93033869 MORTGAGE THIS MORTGAGE Is made this Thirteenth

Between the Mortgagor(s) RAMON LOZANO, JR. AND CRYSTAL C. LOZANO AND MARY E. VANDERVER (herein "Borrower") and the Mortgagee, _ CRAFTER CORPORATION a corporation organized and existing under the laws of Indiana, licensed to do business in Illinois 1252 West 127th Street, Calumet Park, Illinois 60643 (herein "Lender") whose address is WHEREAS; Borrower is indebted to Lender in the principal sum of U.S. \$ 7,700.00 which indebtedness is evidenced by Borrower's contract dated <u>APRIL 21, 1993</u> contract dated <u>APRIL 21</u>, 1993 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on MAY 20, 1999 TO SECURE to Lender the repayment of the indebtedness evidenced by the Contract, 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; Borrower does hereby mortgage, grant and convey to Lender the following described property located in the Situated in the City of Hammond, County of Lake, and State of Indiana, and is further described as follows: Grand Hessville Heights Addition, Lot 75. Which has the address of ______ (herein "Property address" "THER with all the he and reme a lee 173rd COURT HAMMON ex Number: 26-33-233-7 **3**631 (herein "Property address") Parcel Index Number;

TOGETHER with all the improvements now or hereafter erected on and all easements, rights, appurtenances and rents all of which shallbe deemed to be and remain a part of the property covered by this Merigage, and all of the foregoing; together with said property (or the leasehold estate if

this Mortgage is on a leasehold) are hereinafter referred to as the Property:

Borrower covenants that Borrower is lawfully seised 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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1: Payment of Principal and interest. Borrower shall promptly pay when due the principal and 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 mortgage 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 inevitational tender. institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits of 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, insciance treatiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said assessments and bills, unless Lender pays Borrower interest on the funds applicable law permits Lender to make such a change. 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 and interest 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 pledged as additional security for the sums secured by this Mortgage.

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 Portower 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 Property of its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

Opon payment in roll of all sums secured by tims Mortgage. Lender shall apply, no tate that immediately prior to the sale of the Property of 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 in payment of amount 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; Charges; 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, it 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 terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

If the Property is abandoned by Borrower, or if Borrower shall give prompt noti

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, and constituent documents.

7. Protection of Lender's Security. If Borrower falls 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 attorney's fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the toan 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 any expense or take any action hereunder.

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

conveyance in neu or concemnation, are nereby 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.

10. Borrower Not Released; Forbearance By Lender Not a Walver. 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 cominence 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. 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.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. 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 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Contract. (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the contract or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Contract without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest In the Property.

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PO. BOX 225 LANSING, ILLINOIS 60453

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

17. Acceleration. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this mortgage or the contract, including the covenants to pay when due any sum secured by this mortgage, Lender may accelerate all sums due by giving notice to Borrower as provided in paragraph 12 hereof and without further demand may foreclose this mortgage by judicial proceeding. Lender shall be entitled to collect at such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys fees and costs of documentary

evidence, abstracts and title reports.

18. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereol or abandonment of the Property, have the right to collect and retain such rents as they become due and payable

Upon acceleration under paragraph 17 hereol or abandonment of the Property, Lender shall be entitled to either take possession or have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collections of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

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

20. Walver of Homestead. Borrower hereby walves all right of homestead exemption in the Property.

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Borrower and Lender request the holds Notice to Lender, at Lender's address set foreclosure action.	er of any mortgage, d	AGES OR DEED: CUITE 1 eed of trust or other this Mortgage, of a	encumbrance with	alien which has the superior encur	priority over this Mor abrance and of any	tgage to give sale or other
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to me to be the same person(s) whose na	ame(s) are	_ subscribed to the	foregoing instrun	nent, appeared be	fore me this day in	person, and
acknowledged that <u>t</u> he <u>y</u> sign therein set forth.	ned and delivered the	said instrument as	their	, free and voluntar	y act, for the uses a	nd purposes
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which it secures are hereby assigned and			Corporation with	nout recourse upor	n the mortgage.	
IN TESTIMONY WHEREOF, the said <u>C</u> by its <u>President</u> and attested to by its	Secretary this _	N hath hereunder Nineteenth	caused its corpora	te seal to be affixed day ofMay_	d and these presents , 19 <u>93</u>	to be signed
Ву:	P	es.				
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State of Illinois	)					
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I, the undersigned, a Notary Public in	and for said County	in the State aforeme	entioned, DO HERE	BY CERTIFY THA	T: the persons whos TER CORPORATION	e names are
Subscribed to the foregoing instrument, are and THAT THEY appeared before me this day	av in person and seve	rally acknowledged	that they signed a	and delivered the	said instrument in wi	iting as duly
Othorized officers of said corporation and of Directors of said Corporation as their free a	caused the corporate	seal of said corpora	ition to be affixed	thereto pursuant t	o authority given by	the Board of
Given under my hand and notarial seal	I, this day and year f	irst above written.	Tallon for the age	o and parpoods in		
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