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Illinois Anti-Predatory  
Lending Database  
Program

Doc#: 1220555013 Fee: \$76.00  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 07/23/2012 03:01 PM Pg: 1 of 20

Certificate of Exemption

Report Mortgage Fraud  
800-532-8785

The property identified as: PIN: 03-28-204-035-1204

Address:

Street: 1010 Butternut Lane, Unit D

Street line 2:

City: Mount Prospect

State: IL

ZIP Code: 60056

Lender: Citibank, N.A

Borrower: William R. Kuesel

Loan / Mortgage Amount: \$204,300.00

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.

Certificate number: D570B280-8A0C-49C2-807D-EBA1A3998C62

Execution date: 06/29/2012

1220555013

Property of Cook County Clerk's Office

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Return To:  
 Citibank, N.A.  
 Attn: Document Processing  
 P.O. Box 790021  
 St. Louis, MO 63179-0021

Prepared By:  
 Citibank, N.A.  
 1000 Technology Drive  
 MS 945  
 O' Fallon, MO 63368-2240

[Space Above This Line For Recording Data]

**MORTGAGE**

MIN 100011511230676448

**DEFINITIONS**

Words used in multiple sections of this mortgage 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 29, 2012, together with all Riders to this document.

(B) "Borrower" is WILLIAM R. KUESEL, Individual


Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

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ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

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Form 3014 1/01

Page 1 of 15

include 

VMP Mortgage Solutions, LLC



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(D) "Lender" is Citibank, N.A.

Lender is a Corporation

organized and existing under the laws of the United States

Lender's address is 1000 Technology Drive O'Fallon, MO 63368-2240

(E) "Note" means the promissory note signed by Borrower and dated June 29, 2012

The Note states that Borrower owes Lender Two Hundred Four Thousand Three Hundred

Dollars

(U.S. \$204,300.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than August 1, 2042

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

(G) "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.

(H) "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):

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input checked="" type="checkbox"/> Condominium Rider   | <input type="checkbox"/> Second Home Rider                             |
| <input type="checkbox"/> Balloon Rider         | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider                              |
| <input type="checkbox"/> VA Rider              | <input type="checkbox"/> Bi-weekly Payment Rider        | <input checked="" type="checkbox"/> Other(s) [specify]<br>Schedule "A" |

(I) "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

(J) "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

(K) "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 transfer, and automated clearinghouse transfers.

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

(M) "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.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan

(O) "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

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 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 subsequent legislative enactment 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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Citibank 3.2.59.07 V2

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

VMF -64 (IL) (0810)

Page 3 of 15

Initials

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Form 3014 1/01

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(Q) "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 SECURITY

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 MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the County of Cook [Type of Recording Jurisdiction] of Cook [Name of Recording Jurisdiction];

See Attached Legal

Parcel ID Number: 1010 BUTTERNUT LN D MT PROSPECT which currently has the address of [Street] [City], Illinois 60056-6362 [Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

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.

THIS SECURITY INSTRUMENT complies with uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items

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Citibank 3.2.59.07 V2

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

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Page 4 of 15

Initials

Form 3014 1/01

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pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made 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.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in 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 insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not cure within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing its covenants and agreements secured by this Security Instrument.

**2. Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note for amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order to which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

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

Any application of payment, interest or 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.

**3. Funds for Escrow Items.** Borrower shall pay to Lender on the day Periodic Payments are due under the Note until the Note is paid in full a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) residential payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such a waiver, Borrower shall pay directly, when and where payable, the amounts

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Citibank 3.2.59.07 V2

ILLINOIS - Single Family - Fannie Mae/Freddie Mac MORTGAGE INSTRUMENT WITH MERS

VMP-8A(1) (04/08)

Page 5 of 6

Index

Form 3014 1/01

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due for any Escrow Items for which a payment or discharge has been verified by Lender and, if Lender requires, shall furnish to Lender receipts and supporting documents for such time period as Lender may require. Borrower's obligation to make such payments and to account therefor shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is authorized to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall, notwithstanding Section 9 to repay to Lender any such amount. Lender may revoke the authorization to pay Escrow Items at any time by a notice given in accordance with Section 15 and, if an amount is due as Escrow, shall pay to Lender all Funds, and in such amounts, that are then required under this Section 9.

