

Doc#: 0336518025

Eugene "Gene" Moore Fee: \$62,00 Cook County Recorder of Deeds Date: 12/31/2003 09:16 AM Pg: 1 of 20



When recorded mail to: ABN AMRO MORTCA GROUP, INC. P.O. BOX 5064 TROY, MICHIGAN 48064 ATTN: FINAL/TRAILING DOCUMENTS

This instrument was prepared by:

CHICAGO, IL 60602 100 N. LASALLE SUITE 1100 PRAIRIE TITLE

LOAN #: 642369803

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### **MORTGAGE**

#### **DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16. (A) "Security Instrument" means this document, which is dated DECEMBER 5, 2003, Riders to this document together with all

(B) "Borrower" is LORIA I. HAMPTON, A SINGLE WOMAN.

Borrower is the mortgagor under this Security Instrument. (C) "Lender" is ABN AMRO MORTGAGE GROUP, INC.

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT © 1999-2002 Online Documents, Inc. Page 1 of 12

Form 3014 1/01

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LOAN #: 642369803

Lender is a CORPORATION, DELAWARE.

organized and existing under the laws of Lender's address is 2600 W. BIG BEAVER

RD., TROY, MICHIGAN 48084.

Lender is the mortgagee under this Security Instrument.
(D) "Note" means the promissory note signed by Borrower and dated DECEMBER 5, 2003. The Note
states that Borrower owes Lender ******TWO HUNDRED EIGHTY ONE THOUSAND ONE HUNDRED AND NO/100
**************************************
plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not late
than January 1, 2034.
(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due unde
the Note, and all surns due under this Security Instrument, plus interest.
(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be
executed by Borrower [check box as applicable]:
X Adjustable 1 Rider X Condominium Rider Second Home Rider
Balloon Rider Planned Unit Development Rider Other(s) [specify]
Balloon Rider Planned Unit Development Rider Other(s) [specify]  1-4 Family Rider Biweekly Payment Rider

- (H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
- (I) "Community Association Dues, Fees, ar d/ssessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
- (J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
- (K) "Escrow Items" means those items that are described in Section 3.
- (L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
- (M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
- (N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
- (O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et se4) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
- (P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

#### TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) 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 and Lender's successors and

ILLINOIS - Single Family -	Fannie Mae/Freddie Mac UNIFOR	M INSTRUMENT	Form 3014 1/01	Initials:	LIN
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# **UNOFFICIAL CO**

LOAN #: 642369803

power of sale, the following described property located in the COUNTY [Type of ਜੋed: g collistriction | of [Name of Recording Jurisdiction]: DE URTPITION NITACHED HERETS AND MADE A PART HEREOF. SEE IEG.. ly has the address of 311c N. UHION, 23, CHICAGO, which curr-[Street] [City] Illinois 16:5 ("Proporty Address"): [L] [Cole] ER WITH all the improvements now or hereafter erected on the property, and all easements, appurte-TC GET xtu. as how or hereafter a part of the property. All replacements and additions shall also be covered by nances, an istrament. All of the foregoing is referred to in this Security Instrument as the "Property." this Scouri ER DOVENANTS that Borrower is lawfully solved of the estate hereby conveyed and has the right to BCBR athard convey the Property and that the Property reunencumbered, except for encumbrances of record. mortg. gal and a d will defend generally the title to the Property against all claims and demands, subject to any Borrower v encur. bra. at reobrd. Une TY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with THIS S ાંક ોપ્ર jurisdiction to constitute a uniform security instrument ઉદે vering real property. limited vari COMENANTS. Borrower and Lender covenant and agree as follows: UHIFC 1. Pr and of Principal, Interest, Escrowiterus, Prepayment Charges, and Late Charges. Borrower shall pay in lips of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges when the t due u. ac e. dorrower shall also pay funds for Escrow Items pursuant to Section 2. Payments due under the Note : :: rity Instrument shall be made in U.S. currency. However, if any check or other instrument received nent under the Note or this Security instrument is returned to Lender unpaid, Lenge may require that by Leral or . ant parments due under the No-e and this Security Instrument be made in one or more of the following any or all su forms, i.s.c. by Lender: (a) cash: (b) mone, order; (c) certified check, bank check, treasurer's check or cashier's and such phock is drewn upon an institution whose deposits are insured by a federal agency, check of instru. 🚓 outily or a) Electronic Funds Transfer.  $P_{\ell_{i}}(\mathbb{R})$ not not applicable yit and any some received at the location designated in the Note or at such other

endignated by Endage maccordance with the notice provisions in Section 15. Lender may return any locati. has people unclinately anyment or political promisents are insufficient to bring the Loan current. Lender may payment. accep us parala payment insufficient to oring the Loan current, without waiver of any rights hereunder or has to influe o curso, he/ment or pention payments in the future, but Lender is not obligated to apply such prejudice. ate the such payment, are accepted, if each Periodic Payment is applied as of its scheduled due date, paymenta. then Line. not pay interest on unapplied lunds. Lender may hold such unapplied funds until Borrower makes

