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WHEN RECORDED RETURN TO
MID AMERICA BANK, FSB.
2650 WARRENVILLE ROAD
SUITE 500
DOWNS GROVE, IL 60515-1721

Doc#: 0605942035 Fee: \$36.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/28/2006 08:00 AM Pg: 1 of 7

CTIC-HE

025039268

EQUITY CASH LINE MORTGAGE

THIS IS A JUNIOR MORTGAGE.

THIS MORTGAGE is made this 1st day of February, 2006, between the Mortgagor,

ELLA DANEK, AN UNMARRIED PERSON

(herein "Borrower"), and the Mortgagee,

MidAmerica Bank. Fsb., (herein "Lender") a corporation organized and existing under the laws of the United States of America, whose address is 2650 WARRENVILLE ROAD, SUITE 500, DOWNS GROVE, IL 60515-1721

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 29,300.00, which indebtedness is evidenced by Borrower's Equity Agreement and Promissory Note (herein "Note") providing for periodic payments as called for therein, with the balance of indebtedness, if not sooner paid, due and payable on February 1st, 2026

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of Cook State of Illinois:

UNIT NUMBER 7 OF PHASE II OF A CONDOMINIUM OWNERSHIP OF A PARCEL OF UNSUBDIVIDED LAND IN THE NORTH EAST 1/4 OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH A PORTION OF LOT 10 IN ROBERT H. BARTLETT'S GREEN FIELDS, A SUBDIVISION OF THE WEST 1/4 OF THE NORTH WEST 1/4 OF SECTION 26, AND PART OF THE EAST 1/2 OF THE NORTH EAST FRACTIONAL 1/4 OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, AS MORE FULLY DESCRIBED AND SHOWN ON THE PLAT ATTACHED AS EXHIBIT "A" TO THE DECLARATION ESTABLISHING A PLAN OF CONDOMINIUM OWNERSHIP RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT 22646343 ON MARCH 6, 1974 AND FIRST AMENDED DECLARATION RECORDED MARCH 7, 1975 AS DOCUMENT 23014921 AND SECOND AMENDED DECLARATION RECORDED AUGUST 25, 1975 AS DOCUMENT 2319855 TOGETHER WITH A PERCENTAGE OF THE COMMON ELEMENTS APPURTENANT TO SAID UNIT AS SET FORTH IN SAID DECLARATION AS AMENDED FROM TIME TO TIME, WHICH PERCENTAGE SHALL AUTOMATICALLY CHANGE IN ACCORDANCE WITH AMENDED DECLARATIONS AS SAME ARE FILED OF RECORD PURSUANT TO SAID DECLARATION, AND TOGETHER WITH AN UNDIVIDED 100% INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPROSING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATIONS AND SURVEYS

Parcel ID#: 18-27-200-025-1025-0000
which has the address of 7320 S BLACKSTONE UNIT 7, Justice
[Street] [City]
Illinois 60458 (herein "Property Address");
[ZIP Code]

IL Equity Cash Line Mortgage-FNMA.FHLMC Uniform Instrument



BOX 334 CTI

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What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

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

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

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

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

Ella Daney _____ (Seal)
ELLA DANAY -Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower