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Illinois Anti-Predatory
Lending Database
Program



1136403015

Doc#: 1136403015 Fee: \$54.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/30/2011 10:14 AM Pg: 1 of 9

Certificate of Exemption

Report Mortgage Fraud
800-532-8785

The property identified as: **PIN:** 17-22-110-035-1023

Address:

Street: 1433 South Prarie Avenue

Street line 2:

City: Chicago

State: IL

ZIP Code: 60605

Lender: PNC BANK, National Association

Borrower: Robert L. Ruskowski, Laura M. Ruskowski

Loan / Mortgage Amount: \$404,209.50

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

S y
P y
S N
M N
SC y
E y
INT JA

Certificate number: ACA98581-A3AA-4599-B41F-496805729C3E

Execution date: 12/22/2011

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This document was prepared by
 (name and address)
 Stephanie Kibler, Bank Officer
 PNC Bank
 P.O. Box 5570
 Loc. # 7120
 Cleveland, OH 44101
 After recording return to:

PNC Bank
 P.O. Box 5570
 Loc. # 7120
 Cleveland, OH 44101

Mortgage

(With Future Advance Clause)

OLNACS # 15181532

THIS MORTGAGE is made on **12/15/2011**.
 The Mortgagor(s) is (are) **ROBERT L RUSZKOWSKI, LAURA M RUSZKOWSKI.**

 **PNC BANK**

HW
21, 888, 1
DS, FAE

If there is more than one, the word "Mortgagor" herein refers to each and all of them.
 The Mortgagee is **PNC Bank, National Association.**

The word "Borrower" means **ROBERT L RUSZKOWSKI, LAURA M RUSZKOWSKI.**

If there is more than one, the word "Borrower" herein refers to each and all of them.

The maximum principal amount of indebtedness secured by this Mortgage at any one time shall not exceed **Four Hundred Four Thousand Two Hundred Nine Dollars And Fifty Cents** (U.S. \$ **404,209.50**) (referred to herein as the "Principal Amount"), on which interest accrues as set forth in the Note. This limitation of amount does not include interest, fees, service charges, and any advances made under the terms of the Note or this Mortgage to protect Mortgagee's priority and security and to perform any of the promises made by Mortgagor or Borrower to protect Mortgagee's priority and security that the Borrower and Mortgagor have failed to perform. The Note provides that all amounts owing under the Note shall be due on or before **07/01/2040**

This Mortgage secures to Mortgagee: (a) the repayment of the debt evidenced by Borrower's written obligation to Mortgagee (referred to herein as the "Note"), dated **12/15/2011**, which debt is in the Principal Amount shown above; (b) the payment of all other sums, with interest thereon, advanced hereunder for the payment of taxes, assessments, maintenance charges, insurance premiums and costs incurred to protect the security of this Mortgage; (c) the payment of all of Mortgagee's costs of collection, including costs of suit and, if permitted by law, reasonable attorneys' fees and expenses to the maximum extent permitted by law, if suit is filed or other action is taken to collect the sums owing or to protect the security of this Mortgage; (d) payment of any refinancing, substitution, extension, modification, and/or renewal of any said indebtedness, interest, charges, costs and expenses; (e) the performance of Mortgagor's and/or Borrower's covenants and agreements under this Mortgage and the Note; and (f) the repayment of the debt evidenced by any agreement which was replaced by the Note, to the extent that such debt is owed to Mortgagee and has not been paid. For this purpose, in consideration of the aforesaid debt and for the better securing payment of the same, with interest, as aforesaid and costs and counsel fees, Mortgagor does hereby mortgage, grant, warrant, convey and assign to Mortgagee the following described property, including existing and future leases, subleases, rents and royalties

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on the property, together with all improvements now or hereafter erected, and all easements, rights and appurtenances thereon, located and known as:

1433 S PRAIRIE AVE U

CHICAGO

IL

60605

COOK

Recording Date

04/09/2010

Deed Book Number

1009933164

Page Number

N/A

Tax Parcel Number

17-22-110-035-1023

Lot and Block Number

N/A N/A

Mortgagor hereby releases and waives all rights under and by virtue of the homestead exemption laws of this State. The word "Property" herein shall mean all of the foregoing mortgaged property.

