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03/3/2011 51 001 Page 1 of 5
2000-07-11 16:33:13
Cook County Recorder 29.50



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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on 3/27, 2000, The mortgagor is CELESTINA M. JORDAN

("Borrower").

This Security Instrument is given to Northwest Financial Illinois, Inc., which is organized and existing under the laws of Iowa, and whose address is 9632 SOUTH ROBERTS ROAD HICKORY HILLS, IL 60457

("Lender").

Borrower owes Lender the principal sum of SIXTEEN THOUSAND SIX HUNDRED AND SEVENTY-SEVEN CENTS.

Dollars (U.S. \$16600.77

). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on APRIL 1ST, 2015. This Security Instrument secures to Lender:

(a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in COOK County, Illinois:

SEE EXHIBIT A ATTACHED HERETO & INCORPORATED HERE IN BY REFERENCE

PIN NO.: 25-31-426-018-1002

which has the address of 1925 W. CANAL ST. UNIT 1B, BLUE ISLAND

[Street]

[City]

Illinois 60406 ("Property Address");
[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

6-7
P-5
6-
M-7
J/K

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

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

☐ Adjustable Rate Rider

☐ Condominium Rider

☐ 1 - 4 Family Rider

☐ Graduated Payment Rider

☐ Planned Unit Development Rider

☐ Biweekly Payment Rider

☐ Balloon Rider

☐ Rate Improvement Rider

☐ Second Home Rider

☐ Other(s) [specify]

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

JOSH MICKELSON

CELESTINA M. JORDAN

Social Security Number 587.80.7438

(Seal)
-Borrower

DEREK HARRIS

Social Security Number

(Seal)
-Borrower

[Space Below This Line For Acknowledgment]

STATE OF ILLINOIS)

) ss

COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County and State aforesaid, do hereby certify that _____, personally known to me to be the person whose name appears subscribed to the foregoing mortgage as a witness to the execution thereof, appeared before me this day in person and stated under oath that CELESTINA M. JORDAN, whose name(s) appear(s) subscribed to the mortgage as Mortgagor(s) is/are the real person(s) who executed the same as Mortgagor(s) and that he/she _____ subscribed his/her name as a witness thereto in the presence of the Mortgagor(s) and at his/her/their request.

(Seal):



My Commission expires 12-1-00

Barbara J Spadoni
Notary Public



Norwest Financial Illinois, Inc.
Hickory-Palos Square
9632 South Roberts Road
Hickory Hills, Illinois 60457
708/430-1645

Exhibit A

Legal Description:

Unit Number X-1B,

In Islander Condominiums, as Delineated on a Plat of Survey of the Following Described Tract of Land:

Certain Parts of the Following Described Tract:

Lot 33 (Except the East 2.38 Feet Thereof) Also Lots 34 to 47 Both Inclusive All in Plat of Resubdivision of Blocks 87 and 88; The South 1/2 of Blocks 89 and 90 (Except the West 70 Feet of Block 90); Blocks 101 and 102 (Except the West 70 Feet of Block 101); Also Including That Portion of Vacated Exeter Street Lying Between Blocks 87 and 88 and Between the North Line and the South Line of Said Blocks Extended; Also That Portion of Colonade Right of Way, Now Vacated, Lying Between the South 1/2 of Said Blocks 89 and 90 and Between the south Line and the East and West Center Line of Said Blocks Extended, All in Portland, A Subdivision In The South East 1/4 of Section 31, Township 37 North, Range 14 East of the Third Principal meridian, According to the Plat Thereof Recorded March 13, 1947 As Document 14012612; Together With That Part of Vacated Tremont Street (Lincoln Street) as Heretofore Dedicated in the Aforesaid Subdivision, Lying South of the Westerly Prolongation of the North Line of Said Lot 34 to the East Line of Lot 35 and Lying North of the Westerly Prolongation of the South Line of Lot 34 Aforesaid to the East Line of Lot 35 Aforesaid, Also the West 820 Feet of the Following Described Tract of Land: Lots 1 Through 10 in Block 102 Together With That Part of Tremont Street Lying East of and Adjoining Said Lots; Also Lots 1 Through 9 in Block 103 Together With That Part of Exeter Street Lying East of and Adjoining Said Lots; Also Lots 1 Through 5 in Block 104, All in Blue Island (Formerly Portland) in Section 31, Township 37 North, Range 14 East of the third Principal Meridian (Except From Said Lots and Streets That Part Thereof Lying South of the North Line of Broadway Street as Dedicated by Document No. 11953688) All in Cook County, Illinois

Which Plat of Survey is Attached as Exhibit "A" to the Declaration of Condominium Recorded May 28, 1997 as Document Number 97375696; Together with its Undivided Percentage Interest in the Common Elements.

PIN NO.: 25-31-426-018-1002

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Property of Cook County Clerk's Office

09/27/99 13:40 FAX 615 247 2755

NORWEST BANK IA 0352

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CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 27TH day of MARCH, 2000 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

NORWEST FINANCIAL ILLINOIS, INC

(the "Lender")

of the same date and covering the Property described in the Security Instrument and located at:

1925 1925 W. CANAL ST. UNIT 1B, BLUE ISLAND, IL 60406

[Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

ISLANDER CONDOMINIUM ASSOCIATION OF BLUE ISLAND

[Name of Condominium Project]

(the "Condominium Project") If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

MULTISTATE CONDOMINIUM RIDER-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3140 9/90

L2415 -B (9/98)

VNP MORTGAGE FORMS • (800)521-7231

Printed on Recycled Paper

CERTIFIED COPY

Date 5-2-00

By Barbara J Spadoni

OFFICIAL SEAL

BARBARA J SPADONI

NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES: 12/01/00

27-Sep-99 02:42P

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D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 1D.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;

(iii) termination of professional management and assumption of self-management of the Owners Association; or

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

PIN NO.: 25-31-426-018-1002

Celestina M. Jordan (Seal)
CELESTINA M. JORDAN -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

CERTIFIED COPY

Date 5-2-00

By Barbara J Spadoni

Form 3140 9/90

