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2000-09-26 11:15:40
Cook County Recorder 47.50



MAIL TO:

Old Kent Mortgage Co., Final Docs
P.O. Box 204
Grand Rapids, MI 49502-0476

COOK COUNTY
RECORDER

Prepared by: Cathy M Avino

EUGENE "GENE" MOORE
BRIDGEVIEW OFFICE

AP# C22ZIKEL.0
LN# 5263332



In type
MORTGAGE MIN 1000142-3000051935-0

THIS MORTGAGE ("Security Instrument") is given on August 25, 2000 . The mortgagor is
OFER ZIKEL and DESIREE DIZADJI, Husband and Wife

("Borrower"). This Security Instrument is given to Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns), as beneficiary. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

Old Kent Mortgage Company, A Michigan Corporation

("Lender") is organized and existing under the laws of The State of Michigan, and has an
address of 9400 S. Cicero Ave., Suite 301, Oak Lawn, IL 60453

. Borrower owes Lender the principal sum of
Two Hundred Six Thousand Three Hundred and no/100
Dollars (U.S. \$ 206,300.00).

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 September 1, 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

ILLINOIS-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT WITH MERS

Initials: P.D.S.

VMP -6N(IL) (9802).01 MW 02/98.01

Page 1 of 6

VMP MORTGAGE FORMS - (800)521-7291

Form 3014 9/90
Amended 2/98

140

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Initials: *P.D.*

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any twelve monthly payments, at Lender's sole discretion. If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such

Escrow Items or otherwise in accordance with applicable law. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount.

1974 as amended from time to time, 12 U.S.C. Section 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of

Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of

the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items," if any; (e) yearly mortgage insurance premiums, if any; and (f) any sum payable by Borrower to Lender, in accordance with

and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments and ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums;

Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows: THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real 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 warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

Lender including, but not limited to, releasing or cancelling this Security Instrument. Lender shall not be limited to, the right to foreclose and sell the Property; and to take any action required of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of

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 understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument; but, if necessary to comply with law or custom, MERS, (as nominee for Lender and Lender's successors and assigns), has the right to exercise any or all

Parcel ID #: 15-30-201-007-0000
which has the address of 2536 CAMBERLEY CIRCLE
WESTCHESTER
(City), Illinois 60154
[zip Code] ("Property Address");
[Street]

AS PER LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF BY REFERENCE.
Cook County, Illinois
nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in

Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in

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3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property 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 any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. 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.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this 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.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to

Initials: P.J.G.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct prepayment charge under the Note.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification or amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection. The premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law. That Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the

Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

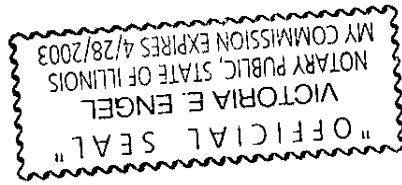
As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless

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Notary Public
Victoria E. Engel

My Commission Expires:

Given under my hand and official seal, this 25th day of August 2008,
I, Desiree Dizadji, Notary Public in and for said county and state do hereby certify
that Offer Zikel and Desiree Dizadji personally known to me to be the same person(s) whose name(s)
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that
they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

STATE OF ILLINOIS,
I, Desiree Dizadji, a Notary Public in and for said county and state do hereby certify
that Offer Zikel and Desiree Dizadji personally known to me to be the same person(s) whose name(s)
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that
they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

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:

- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- Other(s) [specify]
- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider
- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- VA Rider

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)]

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.
without charge to Borrower. Borrower shall pay any recordation costs.

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.

21. Including, but not limited to, reasonable attorneys' fees and costs of title evidence.
proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph
secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial
or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums
non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on
inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the
secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further
(d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums
secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further
applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default;
(c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and
(d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums

CONDOMINIUM RIDER

AP# C22ZIKEL,0

LN# 5263332

THIS CONDOMINIUM RIDER is made this 25th day of August, 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 Old Kent Mortgage Company, A Michigan Corporation

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

2536 CAMBERLEY CIRCLE, WESTCHESTER, IL 60154
[Property Address]

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

[Name of Condominium Project]
WESTCHESTER WOODS CONDOMINIUM

(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.

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

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458080

payable, with interest, upon notice from Lender to Borrower requesting payment. Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of Borrower secured by Lender under this paragraph F shall become additional debt of may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender maintained by the Owners Association unacceptable to Lender.

(iv) any action which would have the effect of rendering the public liability insurance coverage Association; or

(iii) termination of professional management and assumption of self-management of the Owners express benefit of Lender;

(ii) any amendment to any provision of the Constituent Documents if the provision is for the a taking by condemnation or eminent domain;

termination required by law in the case of substantial destruction by fire or other casualty or in the case of (i) the abandonment or termination of the Condominium Project, except for abandonment or

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

secured by the Security Instrument as provided in Uniform Covenant 10. are hereby assigned and shall be paid to Lender, such proceeds shall be applied by Lender to the sums

Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, payable to Borrower in connection with any condemnation or other taking of all or any part of the

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, extent of coverage to Lender.

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

with any excess paid to Borrower. hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument,

loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are In the event of distribution of hazard insurance proceeds in lieu of restoration or repair following a

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

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

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

Lender requires, including fire and hazards included within the term "extended coverage," then: insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to

insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to **B. Hazard Insurance.** So long as the Owners Association maintains, with a generally accepted

insured by the Owners Association maintains, with a generally accepted

insured by the Owners Association maintains, with a generally accepted

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insured by the Owners Association maintains, with a generally accepted

insured by the Owners Association maintains, with a generally accepted

insured by the Owners Association maintains, with a generally accepted

insured by the Owners Association maintains, with a generally accepted

Initials: P.D.S.

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

_____ (Seal)	<i>Offer Zikel by Paul Dzadji</i>	_____ (Seal)
-Borrower	OFFER ZIKEL <i>as attorney</i>	-Borrower
_____ (Seal)	<i>Desiree Dzadji by Paul Dzadji</i>	_____ (Seal)
-Borrower	DESIREE DIZADJI <i>as attorney</i>	-Borrower
_____ (Seal)	_____ (Seal)	_____ (Seal)
-Borrower		-Borrower
_____ (Seal)	_____ (Seal)	_____ (Seal)
-Borrower		-Borrower

458080



TICOR TITLE INSURANCE COMPANY

ORDER NUMBER: 2000 000458080 CH
STREET ADDRESS: 2536 CAMBERLY CIR. UNIT #5-2-813-2536
CITY: WESTCHESTER COUNTY: COOK COUNTY
TAX NUMBER: 15-30-201-007-0000

LEGAL DESCRIPTION:

UNIT NUMBER 5-2-813-2536 IN THE WESTCHESTER WOODS CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND:
CERTAIN LOTS IN WESTCHESTER WOODS, BEING A SUBDIVISION OF THAT PART OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 30, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WHICH SURVEY IS ATTACHED AS EXHIBIT "C" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 00,419,058, AS AMENDED FROM TIME TO TIME; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY ILLINOIS.

PROPERTY of Cook County Clerk's Office

458080

Prepared by Dizadji & Kanonik, Attorneys at Law

SPECIFIC POWER OF ATTORNEY

WE, Desiree M. Dizadji M.D. and Ofer M. Zikel M.D. of 9801 S. Kilbourn Oak Lane, Cook County, Illinois,

appoint Paul I. Dizadji of 6920 W. 109th St., Worth, Cook County, Illinois, our attorney in fact, for us in our name, place, and stead to exercise do, or perform any act, right, power, duty, or obligation that we now have or may acquire the legal right, power, or capacity to exercise, do or perform in connection with, arising out of, or relating to in any way the purchase, refinance, or sale of the property commonly known as 2536 Camberley Circle, Westchester, Illinois.

