

# UNOFFICIAL COPY

## FEDERAL TAX LIEN AFFIDAVIT

(PLEASE PRINT OR TYPE)

State of Illinois }  
County of Cook }

MICHAEL SULLIVAN

being duly sworn, upon oath states that HE

is 52 years of age and

1.  has never been married

2.  the widow(er) of \_\_\_\_\_

3.  married to NORA MAI SULLIVAN

said marriage having taken place on SEPT. 8, 1962

4.  divorced from \_\_\_\_\_

date of decree \_\_\_\_\_

case \_\_\_\_\_

county & state \_\_\_\_\_

Affiant further states that His social security number is 354-34-5714 and that there are no United States Tax Liens against him.

Affiant further states that during the last 10 years, affiant has resided at the following address and none other:

FROM (DATE)	TO (DATE)	STREET NO.	CITY	STATE
1979	PRESENT	429 ARTHUR	PARK	ILL

Affiant further states that during the last 10 years, affiant has had the following occupations and business addresses and none other:

FROM (DATE)	TO (DATE)	OCCUPATION	EMPLOYER	ADDRESS (STREET NO.) CITY STATE
1966	PRESENT	STATION ENGINEER	AMERICAN DENTAL ASSOC.	211 E. CHICAGO CHICAGO, ILL

Affiant further states that affiant makes this affidavit for the purpose of inducing the Registrar of Titles, Cook County, Illinois to issue his Torrens Certificate of title free and clear of possible United States Tax Liens.

Subscribed and sworn to me this 6<sup>th</sup> day of December, 1991

Michael Sullivan

Rosa Ratajczyk



C153059

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03-83016-02

4018624

This instrument was prepared by:

RICHARD J. JAHNS  
(Name)

5133 W. FULLERTON AVENUE  
(Address)

CHICAGO, IL 60639

## MORTGAGE

THIS MORTGAGE is made this 2ND day of DECEMBER, 1991, between the Mortgagor, MICHAEL SULLIVAN AND NORA MAI SULLIVAN, HUSBAND AND WIFE

(herein "Borrower"), and the Mortgagee, CRAGIN FEDERAL BANK FOR SAVINGS, a corporation organized and existing under the laws of the UNITED STATES OF AMERICA, whose address is 5133 WEST FULLERTON - CHICAGO, IL 60639 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of FIFTY-TWO THOUSAND AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated DECEMBER 2, 1991 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on JANUARY 1, 2012

TO SECURE to Lender all the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of COOK, State of Illinois:

LOT TWENTY FOUR (24) IN BLOCK FIVE (5) IN PARK RIDGE MANOR BEING ARTHUR DUNAS' SUBDIVISION OF THE SOUTH HALF (1/2) OF THE EAST HALF (1/2) OF THE SOUTHEAST QUARTER (1/4) OF SECTION 35, TOWNSHIP 41 NORTH, RANGE 12, AND THAT PART OF THE NORTH EAST QUARTER (1/4) OF SECTION 2, TOWNSHIP 40 NORTH, RANGE 12, LYING NORTH OF THE CENTER LINE OF TALCOTT ROAD, EAST OF THE THIRD PRINCIPAL MERIDIAN.

PERMANENT INDEX # 09-35-419-001

which has the address of 420 ARTHUR PARK RIDGE  
(Street) (City)  
IL 60068 (herein "Property Address")  
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions (hereto, 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 estate if this Mortgage is on a leasehold) are herein 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, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property

53059 1041  
NOTE IDENTIFIED

AFFIDAVIT OF NO U.S. TAX LIEN ATTACHED

Property of Cook County Clerk's Office

4018624

1. Payment of Principal and Interest. Borrower and Lender covenant and agree as follows: (a) Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayments and late charges as provided in the Note, and the principal of and interest on any future advance secured by this Mortgage. (b) Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender, together with the future monthly installments of funds payable prior to the date of taxes, assessments, insurance premiums and ground rents, that amount required to pay said taxes, assessments, insurance premiums and ground rents, together with the future monthly installments of funds payable prior to the date of taxes, assessments, insurance premiums and ground rents, shall be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, together with the amount of the funds held by Lender. (c) Payment of Taxes, Assessments, Insurance Premiums and Ground Rents. 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, together with the amount of the funds held by Lender, any amount necessary to make up the deficiency within 30 days from the date notice is mailed by Lender to Borrower requesting payment thereof. (d) Taxes, Assessments, Insurance Premiums and Ground Rents. Borrower shall pay all taxes, assessments, insurance premiums and ground rents, together with the future monthly installments of funds payable prior to the date of taxes, assessments, insurance premiums and ground rents, if any, to the property which may obtain a priority over this Mortgage, and leasehold payments or ground rents, if any, to the quantum provided under paragraph 2 hereof, or, if not paid in such manner, by Borrower making payment, when due, directly to the party thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Mortgage, provided, that Borrower shall not be required to discharge any such lien as long as Borrower shall agree in writing to the payment of the obligations secured by such lien in a manner acceptable to Lender or shall in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which it deems to be necessary to prevent the enforcement of the lien or forfeiture of the property or any part thereof. (e) 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 such amounts and for such periods as Lender may require, provided, that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums secured by this Mortgage. (f) Insurance. Borrower shall provide 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 premiums on insurance policies shall be paid in the manner provided under paragraph 2 hereof, or, if not paid in such manner, by Borrower making payment, when due, directly to the insurance carrier. (g) All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, and Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. 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. (h) Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the property damaged, provided, that restoration or repair is economically feasible and the security of this Mortgage is not thereby impaired. If such restoration or repair is not economically feasible or if the security of this Mortgage would be impaired, the insurance proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. If the property is damaged by fire, or if Borrower fails to respond to Lender within 10 days from the date notice is mailed by Lender to Borrower, or if Borrower fails to respond to Lender's option either to restoration or repair of the property or to the sums secured by this Mortgage, Lender is authorized to collect and apply the insurance proceeds as Lender's option either to restoration or repair of the property or to the sums secured by this Mortgage. (i) Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments. (j) Under paragraph 18 hereof the property is acquired by Lender, all rights, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof resulting from damage to the property prior to the sale or disposition shall pass to Lender to the extent of the sums secured by this Mortgage immediately prior to such sale or disposition. (k) Preservation and Maintenance of Property. Lender, lessors, tenants, licensees, conditional purchasers, 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 of the property. 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 of covenant creating or governing the condominium or planned unit development, the bylaws and regulations of the condominium or governing the condominium or planned unit development, and consent documents. If a condominium or planned unit development is incorporated by Borrower and recorded together with this Mortgage, the covenants and agreements of such development shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the same were a part hereof. (l) 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, including, but not limited to eminent domain, insolvency, code enforcement, code enforcement, or arrangements involving a bankruptcy or liquidation of Lender or Lender's assignee, upon notice to Borrower, Lender may make such arrangements, disburse such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorney's fees and costs upon the property to make repairs to protect Lender's interest in accordance with Borrower's obligation 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

