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22

Illinois Anti-Predatory Lending Database Program Certificate of Exemption

Report Mortgage Fraud
800-532-8785

The property identified as:

Address: 100 E Huron St
Street line 2: Unit 4503
City: Chicago

Lender: Morgan Stanley Private Bank, NA

Borrower: Harmit Singh and Namrata Singh

Loan / Mortgage Amount: \$1,374,000.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 771/0 et seq. because the application was taken by an exempt entity.

ZIP Code: 60611

State: IL

PIN: 17-10-105-014-1206

Doc#: 1120749006 Fee: \$138.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 07/26/2011 09:49 AM Pg: 1 of 22




Execution date: 06/17/2011

Certificate number: 89ECE369-4FDC-4FF3-9BAB-12A635128683

Property of Cook County Clerk's Office

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ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3014 1/01 (Page 1 of 15 Pages)



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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 June 17, 2011, together with all Riders to this document.

(B) "Borrower" is HARMIT SINGH AND NAMRATA SINGH, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY. Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION. Lender is a CORPORATION organized and existing under the laws of the state of NEW JERSEY. Lender's address is 75 NORTH FAIRWAY DRIVE, 4TH FLOOR VERNON HILLS, IL 60061. Lender is the mortgagee under this Security Instrument.

DEFINITIONS

MORTGAGE

Loan No: 6000516345
 Borrower: HARMIT SINGH
 Permanent Index Number: 17-10-105-014-1206

[Space Above This Line For Recording Data] Data ID: 452


Recording Requested By & Return To:
 Chicago Title ServiceLink Division
 4000 Industrial Blvd
 Alhquippa, PA 15001
 2718654

Prepared by:
 Michael L. Riddle
 Middleberg, Riddle & Cianna
 717 N. Harwood, Suite 2400
 Dallas, TX 75201

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(L) "Miscellaneous Proceeds" means any compensation, settlement award of damages, or proceeds paid by any third party (other than insurance proceeds) under the mortgages 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) misrepresentation of, or omissions as to, the value and/or condition of the Property.

(M) "Mortgage Insurance" means insurance protecting Lender against the repayment 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.

(K) "Escrow Items" means those items that are described in Section 3.

(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.

(I) "Community Association Dues, Fees, and Assessments" 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.

(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 opinion.

- Adjustable Rate Rider
 - Condominium Rider
 - Planned Unit Development Rider
 - Biweekly Payment Rider
 - Other(s) [specify]
- Second Home Rider

(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]:

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.


(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(D) "Note" means the promissory note signed by Borrower and dated June 17, 2011. The Note states that Borrower owes Lender ONE MILLION THREE HUNDRED SEVENTY-FOUR THOUSAND and NO/100-----Dollars (U.S. \$ 1,374,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than July 1, 2041.

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TOGETHER WITH all the improvements now or hereafter elected 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."

CHICAGO, ILLINOIS [City]
 60611 [Zip Code]
 which currently has the address of 100 E. HURON ST, UNIT 450, [Street]
 ("Property Address"):

ALL THAT PARCEL OF LAND IN COOK COUNTY, STATE OF ILLINOIS, BEING KNOWN AND DESIGNATED AS FOLLOWS: PARCEL 1: UNIT 4503 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN 100 EAST HURON STREET CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 9062268 AS AMENDED, IN THE NORTHWEST QUARTER OF SECTION 10, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; PARCEL 2: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH AND DEFINED IN THE DECLARATION OF EASEMENTS RECORDED AS DOCUMENT NUMBER 90487310 FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS, BY FEE SIMPLE DEED FROM JLM 1500 LLC NKA 100 E HURON LLC AS SET FORTH IN DOC # 0832447019 DATED 11/07/2008 AND RECORDED 11/19/2008, COOK COUNTY RECORDS, STATE OF ILLINOIS.

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 assigns the following described property located in the County of COOK:

(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.

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) 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.

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Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

Voluntary prepayments shall be applied first to any prepayment charges and then as described in the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. payment can be paid in full. To the extent that any excess exists after the payment is applied to the received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes Security Instrument, and then to reduce the principal balance of the Note.

remaining amounts shall be applied first to late charges, second to any other amounts due under this Such payments shall be applied to each Periodic Payment in the order in which it became due. Any (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. payments accepted and applied by Lender shall be applied in the following order of priority:

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all instrument or performing the covenants and agreements secured by this Security Instrument.

against Lender shall relieve Borrower from making payments due under the Note and this Security immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future If not applied earlier, such funds will be applied to the outstanding principal balance under the Note so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such payments at the time such payments are accepted. If each Periodic Payment is applied as of its insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights

Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment or at such other location as may be designated by Lender in accordance with the notice provisions in Payments are deemed received by Lender when received at the location designated in the Note.

deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer. treasurer's check or cashier's check, provided any such check is drawn upon an institution whose following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, subsequent payments due under the Note and this Security Instrument be made in one or more of the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all in U.S. currency. However, if any check or other instrument received by Lender as payment under the

Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any 1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. 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.

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Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance that derive from (or might be characterized as) a portion of the insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further, Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to Lender and shall be paid to Lender. If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had a opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of disbursements. Unless an agreement is made in writing or applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

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

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Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes the Note without the co-signer's consent. Borrower's obligations under this Security Instrument, and as approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"); (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successor in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to 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 any Successor in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

11. Miscellaneous Proceedings. All Miscellaneous Proceedings that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

Borrower has a right of action in regard to Miscellaneous Proceedings. Whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstates as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

If the Property is abandoned by this Security Instrument whether or not the sums are then due. Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given. Lender is authorized to collect and apply the Miscellaneous Proceedings either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceedings or the party against whom Borrower has a right of action in regard to Miscellaneous Proceedings.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceedings shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

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Property

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16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. 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.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.


14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law. If the Loan 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 exceed 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 payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

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As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

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

18. Transfer 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 to a purchaser.


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.

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 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 notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before the termination of this Security Instrument pursuant to Section 22 of this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment ordering this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which 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, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged unless as otherwise provided under Applicable Law. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and 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 Section 18.

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Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. 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 (including, but not limited to, hazardous substances in consumer products).

otherwise trigger an Environmental Cleanup. Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or accelerate any response action, remedial action, or removal action, as defined in Environmental Law; and (e) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Law" means federal laws and laws of the jurisdiction where the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and opportunity to take corrective action pursuant to Section 20. acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of that time period will be deemed to be reasonable for purposes of this paragraph. The notice of action. If Applicable Law provides a time period which must elapse before certain action can be taken, afforded the other party hereafter a reasonable period after the giving of such notice to take corrective (with such notice given in compliance with the requirements of Section 15) of such alleged breach and owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party this Security Instrument or that alleges that the other party has breached any provision of, or any duty an individual litigant or the member of a class) that arises from the other party's actions pursuant to

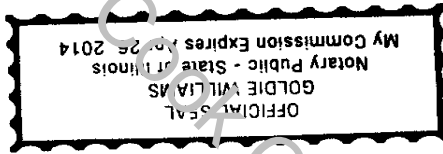
Neither Borrower, nor Lender may commence, join, or be joined to any judicial action (as either the Note purchaser, mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the address of the new Loan Servicer, the address to which payments should be made and any other the Loan Servicer, Borrower will be given written notice of the change which will state the name and be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of servicing obligations under the Note, this Security Instrument and Applicable Law. There also might Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects

20. Sale of Note; Change of Note; Notice of Grievance. The Note or a partial interest

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My commission expires: 4-26-14

Notary Public Goldie Williams (Printed Name)

The foregoing instrument was acknowledged before me this 17 day of June, 2014, by HARMIT SINGH AND NAMRATA SINGH

State of Illinois County of Cook

[Space Below This Line For Acknowledgment]

HARMIT SINGH - Borrower
Harmit Singh (Seal)

NAMRATA SINGH - Borrower
Namrata Singh (Seal)

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

Data ID: 452

Loan No: 6000516345

Property of Cook County Clerk's Office

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MULTISTATE CONDOMINIUM RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3140 1/01 (Page 1 of 3 Pages)

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

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

B. 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 amount (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, earthquakes and floods, from which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Lender's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

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

[Name of Condominium Project]
100 E HURON STREET CONDOMINIUM

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

100 E. HURON ST, UNIT 4503
CHICAGO, ILLINOIS 60611

and covering the Property described in the Security Instrument and located at:
100 E. HURON ST, UNIT 4503
CHICAGO, ILLINOIS 60611

THIS CONDOMINIUM RIDER is made this 17th day of June, 2011, 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 MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

CONDOMINIUM RIDER

Loan No: 6000516345
Borrower: HARMIT SINGH

Data ID: 452

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MULTISTATE CONDOMINIUM RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3140 1/01 (Page 2 of 3 Pages)

Property of Cook County

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.