Our attorney in fact is also an attorney at law, licensed by the State of Illinois and representing us in this matter, and nothing in this power is to be interpreted as limiting any action allowed an attorney at law in the representation of clients.

Our attorney in fact may, among other things, transact all business and notes, trust deeds, mortgages assignments of rents, affidavits, bills of sale and other instruments and may endorse and negotiate checks and bills of exchange requisite or proper to effectuate the purchase, refinance, or sale of the premises described above.

The undersigned grant to our attorney in fact full power and authority to do and perform all and every act and thing requisite or proper to be done in the exercise of any of the rights and powers granted, as fully to all intents and purposes as we might or could do if personally present, with full power of substitution or revocation and with full authority to deal with such property as authorized above, whether held by us or either of us separately, severally, or jointly, without reservation of community right, and we ratify and confirm all that our attorney in fact or his/her substitute or substitutes lawfully does or cause to be done by virtue of the authority granted in this power of attorney.

The rights, powers, and authority of our attorney in fact to exercise any and all kind of the rights and powers granted will commence and be in full effect on August 24, 2000 and the rights, powers, and authority will remain in full force and effect from that date until September 24, 2000.

Date 8/22/00

Date 8/22/00

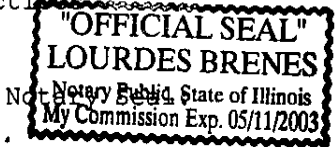
Desiree M. Dizadji M.D.
Desiree M. Dizadji, M.D.

Ofer M. Zikel M.D.
Ofer M. Zikel, M.D.

ACKNOWLEDGMENT:

The foregoing Power of Attorney was acknowledged and signed freely and voluntarily before me this 22nd day of August, 2000, by the parties signing above, after due identification of their persons and signatures in accordance with normal practice.

Lourdes Brenes
Notary Public



Prepared by: Paul Dizadji
458080



TICOR TITLE INSURANCE COMPANY

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PROPERTY of Cook County Clerk's Office

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Prepared by Dizadji & Kanonik, Attorneys at Law

SPECIFIC POWER OF ATTORNEY

WE, Desiree M. Dizadji M.D. and Ofar M. Zikel M.D. of 9801 S. Kilbourn, Oak Lawn, Cook County, Illinois,

appoint Paul I. Dizadji of 6920 W. 109th St., Worth, Cook County, Illinois, our attorney in fact, for us in our name, place, and stead to exercise do, or perform any act, right, power, duty, or obligation that we now have or may acquire the legal right, power, or capacity to exercise, do or perform in connection with, arising out of, or relating to in any way the purchase, refinance, or sale of the property commonly known as 2536 Camberley Circle, Westchester, Illinois.

Our attorney in fact is also an attorney at law, licensed by the State of Illinois and representing us in this matter, and nothing in this power is to be interpreted as limiting any action allowed an attorney at law in the representation of clients.

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The undersigned grant to our attorney in fact full power and authority to do and perform all and every act and thing requisite or proper to be done in the exercise of any of the rights and powers granted, as fully to all intents and purposes as we might or could do if personally present, with full power of substitution or revocation and with full authority to deal with such property as authorized above, whether held by us or either of us separately, severally, or jointly, without reservation of community right, and we ratify and confirm all that our attorney in fact or his/her substitute or substitutes lawfully does or cause to be done by virtue of the authority granted in this power of attorney.

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Date 8/22/00

Date 8/22/00

Desiree M. Dizadji, M.D.
Desiree M. Dizadji, M.D.

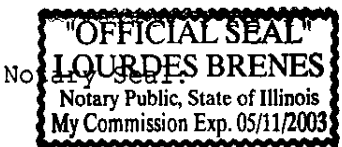
Ofar M. Zikel, M.D.
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The foregoing Power of Attorney was acknowledged and signed freely and voluntarily before me this 22nd day of August, 2000, by the parties signing above, after due identification of their persons and signatures in accordance with normal practices.

Loures Brenes
Notary Public

Paul Dizadji
458080





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Property of Cook County Clerk's Office

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