To have and to hold the Property unto the Mortgagee, its successors and assigns, forever. Provided, however, that if the Mortgagor and/or Borrower shall pay to Mortgagee the said debt, interest, and all other sums, and perform all covenants and agreements secured hereby, then and from thenceforth, as well, this present Mortgage and the estate hereby granted and conveyed by it shall cease, determine and become void and of no effect, anything hereinbefore contained to the contrary thereof, in anywise notwithstanding.

Warranty of Title. Mortgagor warrants and represents to Mortgagee that: (a) Mortgagor is the sole owner of the Property, and has the right to mortgage and convey the Property; (b) the Property is unencumbered except for encumbrances now recorded; and (c) Mortgagor will defend the title to the Property against all claims and demands except encumbrances now recorded.

Payments. Any Mortgagor who is also a Borrower agrees and promises that all payments due on the Agreement will be paid when due and as agreed.

Covenants. Mortgagor promises and agrees as follows: (a) Mortgagor will maintain the Property in good order and repair; (b) Mortgagor will comply with all laws respecting the ownership and/or use of the Property; (c) If the Property is part of a condominium or planned unit development, Mortgagor will comply with the Declaration and Code of Regulations and all other by-laws, regulations and restrictions of record; (d) Mortgagor will pay and/or perform all obligations under any mortgage, lien, or security agreement which has priority over this Mortgage; (e) Mortgagor will pay or cause to be paid all taxes and other charges assessed or levied on the Property when due and, upon Mortgagee's request, will deliver to the Mortgagee receipts showing the payment of such charges; (f) While any part of the debts secured by this Mortgage remain unpaid, Mortgagor promises to obtain and keep in force property insurance and, if required by federal law, flood insurance on the Property. The property insurance must cover loss of or damage to the Property and must be in an amount sufficient to protect Mortgagee's interests; flood insurance must be of the type and in the amount required by federal law. Mortgagor agrees to provide Mortgagee evidence of required insurance. All policies must name Mortgagee as a loss payee/secured party and must provide for at least 10 days written notice to Mortgagee of reduction in coverage or cancellation. Mortgagor gives Mortgagee the right and power to sign Mortgagor's name on any check or draft from an insurance company and to apply the money to any debt secured by this Mortgage. This is limited to checks and drafts in payment of a claim under an insurance policy for loss or damage to the Property or for returned or rebated premiums on policies insuring the Property. Mortgagor does not have the right to, and agrees that Mortgagor will not, revoke the power of the Mortgagee to make Mortgagor's endorsement. Mortgagee may exercise the power for Mortgagee's benefit and not for Mortgagor's benefit, except as otherwise provided by law; (g) If Mortgagor fails to keep in force the required insurance and/or fails to provide evidence of such insurance to Mortgagee, Mortgagee may notify Mortgagor that Mortgagor should purchase the required insurance at Mortgagor's expense. If Mortgagor fails to purchase the insurance within the time stated in the notice and/or fails to provide evidence of such insurance to Mortgagee, Mortgagee may purchase insurance to protect Mortgagee's interest, to the extent permitted by applicable law, and charge Mortgagor the cost of the premiums and any other amounts Mortgagee incurs in purchasing the insurance. **THE INSURANCE MORTGAGEE PURCHASES WILL BE SIGNIFICANTLY MORE EXPENSIVE AND MAY PROVIDE LESS COVERAGE THAN INSURANCE MORTGAGOR COULD PURCHASE OTHERWISE.** Mortgagee may receive reasonable