Lender may, at any time, collect and hold in escrow an amount (a) sufficient to permit Lender to apply the Funds to the time specified in Section 15A and a maximum amount the maximum amount a lender can receive under RESPA. Lender shall set aside the Funds on the basis of current data and reasonable estimates of expenditures of the Funds for the purposes otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentally, or entity (including Trusts, if they are a institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or for the Funds, but, unless Lender pays Borrower interest on the Funds and Applicable Law prohibits Lender from doing so, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender and Borrower may agree in writing, however, that interest shall be paid on the Funds. Lender shall, at the Borrower's request, without charge, an annual accounting of the funds as required by RESPA.

If there is a surplus of Funds not otherwise demanded under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all amounts due to Lender under this instrument, Lender shall promptly refund to Borrower any funds held in escrow.

4. **Charges, Liens, Easements, Encumbrances, Taxes, Charges, Fines, and Impositions** attributable to the Property, which are not paid by Borrower as Security Instrument, leasehold payments or ground rents on the Property, if not paid by the Property, shall be paid by Borrower, and Assessments, if any. To the extent that these items are Escrow Items, Lender shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower (a) agrees in writing to the payment of the amount secured by the lien in a manner acceptable to Lender, but only so long as the lien is not being extinguished; (b) cancels the lien in good faith by, or defends against, proceedings, including legal proceedings, which in Lender's opinion operate to prevent the enforcement of the lien; or (c) secures the release of the lien in an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If a portion of the part of the Property is subject to a lien which can attach primarily to a portion of the Property, Lender shall give Borrower a notice identifying the

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lien. Within 10 days of the due date of notification being given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this loan.

5. **Property Insurance.** Borrower shall insure the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, windstorms and floods, for which Lender requires insurance. This insurance shall be maintained for the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires may and may be subject to change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's selection. Lender shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and risk assessment or (b) a one-time charge for flood zone determination and certification services and subsequent re-evaluation if any such re-evaluations or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by any governmental agency in connection with the review of any flood zone determination or certification by Borrower.

If Borrower fails to maintain or pay for the coverage described above, Lender may obtain insurance coverage, at Lender's option at Lender's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Such coverage shall cover Lender, but might or might not protect Borrower. Borrower shall be responsible for the contents of the Property, against any risk, hazard or liability and might purchase such coverage if it was previously in effect. Borrower acknowledges that the cost of the coverage that might be obtained might significantly exceed the cost of insurance that Borrower could have obtained if the insurance described by Lender under this Section 5 shall become additional debt of Borrower and shall bear interest at the Note rate from the date of disbursement of the loan. These amounts shall bear interest at the Note rate from the date of disbursement of the loan and be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and subject to such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional insured. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any other insurance coverage, not otherwise required by Lender, for damage to or destruction of the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional insured.

In the event of loss, Borrower shall be responsible to the insurance carrier and Lender. Lender may make good of loss if not made in writing by the insurer. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not any insurance was required by Lender, shall be applied to restoration or repair of the Property. If restoration or repair is economically feasible and Lender's security is not lessened, such loss shall be restored or repaired. Lender shall have the right to hold such insurance proceeds until Lender has had the 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 disburse proceeds to Borrower as a lump sum or in a series of progress payments as the work is completed. The insurance proceeds shall be made in writing or Applicable Law requires interest to be paid on such insurance proceeds. Lender shall not be required to pay Borrower any interest or earnings on such proceeds. The proceeds, including any other third parties, retained by Borrower shall not be paid until the work is completed and shall be the sole obligation of Borrower. If the restoration or repair is not completed, the proceeds may constitute a security interest. If the insurance proceeds shall be applied to the loss, such proceeds shall be applied to the loss, whether or not then due, with