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LOAN #: 642369803

ing the Loan current. It Bonewar dues that do so within a reasonable period of time, Lender shall either payment to ids or return them to Borrower. If no: applied earlier, such funds will be applied to the outstanding principal apply such r the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the balance ur Le. der shall relieve Porrower from making payments due under the Note and this Security Instrument future agai the edvenants and agreements secured by this Security Instrument. or perform.

sation of Fayments or Proceeds. Except as otherwise described in this Section 2, all payments accepted 2. At y Linder shall be applied in the following order of priority: (a) interest due under the Note; (b) principal and amplic No exic) amounts due under Section C. Such payments shall be applied to each Periodic Payment in the due under it the same due. Any remaining amounte shall be applied first to late charges, second to any other amounts order in with 3 S objectly instrument, and then to reduce the principal balance of the Note. due under

ec lives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount If Lan: acturge due, the payment may be applied to the delinquent payment and the late charge. If more than to pay any ay lient is outstanding. Lender may apply any payment received from Borrower to the repayment of the one P∈do: erail and to the extent that, each payment can be paid in full. To the extent that any excess exists after Periodic F sa plied to the full payment of one or more Periodic Payments, such excess may be applied to any late the pairing Vol. of my propayments shall be applied first to any prepayment charges and then as described in the charg a c Note.

ച gi per, നാന്ദ്ര, inserance proceeds, or Miscellaneous Proceeds to principal due under the Note shall  $A_{i} \neq s_{i}$ prine the atordate, or change the amount, of the Periodic Payments. not extra

Electow I.S., & Berrower shall pay to Lender on the day Periodic Payments are due under the Note, 3. aid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments until that is high can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) and of the as arg, ound rents on the Property, if any; (c) premiums for any and all insurance required by Lender **le**asel:\_\_\_\_ and (d) Mortgage insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of under Job ate ag . Incuration premiates to accordance with the provisions of Section 10. These items are called the palling gination or alany times during the term of the Loan, Lender may require that Community Association "Escretzia assessments if any, bu esproyed by porrower, and such dues, fees and assessments shall be an Dues. 3. To the mental prompt of funds in to Londocall notices of amounts to be paid under this Section. Borrower Escro. iii shall p. y ne Funds for Escrew Items unless Lender vraives Borrower's obligation to pay the Funds for any or .01 emplor may waive Elorrower's oil ligation to pay to Lender Funds for any or all Escrow Items at any time. all Esc JA 13. Anysudin ay and be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the analoga ar any Escrowliter is for which payment of Funds has been waived by Lender and, if Lender requires, shall fun' ade receipts evidencing such payment within such time period as Lender may require. Borrower's of payments and to provide receipts shall for all purposes be deemed to be a covenant and **o**bliga... in this Security frequence, as the phrase "covenant and agreement" is used in Section 9. If agree :.. sed to pay Escrew Rema directly, pursuant to a waiver, and Bon ower fails to pay the amount due for Borrot .... an Esie may exercise its rights under Section 9 and pay such amount and Borrower shall then be action that repay to Lender any such amount. Lender may revoke the valver as to any or all Escrow obligation a by a notice given in accordance with Section 15 and, upon such revecation. Borrower shall pay to Items : . a Lendo di it and in such amounts, that are then required under this Section 3.

t any time, collect and hold Funds in an amount (a) sufficient to permit Lenger to apply the Funds at Lo de under ESPA, and (ര) not to exceed the maximum amount a lender can require under RESPA. Lender the tire is shall ∈ .h: strulure of Funds due on the basis of current data and reasonable estimates of expenditures of future Escro that wile in cocordance with Applicable Law.

all be factoring an institution who re deposits are insured by a federal agency, instrumentality, or entity Ti...I ib. If Ednider is an instablish whose deposits are so insured) or in any Federal Home Loan Bank. Lender (inclu-. Finalds to pay the Eric ov. Lemis notator than the time specified under RESPA. Lender shall not charge shall a Borrot claing and apprying the Funds, ar husly analyzing the escrow account, or verifying the Escrow Items, pares Borrower interestion the duntic and Applicable Law permits Lender to make such a charge. Unless unless and on the Funds, Lender shall not be required interest to be paid on the Funds, Lender shall not be required an agradara by in coast or earnings on the Funda. Borrower and Lender can agree in writing, however, that interest to pay e Plances Lengtons all grants Boulouses, without charge, an annual accounting of the Funds as required **s**hall b by RE ....

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excess funshall nuffy shortage is in escrow. Lender the payments

Upon particular full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds that the Lender.

4. Cr set Lights, Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property, if any, and in unity Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, provided in Section 3.

Balic ુપાor pdy discharge any lien which has priority over this Security Instrument unless Borrower: (a) payment of the of agadion accord by the lien in a manner acceptable to Lender, but only so long agree: in as Boi of the group hage come wit (b) octates the liew in good faith by, or defends against enforcement of the lien ia graph inion in Lender's opinion operate to prevent the enforcement of the lien while those and thing the highest till such probabilings are concluded; or (c) secures from the holder of the lien an proces. cropy to Exact a sepordinating the fien to this Security Instrument. If Lender determines that any part agree: adblest to a lien anich can attain priority over this Security Instrument, Lender may give Borrower a of the action ം lier. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take notice de one of the 4. a actions set forth above in this Section 4.