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compensation for the services which Mortgagee provides in obtaining any required insurance on Mortgagor's behalf. In certain states, the required insurance may be obtained through a licensed insurance agency affiliated with Mortgagee. This agency will receive a fee for providing the required insurance. In addition, an affiliate may be responsible for some or all of the underlying insurance risks and may receive compensation for assuming such risks. If Mortgagor fails to perform any other duty or obligation required by these Covenants, Mortgagee may, at its sole option, advance such sums as it deems necessary to protect the Property and/or its rights in the Property under this Mortgage. Mortgagor agrees to repay Mortgagee any amounts advanced in accordance with this paragraph, with interest thereon, upon demand; (h) Any interest payable to Mortgagee after a judgment is entered or on additional sums advanced shall be at the rate provided for in the Note; (i) Mortgagee may make reasonable entries upon and inspections of the Property after giving Mortgagor prior notice of any such inspection; (j) Mortgagor will not sell, transfer ownership in, or enter into an installment sale contract for the sale of all or any part of the Property; (k) The promises, agreements and rights in this Mortgage shall be binding upon and benefit anyone to whom the Property or this Mortgage is transferred. If more than one Mortgagor signs this Mortgage, each and all of them are bound individually and together. The covenants made in this section and Mortgagee's remedies set forth below shall not merge with any judgment entered in any legal action and shall apply until all amounts owed are paid in full.

Default. Mortgagor will be in default under this Mortgage: (a) if there is a default under the Note; (b) if Mortgagor breaks any promise made in this Mortgage; (c) if any Mortgagor dies; (d) if any other creditor tries to take the Property by legal process; (e) if any Mortgagor files bankruptcy or if anyone files an involuntary bankruptcy against any Mortgagor; (f) if any tax lien or levy is filed or made against any Mortgagor or the Property; (g) if any Mortgagor has made any false statement in this Mortgage; or (h) if the Property is destroyed, or seized or condemned by federal, state or local government.

Mortgagee's Remedies. In some instances, federal and state law will require Mortgagee to provide Mortgagor with notice of the right to cure or other notices and may establish time schedules for foreclosure actions. Subject to these limitations, if any, Mortgagee may accelerate the maturity of the debt secured by this Mortgage and foreclose this Mortgage in a manner provided by law if Mortgagor is in default.

At the option of the Mortgagor, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately due and payable, after giving notice required by law, upon the occurrence of a default or any time thereafter. In addition, Mortgagor shall be entitled to all the remedies provided by law, the terms of this Mortgage, the terms of the Agreement and any related documents.

All remedies are distinct, cumulative and not exclusive, and the Mortgagee is entitled to all remedies provided at law or equity, whether or not expressly set forth. The acceptance by Mortgagee of any sum in payment or partial payment on the debt secured by this Mortgage after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Mortgagee's right to require complete cure of any existing default. By not exercising any remedy on default, Mortgagee does not waive Mortgagee's right to later consider the event a default if it continues or happens again.

Delay in Enforcement. Mortgagee can delay in enforcing any of its rights under this Mortgage or the Note without losing that right. Any waiver by Mortgagee of any provision of this Mortgage or the Note will not be a waiver of the same or any other provision on any other occasion.

Assignment. Mortgagee may sell, transfer or assign this Mortgage without Mortgagor's consent.

Severability. If any provision of this Mortgage is held to be invalid or unenforceable, such determination shall not affect the validity or enforceability of the remaining provisions of this Mortgage.

Waiver. Mortgagor waives all appraisal and homestead exemptions except to the extent prohibited by law.

Notices. Unless otherwise required by law, any notice by Mortgagee to Mortgagor shall be given by delivering it or mailing it by first class mail to the address of the Property, or to such other address specified by Mortgagor in writing to Mortgagee. Notice to one Mortgagor will be deemed notice to all Mortgagors.

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Signatures. By signing below, Mortgagor agrees to the terms and covenants contained in this Mortgage and in any attachments. Mortgagor also acknowledges receipt of a copy of this Mortgage on the date stated on page 1.

[Signature] _____ 12/15/11
Mortgagor's Signature Date

ROBERT L RUSZKOWSKI
Type Mortgagor's Name

[Signature] _____ 12-15-11
Mortgagor's Signature Date

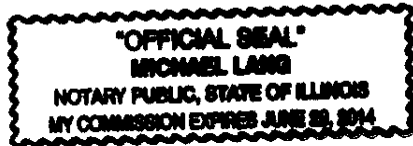
LAURA M RUSZKOWSKI
Type Mortgagor's Name

Acknowledgment:

State of Illinois, County of COOK } ss
This instrument was acknowledged before me this 15th day of DECEMBER, 2011
by ROBERT L. RUSZKOWSKI AND LAURA M. RUSZKOWSKI

(Seal)

[Signature]
Notary Public Michael Lang



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EXHIBIT A

SITUATED IN THE CITY OF CHICAGO, COUNTY OF COOK AND STATE OF ILLINOIS.