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BLUNCS - Single Family Mortgage Loan Agreement and Supplement with MERS

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the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

5. Borrower abandons the Property to Lender upon Borrower's failure to settle any available insurance claim and enters into the Property with Lender within 30 days to a notice from Lender that the insurance carrier has offered to settle such claim and Borrower does not negotiate and settle the claim. The 30-day period will begin when the date of payment of the proceeds of the insurance policy to Lender acquires the Property under Section 2, or otherwise. Borrower waives any claim to Lender of Borrower's rights to any insurance proceeds in an amount not to exceed the actual cash value of the Note or this Security Instrument, and (b) any other of Borrower's rights, including the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the amount of proceeds either to repair or restore the Property or to pay for the cleanup and the same shall not be a lien on the Property, whether or not then due.

6. **Occupancy.** Borrower shall remain, establish, and use the Property as Borrower's principal residence until the date of the sale of the Property, if any, and shall continue to occupy the Property as Borrower's principal residence until the date of occupancy, unless Lender otherwise agrees in writing, which agreement of Lender is not a condition of occupancy, unless extenuating circumstances exist, which shall be subject to Lender's approval.

7. **Preservation, Maintenance and Repairs of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, shall not allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is responsible for the Property, Borrower shall maintain the Property in order to prevent the Property from becoming an encumbrance or in value due to its condition. Unless it is determined pursuant to Section 7, that the repair or restoration is not economically feasible, Borrower shall promptly repair the Property if there is any wear, tear, deterioration or damage. If insurance or condemnation proceeds are paid for repair or restoration of the Property, Borrower shall be responsible for retaining and applying the proceeds until Lender has released proceeds for such purposes. Lender may disburse proceeds for repair or restoration in a single payment or in a series of progress payments as the work is completed. If insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower shall remain obligated for the completion of such repair or restoration.

Lender or its agent may inspect and cause to be made any repairs or alterations of the Property. If it has reasonable cause, Lender may insure the property and the improvements on the Property. Lender shall give Borrower notice at the time of the primary sale or transfer of the Property of such reasonable cause.

8. **Borrower's Loan Application.** Lender shall be held harmless by the signing of the Loan application process, Borrower or any party on behalf of Borrower or with Borrower's knowledge or consent have made or caused to be made, by Borrower's informed or statements to Lender for used to provide Lender with credit information in connection with the Loan. Material representations made, and any other information provided by Borrower's occupancy of the Property as Borrower's principal residence.

9. **Protection of Lender's interests in the Property and Rights under this Security Instrument.** If (a) Borrower fails to perform the covenants and obligations contained in this Security Instrument, (b) there is a legal proceeding that might result in a lien or claim against the Property and/or rights under this Security Instrument, (c) there is a legal proceeding for condemnation or forfeiture, for enforcement of a lien which is secured by the Property and/or rights under this Security Instrument or to enforce laws or regulations), or (c) Borrower has failed to perform any of the obligations under this Security Instrument, Lender may do and pay for whatever is reasonable or appropriate to protect, preserve and defend the Property and rights under this Security Instrument, including insuring the Property, repairing and/or restoring the Property, and securing and/or repairing the Property. Lender's actions may include, but are not limited to, (a) paying any sums secured by a lien which has priority over the Property, (b) paying for the cost of the insurance and (c) paying reasonable



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attorneys' fees to protect its liens with respect to the Property under this Security Instrument, including its secured position in a bankruptcy proceeding. Servicing the Property includes, but is not limited to, entering the Property to make repairs, replace or maintain or board up doors and windows, drain water from pipes, eliminate building or other conditions or dangerous conditions, and have utilities turned on or off. Although Lender may not be obligated to do so, Lender does not have to do so and is not under any duty or obligation to do so. Lender shall have no liability for not taking any or all actions authorized under this Section.

Any amounts disbursed by Lender under this Section shall become additional debt of Borrower secured by this Security Instrument. Such amounts shall bear interest at the Note rate from the date of disbursement and shall be payable when such interest is notified from Lender to Borrower requesting payment.