Let id you glishe Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Let Let an Lection with this Loan.

as ansurance. Somewer shall கூழ the improvements now existing or hereafter erected on the Property 5. as by are, hazards included with the term "extended coverage," and any other hazards including, insurc and thoualles and doods, for which Lenger requires insurance. This insurance shall be maintained but no in the cal ultipling duductible levels) and for the periods that Lender requires. What Lender requires pursuant to the enforces can change during the term of the Loan. The insurance carrier providing the insurance shall to the y \$500000 subject to Lender's right to disapprove Borrower's choice, which right shall not be exerci....c acconably. Lender may require Borrower to pay in connection with this Loan, either: (a) a one-time reals determination, certification and tracking services; or (b) a one-time charge for flood zone charg k a edrification spraces and subsequent charges earn time remappings or similar changes occur determ a **which** had at affects to a determination or certification. Borrower shall also be responsible for the payment of and and by the decent limengency chanagement Agency in concention with the review of any flood zone detent atility on the distributed Berrower.

lf is to reainfair any of the coveraged described above, Lender may obtain insurance coverage, at ad Borrow als expense. Lender is ender no obligation to purchase any particular type or amount of Lenda covera d പല butch coverage shall cover benden but might or might not protect Borrower, Borrower's equity in the Pa r in elephanta of the Property lagainscany risk, hazard or liability and might provide greater or lesser cover. any becoung in effect. Demower actinowledges that the cost of the insurance coverage so obtained migh. adda of the operations are note that its mover could have obtained. Any amounts are bursed by Lender under ாரின் கொளேக உங்கையில் சி Economic secured by this Security Instrument. These amounts shall bear i... with the from the idate of discursoment and shall be payable, with such interest, upon notice from **Le**nde or requesting payme**n**t

Δ,, politics required by Lander and renewals of such policies shall be subject to Lender's right to ംവി¢ies, shalfinelasie a standald morbjage clause, and shall name Lender as mortgagee and/or as disap an admik payed. Londer shall have the right to hold the policies and renewal certificates. If Lender requires, Borro. : ு புழிly give to Lenser altreceipts of paid premiums and renewal notices. If Borrower obtains any form of inse agh, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall a m assignce nortgages cause and shall name Lender as mortgagee and/or as an additional loss payee. h. at also flow and a figure prompt to the insurance carrier and Lender. Lender may make proof of los and Borrower otherwise agree in writing, any insurance

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LOAN #: 642369803

ar or not the undustying in streets of the regelerit by Lender, shall be applied to restoration or repair proces is nd restoration or rupains economically feasible and Lender's security is not lessened. During such of the Ero tion period. Lender shall have the right to hold such insurance proceeds until Lender has had an repair und pest such Property to ensure the work has been completed to Lender's satisfaction, provided that oppost n nat be undertaken promptly. Lendermay disburse proceeds for the repairs and restoration in a single **such** in p eribs of progress payments as the work is completed. Unless an agreement is made in writing or payna. it. quires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower Appliesals nir gs on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall any interes the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not ba bai diplieasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums not econo secur 15 courity instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance produ applied in the order provided for in Section 2. 1: :r

audions the Property, Lender may de, negotiate and settle any available insurance claim and related or foes not respond within 30 hays to a notice from Lender that the insurance carrier has offered to matta. . 1 ender may negotiate and so the the claim. The 30-day period will begin when the notice is given. settle Ċ., of Jander required the discipent, under Section 22 or otherwise, Borrower hereby assigns to Lender In ell only incurance proceeds it, an amount not to exceed the amounts unpaid under the Note or this (a) B: A. 1 d, and (a) any other of Socrower's rights (other than the right to any refund of unearned premiums Secu E at its urange policies poverting the Property, insofar as such rights are applicable to the paid region. Lander may use the risulance proceeds either to repair or restore the Property or to pay 9 COVe: amou Ι, er the Hote or . It's Security test ament, whether or not then due,

recept, estiblish, and use the Property as Borrower's principal residence within and all an origins see runing train run long and shall continue to occupy the Property as Borrower's principal and the year after the case of a currency, unless Lender otherwise agrees in writing, which consent serial of withheld or units soon including circumstances exist which are beyond Borrower's control. ion, Caintenance and Processes, of the Property; Inspections. Borrower shall not destroy, the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not ang in the Property, Borrower shall maintain the Property in order to prevent the Property from -i' ecroasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or deter all economically feasible. Borrower shall promptly repair the Property if damaged to avoid further mage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking Benfoy or shall be responsible for repairing or restoring the Property only if Lender has released pulpulses, trender may diabur to propeeds for the repair, and restoration in a single payment or in 3 payments as the work is con-pleted. If the insurance or condemnation proceeds are not sufficient the Froperty. Bol rower is not lelieused of Borrower's obligation for the completion of such repair or residua la

> gunt may make reasonable on ries upon and inspections of the Property. If it has reasonable cause, at the interior of the improvements on the Property. Lender shall give Porrower notice at the time of timbrior inspection specifying such teasonable cause.

To Lipers Application, Leanuwe, shall be in default if, during the Loan application process, Borrower His facting are in direction of Burnwer or with Borrower's knowledge or convent gave materially under nicht mit der stat imme und Lender (orfalled to provide Lender with inglerial information) part with an appresentations concerning the Property to Borrov eric principal residence.

and conder's falcone in the Programy and Rights Under this Security Instrument. If (a) Borrower மை பாக வெள்ளு கைவளக்கள் Italia ad in this Security Instrument. (b) there is a legal proceeding that fails Lifec. Lender's Licerest in the Peoplety and/or rights under this Security Instrument (such as a migi. Rought 7. r robete, for condemnation or forfeiture, for enforcement of a lien which may attain priority prod .ii ment or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender OV⊕; an who lever is reasonable or appropriate to protect Lender's interest in the Property and rights under may this they it including protecting and or accessing the value of the Property, and securing and/or repairing caria actions can necuse, betare not in ited to: (a) paying any sums secured by a lien which has priority the Facility nstalamen.: (ມ) ຊາງ ອລະກາຽ in court; and (c) paying reasonable attorneys' fees to protect its interest in over and S

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LOAN #: 642369803 or rights under the Best of the actions, including its secured position in a bankruptcy proceeding. the 🕾 🗟 city included, but a mindimited to indexing the Property to make repairs, change locks, replace or Seculi j board .p and windows, Grass victor from places eliminate building or other code violations or dangerous condit no ave utilities turned an erion. Alti ough Lender may take action under this Section 9, Lender does not is not under any cuty or obligation to do so. It is agreed that Lender incurs no liability for not taking have 5 do any call la au horized under this Section C. disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this F. : 8 nt. These amounts shall bear interest at the Note rate from the date of disbursement and shall be Seculi / h paya. 🚉 a lipterest, upon nedice from Leader to Borrower requesting payment.

Anstrument is on a leasehold. Borrower shall comply with all the provisions of the lease. Borrower s ler the leasehold estate and interests herein conveyed or terminate or cancel the ground shal. :1 leas∈. all not, without the express written consent of Lender, alter or amend the ground lease. If Borrower ) ာ the Property, the leadchold and the fee title shall not merge unless Lender agrees to the merger 31 acqui in wd J.

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asia thea, if Lender Equired Jorgage Insurance as a condition of making the Loan, Borrower shall ing thed to math talk the Mort jage insurance in effect. If, for any reason, the Mortgage Insurance ander ceases to be available from the mortgage insurer that previously provided such insurance and a make separately designated payments toward the premiums for Mortgage Insurance, y the prevate its required to obtain poverage substantially equivalent to the Mortgage Insurance i. at a cost superautial/ equive and to the cost to Borrower of the Mortgage Insurance previously in te mongage in specifical in the moor. If substantially equivalent Mortgage Insurance coverage arrower shall contain the respect to Lead of the amount of the separately designated payments that were markee coverage chase rituine the select. Lender will accept, use and retain these payments as a nonserve in lieu of Moligage hour, not object loss reserve shall be non-refundable, notwithstanding the as ultimately paid in full, and provied chail not be required to pay Borrower any interest or earnings on Lepkier can no longer require is series erve payments if Mortgage Insurance coverage (in the amount destruction for the provised Lyan is at selected by Lender again becomes available, is obtained, so can trately deal that diplayments Level'd the premiums for Mortgage Insurance. If Lender required as a councilier of making the Loca Lod Borrower was required to make separately designated the permittens of Alling, je not those, Correwer shall pay the premiums required to maintain and it wifest, or to one ide a non-reasonable loss reserve, until Lender's requirement for Mortgage accordance with any written agreement between Forrower and Lender providing for such termination and received by Applicable Law. Nothing to this Section 10 affects Borrower's obligation to pay interest

stance reimburses Lender (or any entity that purchases the More) for certain losses it may incur if V. Liepa, the Loan agreed. Borrower is not a party to the Mongage Insurance. Benev , Μc

chaluate the total risk on all such insurance in force from time to time, and may enter into value tradities that the for modify their risk, or reduce losses. These agreements are on terms and eralises of the exampleage instant and the other party (or parties, to those agreements. These equire the mortgule insurer to make payments using any source of funds that the mortgage insurer ં (vihita may include funds oktaine t from Mortgage Insurance premiums).

most egreements, lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, any of the foregoing, may receive directly or indirectly) amounts that derive from (or might be a purition of Ectrovier's payments for Mortgage Insurance, in exchange for sharing or modifying the meditiong grows, filsuch agreement provides that an affiliate of Lender takes a share of the erand and the constant premitation pend to the insurer, the arrangement is often termed "captive

erand in this has unless and embands that Borrot, or has agreed to pay for Mortgage (a Insura ்பாக அளிக்கிகள். Stema ja coments will not increase கூ amount Borrower will owe for Mortg cod arey will accountife. Jorrough to any refund.