PARCEL 1:

UNIT HH-23 IN PRAIRIE PLACE CONDOMINIUM AS DELINEATED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE:

THAT PART OF LOT 2 IN PRAIRIE PLACE TOWNHOMES SUBDIVISION BEING A SUBDIVISION IN THE NORTHWEST FRACTIONAL QUARTER OF SECTION 22, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF LOT 1 IN SAID SUBDIVISION; THENCE NORTH 00 DEGREES 01 MINUTES 19 SECONDS EAST ALONG THE NORTHERLY EXTENSION OF THE EAST LINE OF SAID LOT 1 FOR A DISTANCE OF 56.00 FEET; THENCE SOUTH 89 DEGREES 58 MINUTES 41 SECONDS EAST 102.21 FEET; THENCE SOUTH 00 DEGREES 01 MINUTES 19 SECONDS WEST 124.00 FEET; THENCE NORTH 89 DEGREES 58 MINUTES 41 SECONDS WEST 102.21 FEET TO THE EAST LINE OF SAID LOT 1; THENCE NORTH 00 DEGREES 01 MINUTES 19 SECONDS EAST ALONG SAID EAST LINE 68.00 FEET THEREON TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

ALSO

THAT PART OF LOT 2 IN PRAIRIE PLACE TOWNHOMES SUBDIVISION, BEING A SUBDIVISION IN THE NORTHWEST FRACTIONAL QUARTER OF SECTION 22, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF LOT 1 IN SAID SUBDIVISION; THENCE NORTH 00 DEGREES 01 MINUTES 19 SECONDS EAST ALONG THE NORTHERLY EXTENSION OF THE EAST LINE OF SAID LOT 1 FOR A DISTANCE OF 175.0 FEET TO THE NORTH LINE OF LOT 2; THENCE NORTH 89

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EXHIBIT A
(continued)

DEGREES 58 MINUTES 41 SECONDS WEST ALONG SAID NORTH LINE 75.0 FEET TO THE NORTHWEST CORNER OF "LOT 2; THENCE SOUTH 00 DEGREES 01 MINUTES 19 SECONDS WEST ALONG THE WEST LINE OF LOT 2 AFORESAID 175.0 FEET TO THE NORTHWEST CORNER OF LOT 1; THENCE SOUTH 89 DEGREES 58 MINUTES 41 SECONDS EAST ALONG SAID NORTH LINE 75.0 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

ALSO

LOT 1 IN PRAIRIE PLACE TOWNHOMES SUBDIVISION, BEING A SUBDIVISION IN THE NORTHWEST FRACTIONAL QUARTER OF SECTION 22, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, RECORDED MARCH 3, 1995 AS DOCUMENT NUMBER 95150205, IN COOK COUNTY, ILLINOIS.

ALSO

THAT PART OF LOT 2 IN PRAIRIE PLACE TOWNHOMES SUBDIVISION, TOGETHER WITH PART OF THE FORMER LANDS OF THE ILLINOIS CENTRAL RAILROAD IN THE NORTHWEST FRACTIONAL QUARTER OF SECTION 22, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF LOT 1 IN PRAIRIE PLACE TOWNHOMES SUBDIVISION AFORESAID; THENCE SOUTH 00 DEGREES 01 MINUTES 19 SECONDS WEST 68.0 FEET ALONG THE EAST LINE OF SAID LOT 1; THENCE SOUTH 89 DEGREES 58 MINUTES 41 SECONDS EAST 102.21 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 89 DEGREES 58 MINUTES 41 SECONDS EAST 101.21 FEET; THENCE NORTH 00 DEGREES 12 MINUTES 58 SECONDS WEST 24.18 FEET; THENCE NORTHWESTERLY 99.92 FEET ALONG THE ARC OF A CIRCLE CONVEX NORTHEASTERLY AND HAVING A RADIUS OF 1400.69 FEET (THE CHORD OF SAID ARC BEARING NORTH 02 DEGREES 15 MINUTES 36 SECONDS EAST 99.90 FEET); THENCE NORTH 89 DEGREES 58 MINUTES 41 SECONDS WEST 97.13 FEET; THENCE SOUTH 00 DEGREES 01 MINUTES 19 SECONDS WEST 124.00 FEET TO THE POINT OF BEGINNING, IN

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EXHIBIT A
(continued)

COOK COUNTY ILLINOIS.