If this Security Instrument is subject to a lease, the provisions of the lease shall apply with all the provisions of the lease. If Borrower acquires fee title to the Property, the lease shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender requires Mortgage Insurance as a condition of making the Loan, Borrower shall maintain the insurance in effect. If, for any reason, the Mortgage Insurance coverage is not available from the mortgage insurer that previously provided such coverage, Borrower shall make separately designated payments toward the premiums of the Mortgage Insurance until the premiums required to obtain coverage substantially equivalent to the coverage previously in effect, at a cost substantially equivalent to the cost of obtaining the mortgage insurance previously in effect, from an alternate mortgage insurer selected by Lender. If the alternate mortgage insurance coverage is not available, Borrower shall continue to make separately designated payments that were due when the insurance coverage was last in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve for the mortgage insurance. Such loss reserve shall be non-refundable, non-assignable, non-transferable, non-paaid in full, and Lender shall not be required to pay Borrower any interest on the loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage is in effect and for the period that Lender requires) provided by an insurer satisfactory to Lender. Once a suitable replacement is obtained, and Lender requires separately designated payments toward the premiums of Mortgage Insurance, if Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall make separately designated payments toward the premiums of Mortgage Insurance until Lender's requirement for Mortgage Insurance is no longer in effect. The only written agreement between Borrower and Lender providing for such termination of the requirement for Mortgage Insurance is the applicable Law. Nothing in this Section affects Borrower's obligation to make payments on the principal of the Note.

Mortgage Insurance (including any loss reserve) shall be the property of Lender for certain losses it may incur if Borrower terminates the mortgage insurance coverage or the coverage is not a party to the Mortgage Insurance.

Mortgage Insurance coverage shall be renewed or replaced by force from time to time, and may include agreements with other parties to the coverage to reduce or offset losses. These agreements are a term of the Mortgage Insurance coverage and are binding on the other party (or parties) to these agreements. These agreements shall not obligate Borrower to make payments using any source of funds that the mortgage insurer, reinsurer, or other party to the coverage obtains from Mortgage Insurance proceeds.

As a result of these agreements, the mortgage insurer, reinsurer, any other party, or any other party (directly or indirectly) amounts that derive from or might be derived from the coverage of Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's or reinsurer's losses. If such agreement provides for an affiliate of the mortgage insurer to receive in exchange for a share of the premium paid to the insurer, the mortgage insurer shall be deemed to be an affiliate of the mortgage insurer. Further:

(a) Any such agreement shall not affect the amount that Borrower has agreed to pay for Mortgage Insurance, or any other term of the mortgage insurance agreement, will not increase the amount Borrower is responsible for, and will not obligate Lender to any refund.

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ILLINOIS STATE BAR REAL ESTATE LAW INSTRUMENT VENDOR



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(v) All such agreements shall apply to the extent Lender has - if any - with respect to the Mortgage (insured under the National Flood Insurance Act of 1968 or any other law. These rights may include the right to cancel the mortgage insurance, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance cancelled automatically, and/or to receive a refund of any Mortgage Insurance premium that will be accrued at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, then all Borrower's Proceeds shall be applied to restoration or repair of the Property, if the restoration is not financially feasible and Lender's security is not lessened. During such repair and restoration, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect the Property to ensure the work has been completed to Lender's satisfaction, provided that the work is completed in a timely manner or promptly. Lender may pay for the repairs and restoration in advance, in installments, or by direct payments as the work is completed. Lender may agree to advance or apply the sums secured by this Security Instrument to be paid on such Miscellaneous Proceeds, but Lender shall not be liable for any interest or earnings on such Miscellaneous Proceeds. If Lender advances such sums, Lender's security under this Security Instrument shall be lessened the extent of any such advance, and the sums secured by this Security Instrument, whether or not then due, will be reduced accordingly. All Miscellaneous Proceeds shall be applied in the order provided herein.

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 in value 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, Lender and Borrower shall agree in writing, the sums secured by this Security Instrument shall be paid to Borrower from the Miscellaneous Proceeds multiplied by the following fraction: the fair market value of the sums secured immediately before the partial taking, destruction, or loss in value divided by the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be 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 in value is less 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 Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, in its entirety.

If the Property is abandoned by the Borrower, or if, after notice by Lender to Borrower that the Opposing Party has claimed an ownership interest in the Property, a claim for damages, Borrower fails to repair the damage to the Property or cause the same to be repaired, Lender is authorized to enter, and employ contractors, and to incur expenses, for the repair or repair of the Property or to the same, or to employ contractors, and to incur expenses, for the repair or repair of the Opposing Party's claim, the third party that may be entitled to a claim for damages, or to the Borrower or has a right of action in regard to the damage or damages.

Whenever a claim for damages to the Property, which is not a criminal, is begun that, in Lender's judgment, could result in a total taking, or other material impairment of Lender's interest in the Property, or payment of sums secured by this Security Instrument, and Borrower can cure such a default and, if acceleration has occurred, reimburse Lender for the same, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, does not injure the interests of the Property or other material impairment of Lender's interest in the Property, Lender may accept such Security Instrument. The proceeds of any award or claim for damages to the Property or other material impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument of the Property shall be applied in the order provided herein.

12. If there shall be a Release of any of the sums secured by this Security Instrument granted by Lender

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ILLINOIS - Single Family - First Lien - Commercial - MORTGAGE - BLENDED WITH CLOSING COSTS

08-01-07

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12. Borrower or any Successor in Interest shall not be held liable to reimburse or reimburse at least the liability of Borrower or any Successor in Interest to the Lender, or to be required to commence proceedings against any Successor in Interest, or to sue or be sued, or to pay or be required to pay for payment or otherwise modify, amendment or assignment of the Security Instrument, or to satisfy any demand made by the original Lender or any Successor in Interest, or to be held liable for any expense by Lender in exercising any right or remedy hereunder, without limitation, in the absence of payment from third persons, entities or Successors in Interest of the Lender or any Successor in Interest, and shall not be a waiver of or preclude the exercise of any right or remedy.

13. **Joint and Several Liability of Borrowers and Assigns Bound.** Borrower covenants and agrees that Borrower's obligations hereunder shall be joint and several. However, any Borrower who co-signs this Security Instrument as a guarantor (or otherwise acts as a co-signer), (a) is co-signing this Security Instrument and in no way releases or releases the Lender's interest in the Property under the terms of the Security Instrument, and (b) shall not be held liable for any sums secured by this Security Instrument, and (c) agrees, but is not obligated, to guarantee, extend, modify, forbear or make any accommodations with respect to this Security Instrument or the Note without the co-signer's consent.

14. Subject to the provisions of this Section, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument, and is approved by Lender, shall obtain all of Borrower's rights and remedies under the Security Instrument. Borrower shall not be released from Borrower's obligations and liability under the Security Instrument unless Lender agrees to such release in writing. The covenants and obligations of the Lender herein shall bind (except as provided in Section 26) and benefit the Lender and its successors.

15. **Loan Charges.** Lender shall be entitled to charge the following fees performed in connection with Borrower's obligations hereunder: (a) a fee for recording this Security Instrument and the Property and rights under this Security Instrument, including, but not limited to, the recording fees, recording and valuation fees, in addition to any other fees, that may be assessed by the recording jurisdiction; (b) a fee for recording this Security Instrument to charge a specific fee to the mortgagee, which shall not exceed the amount of such fee as determined by the Lender; and (c) any other fees that may be assessed by the recording jurisdiction, which shall not exceed the amount of such fee as determined by the Lender. Lender may not charge fees that are prohibited by applicable law.

16. The law of the State of Illinois shall govern the interpretation and that law is finally interpreted so that the amount of the charges assessed by the Lender in connection with the Loan exceed the permitted limits, that any amount assessed by the Lender in excess of the amount necessary to reduce the charge to the permitted limit shall be deemed to be a refund which exceeded permitted limits, will be refunded. The amount of the refund shall be refunded by reducing the principal owed under the Note or by issuing a check to the Borrower. If a refund reduces principal, the reduction will be reflected in the next scheduled payment and no prepayment charge (whether or not a prepayment charge is payable) shall be assessed on the amount of the refund. If any such refund made by the Lender to the Borrower, the Lender shall not be liable for any interest or other charges that might have arising out of such refunding.

17. **Notices.** All notices and communications to the Lender hereunder shall be made by the Security Instrument to be deemed to be a copy of the Security Instrument to be deemed to be a copy of the Security Instrument shall be deemed to have been given to the Borrower who shall be deemed to have been actually delivered to Borrower's notice address if one is provided, or to the address of the Lender if no address is provided. The Property Address unless Applicable Law expressly requires otherwise shall be the Property Address unless Borrower has designated another address to the Lender in writing. Borrower shall promptly notify Lender of any change of address, and shall be deemed to have notified Lender by reporting Borrower's change of address, unless a copy of the change of address is provided through that specified procedure. There may be more than one copy of the Security Instrument at any one time. Any notice to Lender shall be deemed to be received by the Lender by first class mail to Lender's address stated herein, unless a copy of the notice is provided to the Lender by other means. Any notice in connection with the Security Instrument shall be deemed to be received by Lender until actually received by the Lender. If a copy of the notice is provided to the Lender by other means, the notice shall be deemed to be received by the Lender until actually received by the Lender. The Lender shall not be liable for any charges or expenses incurred by the Lender in connection with the Security Instrument under this Security Instrument.

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15. **Governing Law: Non-Applicable Law of Jurisdiction.** 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 may prohibit or limit the ability of the parties to agree by contract or it might restrict the scope of remedies available to the parties. Any such restriction or 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 any provision of this Security Instrument or the Note which can be given effect without the conflictive provision.

As used in this Security Instrument, the terms in the masculine gender shall mean and include corresponding feminine words or vice versa, and words in the singular shall mean and include the plural and vice versa, and the word "may" gives the lender discretion without any obligation to take any action.

17. **Borrower's Copy:** Lender shall deliver a copy of the Note and of this Security Instrument.

16. **Transfer of the Property and Borrower's Interest in Borrower.** As used in this Section 18, "interest in the Property" means a fee simple interest in the Property, including, but not limited to, those beneficial interests arising from a lease, an installment purchase, an installment sales contract or escrow agreement, or other form of title, in the Property, as Borrower, if a figure date to a purchaser.

If all or any part of the Property or any interest therein is sold or transferred (or if Borrower is not a natural person and a transferee is not a natural person) sold or transferred, without Lender's prior written consent, Lender has the right to demand payment of all sums secured by this Security Instrument, however, this right shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

Lender exercises this right of demand upon Borrower notice of acceleration. The notice shall provide a term, but not less than 30 days, for the payment of the sums given in accordance with Section 15 within which borrower must pay the sums due under the Security Instrument. If Borrower fails to pay these sums prior to the expiration of the term, Lender may exercise any remedies permitted by this Security Instrument without further notice to Borrower.

19. **Borrower's Right to Reinstatement After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have the Security Instrument discontinued at any time prior to the earlier of (a) the date of the acceleration of the sums due under Section 22 of this Security Instrument, (b) such other condition as may be determined by Lender for the termination of Borrower's right to reinstatement, or (c) expiry of the term of the Security Instrument. Those conditions are that Borrower (a) pays Lender a sum sufficient to make good on the Security Instrument and the Note as if no acceleration had occurred, (b) pays all sums due under the Note and any other loans or agreements; (c) pays all expenses incurred by Lender in connection with the acceleration, but not limited to, reasonable attorneys' fees, property insured on and covered by the insurance policy, for the purpose of protecting Lender's interest in the Property and the Security Instrument, and all other such action as Lender may reasonably require to protect its interest in the Security Instrument; (d) the Security Instrument, shall continue unchanged as if no acceleration had occurred, and (e) Lender may require that Borrower pay such sums in currency and by cash or by check or by draft drawn on a bank or cashier's check, provided any such check or draft is made payable to the order of the lender or a third agency, instrumentality or person selected by Lender. The right to reinstatement shall not be exercised if an acceleration had occurred. However, this right to reinstate shall not apply to any sums due under the Note under Section 18.

20. **Sale of Note: Change of Loan Servicer: Notice of Grievance.** The Note or a partial interest in the Note, together with the right to receive payments thereon, may from time to time be sold or assigned to one or more persons (collectively, the "Loan Servicer") that collects the loan payments due under the Note and performs other mortgage loan servicing obligations, and may be subject to other applicable law. There also might be one or more changes of the Loan Servicer. If there is a change of the Loan Servicer, Borrower will be notified in writing, and you should notify the name and address of the new Loan Servicer. The notice will include the name and address of the Loan Servicer and any other information RESPA

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ELI LINDSAY, Notary Public, Piquette Place, Grand Rapids, Michigan, My Commission Expires 01/01/2018

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Form 3014 1/01

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requires or imposes additional obligations on the Borrower, and thereafter the Loan is serviced by Citibank Service Center, the Borrower shall remain obligated to discharge loan servicing obligations to Borrower with respect to the Loan, and the Borrower shall remain obligated to the State purchaser.

Neither Borrower nor Lender shall be liable for any judicial action (as either an individual obligor or the member of a partnership or trust) or the other party's actions pursuant to this Security Instrument or the obligations of either party under the provisions of, or any duty owed by reason of, this Security Instrument or the obligations of either party to the other party (with such notice given to the other party as to the nature and extent of such alleged breach and afforded the other party herein a reasonable period of time to take corrective action. If Applicable Law provides a time period within which corrective action can be taken, that time period will be deemed to be the period of time for corrective action. The notice of acceleration and commencement of foreclosure given to Borrower shall constitute notice of the notice of acceleration given to Borrower under this section and shall constitute notice of the time and opportunity to take corrective action provisions of this section.

21. Hazardous Substances. "Hazardous Substances" are those substances defined as hazardous substances under the Comprehensive Environmental Response, Compensation and Liability Act of 1980, as amended, and the following substances: asbestos, lead-based paint, lead-based paint products, toxic pesticides and herbicides, volatile organic compounds, radon gas, and white, and radioactive materials; (b) "Environmental Hazardous Substances" are those hazardous substances that relate to health and safety and are listed on the National Priorities List; (c) "Environmental Cleanup" includes any response action, removal action, or remedial action required by the Comprehensive Environmental Response, Compensation and Liability Act and (d) an "Environmental Cleanup" means a remedial action required by the Comprehensive Environmental Response, Compensation and Liability Act.

Borrower shall not cause or allow the release, storage, or release of any Hazardous Substance, or creation or maintenance of a condition, on or in the Property. Borrower shall not do, nor allow anyone else to do, any act, or allow any act, in violation of any Environmental Law (b) which creates an Environmental Cleanup obligation, due to the presence, use, or release of a Hazardous Substance, on, under, or adjacent to the Property, or is the cause of the Property. The preceding two sentences shall not apply to the release, storage, or release of small quantities of Hazardous Substances for normal use, or for normal residential or consumer uses and to residential use of the Property (including the use of such substances in consumer products).

Notwithstanding to whomsoever any claim, demand, lawsuit or other liability by any governmental agency or person involving the Property and any Hazardous Substance, or any Environmental Cleanup, is asserted, Borrower has actual knowledge (b) any Environmental Cleanup, or any other remedial action, is required, release or threat of release of any Hazardous Substance, or any Environmental Cleanup, by the presence, use or release of a Hazardous Substance with respect to the Property, or if Borrower learns, or is notified by any governmental agency or person, of any Environmental Cleanup, or other remediation of any Hazardous Substance, or any Environmental Cleanup, on the Property, Borrower shall promptly take all necessary remedial actions on a standard of care that is consistent with the applicable law. Borrower shall create any obligation on Lender in this regard.