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Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the manner provided under paragraph 2 hereof.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, 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, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. 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.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Mortgage such proportion of the proceeds as is equal to that proportion which the amount of the sums secured by this Mortgage immediately prior to the date of taking bears to the fair market value of the Property immediately prior to the date of taking, with the balance of the proceeds paid to Borrower.

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

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

10 **Borrower Not Released.** Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest.

11 **Forbearance by Lender Not a Waiver.** Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other fees or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.

12 **Remedies Cumulative.** All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity, and may be exercised concurrently, independently or successively.

13 **Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

14 **Notice.** Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

15 **Uniform Mortgage; Governing Law; Sovereignty.** This form of mortgage combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property. This Mortgage shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of the Mortgage and the Note are declared to be severable.

16 **Borrower's Copy.** Borrower shall be furnished a confirmed copy of the Note and of this Mortgage at the time of execution or after recording hereof.

17 **Transfer of the Property; Assumption.** If all or any part of the Property or an interest therein is sold or transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) the creation of a purchase money security interest for household appliances, (c) transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale or transfer, Lender and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Mortgage shall be at such rate as Lender shall request. If Lender has waived the option to accelerate provided in this paragraph 17, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all obligations under this Mortgage and the Note.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 90 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

18 **Acceleration, Remedies.** Except as provided in paragraph 17 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall mail notice to Borrower as provided in paragraph 14 hereof specifying (1) the breach, (2) the action required to cure such breach, (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender at Lender's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title reports.

19 **Borrower's Right to Reinstatement.** Notwithstanding Lender's acceleration of the sums secured by this Mortgage, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time

\* or if Borrower ceases to occupy the property as his/her principal residence.

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IN DUPLICATE

RETURN TO BOX 403

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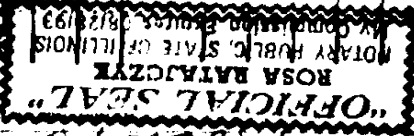
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COMMUNITY BANK

GUARANTY CO.

350 N. La Salle Street  
Suite 250  
Chicago, IL 60610  
(312) 464-0210



*Rosa Rajagzyk*

My Commission Expires 8-28-93

Given under my hand and official seal, this 2ND day of DECEMBER, 19 93

They (free and voluntary act, for the uses and purposes therein set forth) appeared before me the day in person, and acknowledged that they signed and delivered the said instrument as personally known to me to be the same persons whose names are subscribed to the foregoing instrument.

MICHAEL SULLIVAN AND NORA MAI SULLIVAN HUSBAND AND WIFE  
I, *Rosa Rajagzyk*, Notary Public in and for said county and state, do hereby certify that

STATE OF ILLINOIS  
*Michael Sullivan*  
MICHAEL SULLIVAN

*Nora Mai Sullivan*  
NORA MAI SULLIVAN

IN WITNESS WHEREOF, Borrower has executed this Mortgage  
MICHAEL SULLIVAN  
NORA MAI SULLIVAN

17. Waiver of Homestead: Borrower hereby waives all right of homestead exemption in the Property.  
Borrower shall pay a cost of recording, if any.

18. Release: Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to amount of the Note for \$10400.00

19. Future Advances: Upon request of Borrower, Lender, at Lender's option prior to release of this Mortgage, may make future Advances to Borrower on the same terms, with interest thereon, shall be secured by this Mortgage when evidenced by sum secured by this Mortgage. Lender and the receiver shall be liable to account only for those sums actually received.

20. Appointment of Receiver: Appointment of Receiver, Lender in Paragraph. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

21. Period of Redemption: Borrower shall be entitled to a period of redemption following the date of acceleration of the Property, and at any time prior to the expiration of any period of redemption or abandonment of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof, take possession of and manage the Property and to collect the rents of the Property including those part due. All rents, including but not limited to receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sum secured by this Mortgage.

22. Acceleration: If Borrower fails to pay the sums secured by this Mortgage, Lender shall be entitled to accelerate the term of this Mortgage, and the obligations secured hereby shall remain in full force and effect as if no payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no payment and cure by Borrower, this Mortgage shall continue uninterrupted. Upon such acceleration, Borrower shall continue obligated to pay the sums secured by this Mortgage, Lender's interest in the Property, and Borrower shall be deemed to have assigned to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof, take possession of and manage the Property and to collect the rents of the Property including those part due. All rents, including but not limited to receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sum secured by this Mortgage.