ALSO THE EAST 122.07 FEET OF THE WEST 197.07 FEET OF THE NORTH 119.0 FEET OF LOT 2 IN PRAIRIE PLACE TOWNHOMES SUBDIVISION IN THE NORTHWEST FRACTIONAL QUARTER OF SECTION 22; TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ALSO

THAT PART OF LOT 2 IN PRAIRIE PLACE TOWNHOMES SUBDIVISION TOGETHER WITH THAT PART OF THE FORMER LANDS OF THE ILLINOIS CENTRAL RAILROAD IN THE NORTHWEST FRACTIONAL QUARTER OF SECTION 22; TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF SAID LOT 2; THENCE SOUTH 89 DEGREES, 58 MINUTES, 41 SECONDS EAST 197.07 FEET ALONG THE NORTH LINE OF SAID LOT 2 TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 89 DEGREES, 58 MINUTES, 41 SECONDS EAST 64.84 FEET; THENCE SOUTH 06 DEGREES, 22 MINUTES, 54 SECONDS EAST 68.86 FEET; THENCE SOUTHEASTERLY 50.80 FEET ALONG THE ARC OF A CIRCLE CONVEX NORTHEASTERLY AND HAVING A RADIUS OF 1400.69 FEET (THE CHORD OF SAID ARC BEARING SOUTH 05 DEGREES, 20 MINUTES, 33 SECONDS EAST 50.80 FEET); THENCE NORTH 89 DEGREES, 58 MINUTES, 41 SECONDS WEST 77.27 FEET; THENCE NORTH 00 DEGREES, 01 MINUTES, 19 SECONDS EAST 119.00 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT E TO THE DECLARATION OF CONDOMINIUM RECORDED APRIL 29, 1996 IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 96318235, AS AMENDED BY THE CORRECTION TO DECLARATION RECORDED IN THE RECORDER'S OFFICE ON MAY 21, 1996 AS DOCUMENT NUMBER 96385673 AND AMENDED BY THE FIRST AMENDMENT RECORDED IN THE RECORDER'S OFFICE ON NOVEMBER 25, 1996 AS DOCUMENT NUMBER 96895524, AS AMENDED BY THE SECOND

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EXHIBIT A
(continued)

AMENDMENT RECORDED IN THE RECORDER'S OFFICE ON DECEMBER 1, 1997 AS DOCUMENT NUMBER 97095567, AS AMENDED BY THE THIRD AMENDMENT RECORDED IN THE RECORDER'S OFFICE ON JANUARY 29, 1998 AS DOCUMENT NUMBER 96078464, AS AMENDED BY THE FORTH AMENDMENT RECORDED IN THE RECORDER'S OFFICE ON JUNE 23, 1998 AS DOCUMENT NUMBER 9853609. AS AMENDED FROM TIME TO TIME; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN SAID PARCEL AND ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY.

PARCEL 2:

NON-EXCLUSIVE EASEMENT FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS OVER, UPON AND ACROSS THE EASEMENT PARCEL AS CREATED AND SET OUT IN THE GRANT OF EASEMENT DATED DECEMBER 20, 1994 AND RECORDED DECEMBER 29, 1994 AS DOCUMENT NUMBER 04080035.

PPN: 17-22-110-035-1023

ROBERT L. RUSZKOWSKI AND LAURA M. RUSZKOWSKI, NOT IN TENANCY IN COMMON, NOT IN JOINT TENANCY, BUT AS TENANTS BY THE ENTIRETY

1433 SOUTH PRAIRIE AVENUE # U, CHICAGO IL 60605

Loan Reference Number : ID2015181532/ID2015181532664891330

First American Order No: 44187955

Identifier:

