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TO HAVE AND TO HOLD unto Lender and Lessee aforesaid a sum of money, to wit, together with all the im-
provements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which
shall be deemed to be and remain a part of the property covered by this mortgage; and all of the foregoing,
with said property (or the leasehold estate if this mortgage is on a leasehold) are hereinabove 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, and that the Property is unencumbered, except for encumbrances of record. Borrower
covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands,
subject to encumbrances of record.

DE CAPITAL WORKS SERVICES, INC., AKA A TRAVELERS RECORDING SHOULD BE RETURNED TO 660 MIDWEST ROAD, SUITE 3321, DARKWOOD TERRACE, ILLINOIS 60161

LOT ONE HUNDRED EIGHTY FIVE—
In Aschutun Dzana, Hartman Ave., Additition Unit No. 3, a subdivision of the Corte 1433, 30
Cortes de la Hacienda Nalte (1) of the Hacienda Queretaro (1) of Soctlan 10, Tlaxcala 37 North,
Ranges 15 Rase of the Third Principal Meridian, (anodeechezagon the Vial 33 East of the
West Meridg (1) and Meridg characton the Range 33 East of the Hacienda Nalte (1) of the Hacienda Queretaro (1) of the Hacienda Nalte (1) of the Hacienda Queretaro (1)

CONFITEAR DEO INTELLIGENTIAE

Property Tax Index Number 24-19-112-604

WHEN BORROWERS ARE INDEBTED TO LENDERS IN THE AMOUNT OF THE PRINCIPAL BALANCE SHOWN ABOVE, WHICH IS DUE,
NEARLY AS EVIDENCED BY BORROWER'S NOTE DATE, THE SAME DATE AS THIS MORTGAGE AND EXCEMPTIONS AND RENEWALS THEREOF (HEREIN
NAMED "NOTE"), PROVIDING FOR MONTHLY INSTALLMENTS OF PRINCIPAL AND INTEREST, WITH THE BALANCE OF THE INDEBTEDNESS, IF NOT SOONER

THIS MORTGAGE IS MADE TODAY BETWEEN THE BORROWER, OR THE NAME AND ADDRESS SHOWN ABOVE (HEREIN BORROWER),
AND THE LENDER SHOWN ABOVE, A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF

PELTON GUTHRIE, OWNER, DAVISON AND CO., INC., MEMPHIS,
660 MLOWEST ROAD, SUITE 6321, DARKROOK TERRACE, ILLINOIS 60102
HOMEGUARD HOME GUARANTEE & INSURANCE SERVICES, INC.

RECEIVED - BUREAU OF INVESTIGATION - U.S. DEPARTMENT OF JUSTICE - WASHINGTON, D.C.

19 NOVEMBER 1960

MORTGAGE

3925763

ΣΕΒΕΣΤΕ

IWS MORTGAGE NUMBER

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20. Release. Upon payment of all sums secured by this Mortgage, this Mortgage shall become null and void, and Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

21. Waiver of Homestead. Borrower hereby waives all rights of homestead exemption in the Property.

22. Riders to this Mortgage. If one or more riders are executed by Borrower and recorded together with this Mortgage, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rider(s) were a part of this Mortgage. (Check applicable box(es)):

- | | |
|---|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider |
| <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Planned Unit Development Rider |
| <input type="checkbox"/> Balloon Payment Rider | <input type="checkbox"/> Other(s) (specify) |

- 2-4 Family Rider

**REQUEST FOR NOTICE OF DEFAULT
AND FORECLOSURE UNDER SUPERIOR
MORTGAGES OR DEEDS OF TRUST**

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

hick ~~spat~~

WITNESS

+ Peter Oetwowski

(Seal)

(Seal)
- Borrower

(Seal)
-Borrower

(Seal)
-Borrower

STATE OF ILLINOIS

Cook

County:

PETER USTREKUTI, DIVORCED AND NOT SINNED REHARRIED, Notary Public in and for said county and state, do hereby certify that
ersonally known to me to be the same person(s) whose name(s) IS subscribed to the foregoing instrument,
eared before me this day in person, and acknowledged that he signed and delivered the said instrument as HIS
e voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this

8th 1 day of November, 1990

My Commission expires:



Please Sign This Line Reserved For Landlord and Realtor

RECORD AND RETURN TO:

RECORD AND RETURN TO:
GE CAPITAL MORTGAGE SERVICES, INC. F/K/A TRAVELERS MORTGAGE SERVICES, INC.
1 S 660 MIDWEST ROAD, SUITE #321
OAKBROOK TERRACE, ILLINOIS 60181

N DUPLICATE

925769

3925769

CAROL M
REGISTRAR

Submitted by	
Address	
Presented	
Entered S.S. No.	
A.I.C.	
D.D.C. Signature	
Entered Date	
Address	

Capital City
Suzhou

UNIFORM COVENANTS, BORROWER AND LENDER COMPLY AND AGREE AS FOLLOWS:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are charged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due date of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first to payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

4. Prior Mortgages and Deeds of Trust; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the 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 priority over this Mortgage.

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.

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

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall 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 perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any 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, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

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Leenderd shall have the right to collect and retain such rents as they become due and payable.
document of the Property, provided that Borrower shall prior to acceleration under paragraph 17 hereof or upon
termination of the Property, have the right to collect and retain such rents as they become due and payable.

18. Borrower's Right to Retain. Notwithstanding any provision of this Mortgage due to Borrower's breach, Borrower shall have the right to have my proceedings begun by Lender to enforce this Mortgage due to Borrower's acceleration of the sums received by Lender to enforce this Mortgage due to other contingencies and the Note had no acceleration accrued; (b) Borrower pays Lender all expenses of any other contingencies and the Note had no acceleration accrued; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage; (d) Borrower pays all reasonable expenses incurred by Lender in accelerating the Note and the Note has been served with a summons or by publication, or (ii) has otherwise submitted to the jurisdiction of the court, whichever date is later; (f) Borrower pays Lender all expenses of any other contingencies and the Note had no acceleration accrued; (g) Borrower pays all reasonable expenses incurred by Lender in accelerating the Note and the Note has been served with a summons or by publication, or (iii) has otherwise submitted to my time prior to 90 days from the date the Note has been served with a summons or by publication, or (iv) has otherwise submitted to the jurisdiction of the court, whichever date is later; (l) Borrower pays Lender all expenses of any other contingencies and the Note had no acceleration accrued; (m) Borrower pays all reasonable expenses incurred by Lender in accelerating the Note and the Note has been served with a summons or by publication, or (n) has otherwise submitted to the jurisdiction of the court, whichever date is later.

17. Association: Besides, there is a provision in paragraph 16 under which members of any committee or agreement of members in the following manner: (1) the members, by their agreement, members to consideration shall give notice to the members to be provided in paragraph 12 hereto specifying: (1) the members; (2) the action required to cause such notice; (3) a date, not less than 10 days from the date the notice is intended to be given, by which such notice must be given; (4) the date to cause such notice to be given, and (5) the date upon which such notice may be considered to be valid; and (6) the date to cause such notice to be given, as soon as notice is received to the members, by whom such notice was given.

15. **Resale Distribution [Add] (b) (6) Resale.** Bottower shall fulfill all of Bottower's obligations under any home rehabsite. Image of execution of after-trust-deed loan hereof.

otherwise affected by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.