(b ∴ ough omenta with us cafeet the skills Borrower has - if any owith respect to the Mortgage Insura la િકામલ્લાના કાર કેલ્લ કલી આ તેલા સાંગ્રેલિંગ કરે or any other law. These rights may include the right to receiv c െ ടെ, ് ി പുരുപ്പേണ് രിവ്യൂന്ന വേണാലിങ്fon of the Mortgage Insurance, to have the Mortgage

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LOAN #: 642369803

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ated automatically and the second column of any Mortgage Insurance premiums that were Insura co unear, ed ime of such cancellation or terminacin. ent of Miscellaneous Pro seed த Poseflure. All Miscellaneous Proceeds are hereby assigned to and 11 A shall b p ris damaged, such Miscelinnecus rheceds shall be applied to restoration or repair of the Property, If t e i or repair is economically basible and Lender's security is not lessened. During such repair and if the i st ender shall have the right to held such Miscellaneous Proceeds until Lender has had an restora lo opport ni pebt such Property to ansure the work has been completed to Lender's satisfaction, provided that such ir p nal be undertaked promptly. Lenductinay pay for the repairs and restoration in a single disbursement ogress payments as the work a completed. Unless an agreement is made in writing or Applicable orina e Law re u to be paid on suct. Miscell means Proceeds, Lender shall not be required to pay Borrower any son such Miscerianeous Procenecularitie restoration or repair is not economically feasible or Lender's interes of hipspened, the biliscoliancous Pubbleds shall be applied to the sums secured by this Security securi or bringt then due, with the excess, trany, paid to Borrower, Such Miscellaneous Proceeds shall be Instrur e: applie r brovided for in Section 2. as pairaking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied in 0 realize this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. to the II. apprilationing, destruction, or less in value of the Property in which the fair market value of the Property ln 8 e the partial riking, destruction, or less in value is equal to or greater than the amount of the sums immed outity instrument immediately is afore the partial taking, destruction, or loss in value, unless Borrower secur∈ and Load wise agree in writing the sums secured by this Security Instrument shall be reduced by the amount are by the following fraction: (a) the total amount of the sums secured immediately **of t**he fails add g. destruction, or cost in value divided by (b) the fair market value of the Property immediately before a taking, destruction, or loss in value, any balance shall be paid to Borrower. before in a partial talking, destruction, or its sin value of the Property in which the fair market value of the Property In. o e the partial taking, destruction, or loss in value is less than the amount of the sums secured immed a the partial taxes a distruction of its in value, unless Borrower and Lender otherwise agree in immed writing auto Proce util The Ebo applica k ಾ sums secured by this Shourity Instrument whether or not the such Cita disardoned at Deapwar. Chilidaechastion by Lender to Bonower that the Opposing Party (as If i o define ... states are joffered area, to consider write soffie a claim for damages. Dorrower fails to respond to Lender within late the nusue is given, Lendur's authorized to collect and apply the Miscellaneous Proceeds either a spair of the apperty or to the cases secured by this Security Instrument, whether or not then due, " means the cold early that ower Serrower Miscerian eous Proseeds or the party against whom Borrot a stitum in me sare to Miscellanguas Proceeds. default day notion er probee till gewhether civil or criminal is begun that, in Lender's judgment, Зс could r it is a fithe Property of other material impairment of Lender's interest in the Property or rights under this Sc mid a Borrower can care such a detault and, if acceleration has occurred, reinstate as provided in Sec.ic wing the action or proceeding to be dismissed with a ruling that, in Lencer's judgment, precludes ope or other meterial impairment of Londer's interest in the Property of rights under this Security **forf**cite records sof any award or claim for gamages that are attributable to the impairm ant of Lender's interest Instruc in the Ċ പാ assigned and shall be paid to Lender.  $\mathcal{A}$  . If, respecies than the act applied to restoration or repair of the Property shall be applied in the order provid 11:01 1 indicated inclined ance By Lender Not a Walver. Extension of the time for payment or modifi on all this sinus decured by the Security Instrument granted by Lender to Borrower or any Subse content of the little operate to release the liability of Borrovier or any Successors in Interest of shall not be required to demmence proceedings against any Successor in Interest of Borrower or to Borrov 🚓 and the ayment or eight which modify an orization of the sums secured by this Security Instrument by refuse cancilinade by the unblust dorrowers, any Successors in Interest of Borrower. Any forbearance by reason of Lende a by eight arms are iniciteding, shower limitation, cender's acceptance of payments from third sugon the literate of the relational punts less than the amount then due, shall not be a waiver perdo: of or page a Harrist and self-ILLING: -: The Francisco Constitution of the Social Science MEMT Form 3014 1/01 Initials:

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**UNOFFICIAL COP** LOAN #: 642369803 ം Several Liabilite ിലയ്ട്ട യണ്ട് പാരത്തെ**. nd Assigns Bound. Borrower covenants and agrees** 13 Jo that Bord அர்துations and licibality எங்கி நடித்தின் கிக்கிலாகி. However, any Borrower who co-signs this Security Instrum en es not execute the New (a "co-signar"): (a) is co-signing this Security Instrument only to mortgage, granta d indico-signer's interest in the Proporty under the terms of this Security Instrument; (b) is not personally ie sums secured by this Security Institument; and (c) agrees that Lender and any other Borrower can obligat d notify, forbear or make any accommodations with regard to the terms of this Security Instrument or agree to c the No.3 v ne co-signer's compani. provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations Su je under his ity Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benetica u is Security Instrument. Betrayter that not be released from Borrower's obligations and liability under his by this trument unless tuniour agrees to such release in writing. The covenants and agreements of this S. unless small biart (exampt as presaided in Section 20) and benefit the successors and assigns of Lenda 54 L 🗽 🛼 ander magainst governor and analysis services performed in connection with Borrower's default planting Leno of this section he Property and rights under this Security Instrument, including, but for till not line as ്രിക്കാട് ഉത്ത്യൻ പ്രത്യാരിനെ വര് visidation fees. In regard to any other fees, the absence of express author // hastumena thicharge a specific fee to Borrower shall not be construed as a prohibition on the **ch**ards t কেই য়ু may not sharge free that are expressly prohibited by this Security Instrument or by App. . . . blooms a say which was maximum loan charges, and that law is finally interpreted so that the interest 1. 1. 3 i or od to it collected or while collected in connection with the Loan exceed the permitted limits, then: (a) any ்து கே amount necessary to reduce the charge to the permitted limit; and (b) any such a ra ാർഗ് നെ Borrowe സംഗ്രസ xceeded parmitted limits will be refunded to Borrower. Lender may choose sumo to make all ibles stacing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduce in the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepin tage to provided for under the Acad. Borrower's acceptance of any such refund made by direct paym: 11 val will constitute a waiver of any right faction Borrower might have arising out of such overcharge, activations given by Eersewar or Lender in connection with this Security Instrument must be in writing. Any alla

owled in connection with this Security to rument shall be deemed to have been given to Borrower at sites... mail or when potually delivered to Porrower's notice address if sent by other means. Notice er shall constitute notice to all Bouckers unless Applicable Law expressly requires otherwise. The and leading Properly Ad Less unless to srower har designated a constitute notice address by notice and and procedure for the procedure for the procedure for almaya of anti-a isten Berre de anali only report a change of address through that specified and only our month mated notice, returness under this Scourage instrument at any one time. Any and the given by maker agait or by middle git by first class mail to Lendar's address stated herein unless taken to other artificial in y notice to be adver. Any notice in connection with this Security Instrument calls throws accordingly to be Lender and actually received by Lender. If any notice required by this கர் நிறிந்த சொல்க Applicable as withe Applicable Law equirement will satisfy the correspondib Tootally first rangent.

1996 and anyther ico of Documentation. This Security instrument shall be governed by federal provides an armitice Property is located. All rights and obligations confuned in this Security say the plant on a land limitations of Applicable Law. Applicable Law might explicitly or implicitly raghter y contrastor is might be silent, but such silence shall not be construed as a prohibition against trability line event that any provision or clause of this Security Instrument or the Note conflicts with ted considerabilities as not other provisions of this Security Instrument or the Note which can be given a ang payimikan

and hadren as the words of the masculine gender shall mean and include corresponding neuter that to obtain a market words in the singular shall mean and include the plural and vice versa; and green some the arthor unhout any chalgation to take any action.

and of this Security Instrument.

tion of separate and assisting interest in Borrower. As used in this Section 18, "Interest in the any lagar or fearure container est in the A operty, including, but not limited to, those beneficial interests

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LOAN #: 642369803

und for doed, contract agree and for the initialist contract or escrow agreement, the intent of which tranulo e ttle by Borrowe: .... fotors and compatibleser. is the ban and bit the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural If a o

eficial interest in Surrower is sold or transferred) without Lender's prior written consent, Lender may a payment in full of all sums secured by this Security Instrument. However, this option shall not be : der if such exercise is prohibited by Applicable Law.

edisps this option. Lender shall give Borrower notice of acceleration. The notice shall provide a period 30 days from the date the notice is given in accordance with Section 15 within which Borrower secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this by invoke any remodics permitted by this Security Instrument without further notice or demand on

்த Right பானாகவுள்ள Appeleration. If Borrower meets certain conditions, Borrower shall have ntdrocment of tals Security Instrument discontinued at any time prior to the earliest of: (a) five days Property pursuant to Section 28 of this Security Instrument; (b) such other period as Applicable Law e termination of Secrower's night to reinstate; or (c) entry of a judgment enforcing this Security or additional are that Begrowert religiages Lender all sums which then would be due under this Security as if no aumitivation had occurred; (b) cures any detault of any other covenants or anser is used in an ording this Security Instrument, including, but not limited to, garage expandion and adjustion fees, and other fees incurred for the purpose of acrest is to arrive day and digit to under this Security Instrument; and (d) takes such action as and big require to the arc that countries interest in the Property and rights under this Security and a subject to pay the sums secured by this Security Instrument, shall continue unchanged pay the sume secured by this Security Instrument, shall continue unchanged ு தி. தி. தி. தி. தி. தி. தி. நி. Law. Lender may require that Borrower pay such reinstatement sums une of the ichowing forms, as selected by Lender: (a) eash; (b) money order; (c) certified nour manure for cheater cashier's check, provided any such check is drawn upon an institution whose and the a loderal agency, incrementality or entity; or (d) Electronic Funds Transfer. Upon Dur Local, this Security instrument and obligations secured hereby shall remain fully effective as if ad olderared. However, this right to reliablyte shall not apply in the case of acceleration under Section

The language of the Servicer; Holica of Crievance. The Note or a partial interest in the Note Selectly Instrumes ) can be sold one or more times without prior notice to Borrower. A sale might That is callity (known as the "Loan Salvicer") that callects Periodic Payments due under the Note and number and pendant other more aga loan servicing obligations under the Note, this Security plicule Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of s a unuge of the coan Servicer, Barrow or will be given written notice of the change which will state careds of the new Load, Servicer, his address to which payments should be made and any other ...ப் as in eq. ். . ...de. evich a notice and conster of servicing. If the iy வ is sold and thereafter the Loan and contain the managurchast control Note, the mortgage loan senicing obligations to Borrower a Labor restricted and a manuferred or a conspessor Loan Service; and are not assumed by the Note and of a playing of parameters of the

che abear managemence, joil is abselved to any judicial action (as either an individual litigant and of security and the other pare the actions pursuant to this Security Instrument or that alleges ા પાક્રદ્રો કહેલા કું કુંક્કુમાં કાંગ હતું, લેક તાલુ લાલે owed by reason or this Security Instrument, until such ent efficiency and engagity (with a consisting given in compliance with the requirements of Section and all the stander party dereto a reasonable period after the giving of such notice to take in the state of th ு படுக்க for purpose and this paragraph. The notice of acceleration and opportunity  $\sim$  100 mass  $_{\odot}$  0.00 m Rec 22 and discreption of acceleration given to Borrower pursuant to Section and entire an action opportunity to take corrective action provisions of this Section 20.

us S metaures. Ad used in this Section 21: (a) "Hazardous Substances" are those substances ாhazardous cubstances, pollutants, or wastes by Environmental Law and the following substances: ne, other nammable or toxic petroletan products, toxic pesticides and herbicides, volatile solvents, ണ്യ വട reatop or immaldien, de, and radioactive materials; (b) "Environmental Law" means federal

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LOAN #: 642369803 ne juristiction who is the inequality of the contract of that relate to health, safety or environmental protection; laws and H (c) "Er sir cal Cleanup" includes any resistant action, remedial action, or removal action, as defined in Law; and (d) an "Environmental Contaction" means a condition that can cause, contribute to, or Enviror m **o**therwise an Environmental Cleanup. . If not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, Barro or three co

ുന്നു any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else affecting the Proporty (a) that is in violation of any Environmental Law, (b) which creates an andition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a ersely at east the value of the Property. The preceding two sentences shall not apply to the presence, n the Property of small quantities of Hazardous Substances that are generally recognized to be mal residential uses and to maintenance of the Property (including, but not limited to, hazardous usumer products).

if plemptiy give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action retal or regulatory agency or private party involving the Property and any Hazardous Substance or a widen Borrower has actual knowledge, (b) any Environmental Condition, including but not beauting, discussinger release or threat of release of any Hazardous Substance, and (c) any and a rice, the or release of a Hazardous Substance which adversely affects the value of the car a cris budiled by any governmental or regulatory authority, or any private party, that any rapy mezandous Substitute affecting the Property is necessary, Borrower shall promptly remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation Environnic real Observation.

DYEMANTO, Derroyce, and Longer Jurther covenant and agree as follows:

से आहे जेंबर स्ट्रनावक देशवाँ हो पर कर्तार करिक Borrower prior to acceleration following Borrower's and or ogresse and in the Security Instrument (but not prior to acceleration under Section Less provents of nervise, the natice shall specify: (a) the default; (b) the action required The united have so than 30 days from the date the notice is given to Borrower, by which the है। बार्ट में) के कि una to cure the polabilition or before the date specified in the notice may cours sums कर med by this Sec कीए Instrument, foreclosure by judicial proceeding and 1. . . Street (f) on the armite current the nexice small carther inform Borrower of the right to reinstate after acceleration and the  $\cdot$   $\cdot$   $\cdot$  $\sim$  the foregiosus,  $\mu$  or reding the non-existence of a default or any other defense of Borrower and foreclosure. If the default is not cared on or before the date specified in the notice, Lender ः रब्लुपांक immediate payment in full of all sums secured by this Security Instrument without an, foreclose this Security instrument by judicial proceeding. Lender shall be entitled to and a surrod in pursuing the remedies provided in this Section 22, including, but not limited to, neyb' tree and own tof little evidence

Sparymanics tall tame secure riby his Security instrument. Lender shall release this Security 20 act standing City technological costs. Leader may charge Borrower a fee for releasing this Security ान है कि करने के paid or at hir t party for survices rendered and the charging of the fee is permitted under

Her last 1 of In accordance with hilleds law, the Borrower hereby releases and wrives all rights under te ill hob touriesteral averagiion laws

of the error of the differ Institution of these Borrower provides Lender with evidence of the generation of the state of the state of the Lender Lender may purchase insurance at Borrower's ு i செய்யைகள் பட்ட என். This insurance மாவு, but need not, protect Borrower's 1 .... and the second of the may be as yearly claim that Borrov, at makes or any claim that is made And the connectal. But he were may later carreel any incorance purchased by Lender, but and I present the studence mat Borrower's and and the compared as a constraince of an ecllateral, Borrower withbe responsible for the costs of that and places cannot any pure charges render may impose in connection with the placement of the of the insurance may be sither life promaine or or figures. The costs of the insurance may be more than the cost 1165 F. and spain in plant, on its way

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LOAN #: 64236980; Borrower accepts and regress to the terms and covenants contained in this Security or executes by Jurious and model with it.	Si 7 E en 7 a	EY S! Instrumer.
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17-09-308-004-1023



A POLICY ISSUING AGENT OF FIDELITY NATIONAL TITLE INSURANCE COMPANY

FILE NO. 0311-07015 COMMITMENT NO. 0311-07015

# SCHEDULE A (continued)

#### LEGAL DESCRIPTION

UNIT 23 AND PARKING SPACE P-23 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN FULTON COURT CONDOMINIUM, AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 00128664 AS AMENDED FROM TIME TO TIME, IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINO'S.

Coot County Clart's Office

ALTA COMMITMENT - SCHEDULE A

VALID ONLY IF SCHEDULE B AND COVER ARE ATTACHED

# UNOFFICIAL CO

LOAN #: 642369803

### ADJUSTABLE RATE RIDER (1 Year Treasury Index—Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this 5TH and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of rust, or Security Deed (the "Security Instrument") of the same date given by the unders gived (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to ABL AMRO MORTGAGE GROUP, INC., A DELAWARE CORPORATION

(the "Lender") of the same date and covering the property described in the Security Instrument and located at: 311. N. UNION, 23, CHICAGO, IL 60661.

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PARMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RAVE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROVER MUST PAY.

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

# A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 3.750%. The Note provides for changes in the interest rate and the monthly payments as follows:

# 4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The interest rate I will pay may change on the 1st and on that day every 12th month thereafter. Each date on which my interest rate could

MULTISTATE ADJUSTABLE RATE RIDER - ARM 5-1 - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

MULTISTATE ADJUSTABLE RATE RIDER - ARM 5-2 - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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Page 1 of 4

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### (B) The Index

LOAN #: 642369803 Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is

If the index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this (C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding Two and THRE FOURTHS Current Index. The Note Holder will then round the result of this addition to the nearest the limits stated in Section 4(D) below, this rounded amount will be my new interest rate

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment. (D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 5.750% or less than 2.750%. Thereafter, my in erest rate will never be increased or decreased on any single Change Date by more than Two

percentage point(s) ( 2.000%) from the rate of interest I have been paying for the preceding 12 months. My interest rate will never

## (E) Effective Date of Changes

My new interest rate will become effective on each Change Date. Will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and

MULTISTATE ADJUSTABLE RATE RIDER - ARM 5-1 - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

MULTISTATE ADJUSTABLE RATE RIDER - ARM 5-2 - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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telephone number of a person who will answer any question I may have regarding the

# B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER Section 18 of the Security Instrument is amended to read as follows:

ransfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transfered as if a new loan were being made to the transferee; and (b) Lender reasonably actermines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lenger may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lander releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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 given in accordance with Section 15 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

MULTISTATE ADJUSTABLE RATE RIDER - ARM 5-1 - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

MULTISTATE ADJUSTABLE RATE RIDER - ARM 5-2 - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT © 1999-2002 Online Documents, Inc.

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants

\_(Seal)

Office Torming Clerk's Office Torming MULTISTATE ADJUSTABLE RATE RIDER - ARM 5-1 - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

MULTISTATE ADJUSTABLE RATE RIDER - ARM 5-2 - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT © 1999-2002 Online Documents, Inc.

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LOAN #: 642369803

#### CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 5TH day of DECEMBER, 2003 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of rust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to ABN ANRO MORTGAGE GROUP, IIC, A DELAWARE CORPORATION

of the same date and covering the Property described in the Security Instrument and located at: 311c N. UNION, 23, CHICAGO, IL 60661.

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

(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 Porrower'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. Porrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.
- B. Property 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 (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to,

MULTISTATE CONDOMINIUM RIDER--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3140 1/01

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LOAN #: 642369803 NING BELOW, Borrower accepts and agrees to the terms and provisions and in this Condominium Rider. CC

Property of County Clark's Office (Seal)

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