Data ID: 452

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MULTISTATE CONDOMINIUM RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3140 1/01 (Page 3 of 3 Pages)

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Property of Cook County Clerk's Office

NAMRATA SINGH - Borrower
 (Seal) *Namrata Singh*

HARMIT SINGH - Borrower
 (Seal) *Harmit Singh*

Loan No: 6000516345
 BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Condominium Rider.
 Data ID: 452

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Form 3153 2/06
(Page 1 of 3 Pages)

REALTISTATE FIXED/ADJUSTABLE RATE RIDER — WSJ One-Year LIBOR—
Ten-Year Interest Only Period—Single Family—Fannie Mae Uniform Instrument
Modified by Middleberg, Riddle & Gianna

Beginning with the first Change Date, my adjustable interest rate will be based on an Index. The "Index" is the average of interbank offered rates for one-year U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."
If the Index is no longer available, the Note Holder will choose a new Index that is based upon comparable information. The Note Holder will give me notice of this choice.

(B) The Index
The initial fixed interest rate I will pay will change to an adjustable interest rate on the first day of July, 2016, and the adjustable interest rate I will pay may change on that day every 12th month thereafter. The date on which my adjustable interest rate could change is called a "Change Date." each date on which my adjustable interest rate could change is called a "Change Date."

4. ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates
The Note provides for an initial fixed interest rate of 3.375%. The Note also provides for a change in the initial fixed rate to an adjustable interest rate, as follows:

A. ADJUSTABLE RATE AND MONTHLY PAYMENT CHANGES
Borrower and Lender further covenant and agree as follows:

THE NOTE PROVIDES FOR A CHANGE IN BORROWERS FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE. THE NOTE LIMITS THE AMOUNT BORROWERS ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:
100 E. HURON ST, UNIT 4503
CHICAGO, ILLINOIS 60611
[Property Address]

FIXED/ADJUSTABLE RATE RIDER (As Published in The Wall Street Journal)—Rate Caps—Ten-Year Interest Only Period)

THIS FIXED/ADJUSTABLE RATE RIDER is made this 17th day of June, 2011, 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 ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION ("Lender") of the same date and covering the property described in the Security Instrument and located at:
Loan No: 6000516345
Borrower: HARMIT SINGH

Data ID: 452

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MULTI-STATE FIXED/ADJUSTABLE RATE RIDER — WSJ One-Year LIBOR—
Ten-Year Interest Only Period—Single Family—Fannie Mae Uniform Instrument
Modified by Middleberg, Riddle & Glanna

Form 3153 2/06
(Page 2 of 3 Pages)

(G) **Date of First Principal and Interest Payment**
The date of my first payment consisting of both principal and interest on this Note (the "First Principal and Interest Payment Due Date") shall be that date which is the 10th anniversary date of the first payment due date, as reflected in Section 3(A) of the Note.

(F) **Notice of Changes**
Before the effective date of any change in my interest rate and/or monthly payment, the Note Holder will deliver or mail to me a notice of such change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

(E) **Effective Date of Changes**
My new interest rate will become effective on each Change Date. I 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.

(D) **Limits on Interest Rate Changes**
The interest rate I am required to pay at the first Change Date will not be greater than 8.375% or less than 2.500%. Thereafter, my adjustable interest rate will never be increased or decreased on any single Change Date by more than TWO percentage points from the rate of interest I have been paying for the preceding 12 months. My interest rate will never be greater than 8.375%.

(C) **Calculation of Changes**
Before each Change Date, the Note Holder will calculate my new interest rate by adding TWO and ONE-HALF percentage points (2.500%) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.
The Note Holder will then determine the amount of my monthly payment. For payment adjustments occurring before the First Principal and Interest Payment Due Date, the amount of my monthly payment will be sufficient to repay all accrued interest each month on the unpaid principal balance at the new interest rate. If I make a voluntary payment of principal before the First Principal and Interest Payment Due Date, my payment amount for subsequent payments will be reduced to the amount necessary to repay all accrued interest on the reduced principal balance at the current interest rate. For payment adjustments occurring on or after the First Principal and Interest Payment Due Date, the amount of my monthly payment will be sufficient to repay unpaid principal and interest that I am expected to owe in full on the Maturity Date at the current interest rate in substantially equal payments.

Data ID: 452

Loan No: 6000516345

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MULTISTATE FIXED/ADJUSTABLE RATE RIDER — WSJ One-Year LIBOR—
Ten-Year Interest Only Period—Single Family—Fannie Mae Uniform Instrument
Modified by Middleberg, Riddle & Gianna

Property of Cook County Clerk's Office

NAMRATA SINGH — Borrower
.....(Seal)
Namrata Singh

HARMIT SINGH — Borrower
.....(Seal)
Harmit Singh

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.

Data ID: 452

Loan No: 6000516345