, State of Illinois, hereinafter referred to as WITNESSETH, that FRANK JOHN CAPACI AND SHIRLEY M CAPACI, his wife as joint

NOTE IDENTIFIED

Mortgagor

REAL ESTATE MORTGAGE

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- (8) Should Mortgagor sell, convey, transfer or dispose of, or further encumber said property, or any part thereof, without the written consent of Mortgagor being first had and obtained, then Mortgagee shall have the right, at its option, to declare all sums secured hereby forthwith due and payable.
- (9) All Mortgagors shall be jointly and severally liable for fulfillment of their covenants and agreements herein contained, and all provisions of this Mortgage shall inure to and be binding upon the heirs, executors, administrators, successors, grantees, lessees and assigns of the parties hereto respectively. Any reference in this Mortgage of the singular shall be construed as plural where appropriate.
- (10) Invalidity or unenforceability of any provisions herein shall not affect the validity and enforceability of any other provisions.
- (11) Should said property or any part thereof be taken by reason of condemnation proceeding, Mortgagee shall be entitled to all compensation, awards, other payments therefor and apply the same on said indebtedness.
- (12) If any of the undersigned is a married woman, she represents and warrants that this instrument has been executed in her behalf, and for her sole and separate use and benefit and that she has not executed the same as surety for another, but that she is the Borrower hereunder.
- (13) Each of us, whether Principal, Surety, Guarantor, Endorser, or other party hereto, hereby waives and renounces, each for himself and family, any and all homestead or exemption rights either of us have under or by virtue of the Constitution or Laws of any State, or of the United States, as against this debt or any renewal thereof; and any security agreement taken to secure this note or any renewal thereof; and the undersigned, and each Surety, Endorser, Guarantor, or other party to this note, transfers, conveys and assigns to the Holder hereof, a sufficient amount of any homestead or exemption that may be allowed to the undersigned, or either of them, including such homestead or exemption as may be set apart in bankruptcy, to the extent permitted by law.
- (14) This Mortgage shall be construed according to the laws of the State of Illinois.

DATE OF MORTGAGE

27<sup>TH</sup> MARCH 1990

WITNESS the hand and seal of the Mortgagor, the day and year first written.

Frank John Capaci  
FRANK JOHN CAPACI

(SEAL)

(SEAL)

(SEAL)

Shirley M Capaci  
SHIRLEY M CAPACI

STATE OF ILLINOIS

COUNTY OF COOK

I, THERESE A SALERNO

3859691

Do hereby Certify That FRANK JOHN CAPACI

SHIRLEY M CAPACI

, his wife, personally known to me to be the same persons

whose names are subscribed to the foregoing instrument, appeared before me this day in person

and acknowledged that they signed, sealed and delivered the said instrument as their

free and voluntary act for the uses and purposes therein set forth, including the release and waiver of

all rights under any homestead, exemption and valuation laws.

GIVEN under my hand and Notarial Seal this 27<sup>th</sup> day

MARCH

, A.D. 19 90

Prepared by L. Powell for:  
Transamerica Financial Services  
303 E Army Trail RD  
Bloomingdale IL 60108

THERESE A SALERNO  
NOTARY PUBLIC  
" OFFICIAL CERT."  
THERESE A SALERNO  
NOTARY PUBLIC  
ILLINOIS  
MY COMMISSION EXPIRES JUNE 2000

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and duly perform all the covenants and agreements herein, then this conveyance shall be null and void.

(7) By accepting payment of any sum accrued hereby after the due date, Mortgagor does not waive its right either to require prompt payment when due or to declare default for failure to pay, if Mortgagor shall fail to pay and Promisor Note at the time and in the manner agreed and shall abide by, completely with,

(6) If Mortgagor shall pay said note at the time and in the manner aforesaid and shall abide by, completely with, and duly perform all the covenants and agreements herein, then Mortgagor will, within thirty (30) days after written demand therefor by Mortgagor, execute a release or satisfaction of this mortgage, and Mortgagor hereby waives the penalties of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mortgagor, if permitted by law.

(6) Each of the undesignated waives the right to claim any damage for trespass, injury or tort occasioned by or resulting from the exercise by the Holder of the rights given hereunder or any attempt by any other right the Holder is herein granted, or any other right that the Holder has or may have, to the extent permitted by law.

(4) Whenever, by the terms of this instrument or of said Promissory Note, Mortgagor is given any option, such option may be exercised when the right accrues or at any time thereafter, and no acceptance by Mortgagor of payment of indebtedness in default shall constitute a waiver of any default; then excusing or terminating any obligation of Mortgagor under this instrument.

(g) Mortgagor shall be subrogated to the lien of any and all prior encumbrances, liens or charges paid and discharged from the proceeds of the loan hereby secured, and even though said prior liens have been released of record, the repayment of said indebtedness shall be secured by such liens on the portions of said premises affected thereby to the extent of such payment, respectively.

(2) In the event said premises are sold at a foreclosure sale, Mortgagor shall be liable for any deficiency remaining after sale of the premises if permitted by law, and application of the proceeds of said sale to the indebtedness secured and to the expense of foreclosure, including Mortgagor's reasonable attorney's fees and legal expenses if allowed by law.

even if the Mortgagor shall have the right immediately to foreclose this mortgage by comp�alit in case that purpose, and such claim may be proceeded to judgment and execution and sale for the collection of the whole amount of the indebtedness and interest thereon, including reasonable attorney's fees, any amount advanced pursuant to this mortgage, costs of sale, and costs of sale, if permitted by law.

Mortgagee, or such action or proceeding be filed in any court to enforce any lien on, claim against or interfere

IT IS MUTUALLY AGREED THAT: (1) If the Mortgagor shall fail to pay installments on said Promissory Note or  
on any other advance or obligation which may be secured hereby as the same may hereafter become due, or upon  
default in performance of any agreement hereinunder, or upon sale or other disposition of the premises by

the record, may be extended or renewed, and any portions of the premises herein described may, without notice, be released from the lien hereof, without releasing the personal liability of any person or the priority of this Mortgage; (7) That he does hereby forever warrant and will forever defend the title and possession thereof to any and all persons whosoever.

a good and workmanlike manner any buildings which may be damaged or destroyed thereon, and to pay, when due, all claims for labor performed and materials furnished therefor; (5) That he will pay, promptly the indebtedness secured hereby, and perform all other obligations in full compliance with the terms of said Promissory Note and this Mortgage; (6) That the time of payment of the indebtedness hereby secured, or of any portion

(b) pay all said taxes and assessments without determining the validity thereof; and (c) pay such taxes and all such