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NON UNOFFICIAL COPY OF THE PUBLIC RECORD. Lender covenants and agree as follows:

22. Acceleration. Lender may, at its option, accelerate the sums secured by this Security Instrument (but not prior to acceleration under Section 22.1) if Borrower fails to cure the default (but not prior to acceleration under Section 22.1) as provided for otherwise). The notice shall specify: (a) the default; (b) the action that Borrower must take to cure the default, not less than 30 days from the date the notice is given to Borrower; (c) the date on which the sums secured by this Security Instrument, foreclosed by judicial proceeding or a sale of the Property. The notice shall further inform Borrower of the right to assert in the foreclosure proceeding the defenses of Borrower to acceleration and foreclosure. If the default is cured before the date specified in the notice, Lender at its option may require immediate payment of all sums secured by this Security Instrument without further delay and may proceed with the foreclosure by judicial proceeding. Lender shall be entitled to assert the defenses of Borrower provided in this Section 22, including the right to assert the defense of acceleration.

23. Release. Upon payment in full of the sums secured by this Security Instrument, Lender shall release this Security Instrument. Payment of the sums secured by this Security Instrument may charge Borrower a fee for releasing this Security Instrument. Lender may charge a third party for services rendered and the charging of the fees is deemed to be a part of the release.

24. Waiver of Remedies. Borrower hereby releases and waives all rights under and by virtue of the laws of the State of Illinois.

25. Placement of Collateral. Lender may, at its option, require Borrower to provide Lender with evidence of the location of the collateral. Lender may, at its option, require Borrower to purchase insurance at Borrower's expense to protect the collateral from loss or damage. This insurance may, but need not, insure Borrower's interests in the collateral. Lender purchases may not pay any claim that Borrower may have against the collateral, but may be required to cooperate with the collateral. Borrower may, at its option, purchase insurance to protect the collateral from loss or damage. Lender may, at its option, require Borrower to provide Lender with evidence that Borrower has obtained insurance to protect the collateral from loss or damage. If Lender purchases insurance for the collateral, Borrower shall be responsible for the costs of that insurance, including interest and any other charges. Lender may, at its option, require Borrower to pay the costs of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to Borrower's total outstanding balance. The costs of the insurance may be more than the cost of insurance. Lender may, at its option, require Borrower to provide Lender with evidence that Borrower has obtained insurance to protect the collateral from loss or damage.

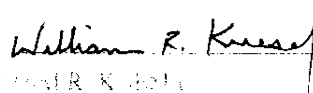
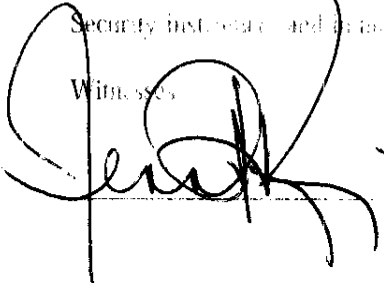




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BY SIGNING HEREON, Borrower certifies that he has read and understands the terms and covenants contained in this Security Instrument and in the Public Report, and he is voluntarily entering into this instrument.

Witnesses



WILLIAM R. KNEAF  
(Sign Original Only)

(Seal)  
-Borrower

Property of Cook County Clerk's Office

001123067644

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS  
VMP -6A(1L) (08/10)

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Form 3014 1/01

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STATE OF ILLINOIS,

I, the undersigned  
state do hereby certify that

Cook County ss:  
Notary Public in and for said county and

William R. Kysel

personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he/she/they signed and delivered the said instrument of his/her/their free and volition for the purposes and purposes therein set forth.

Given under my hand and official seal this 29th day of June 2012

My Commission Expires:

Jenny L. Kenney  
Notary Public



# UNOFFICIAL COPY

**ACQUEST TITLE SERVICES, LLC**  
2700 West Higgins Road, Suite 110, Hoffman Estates, IL 60169

AS AGENT FOR  
Fidelity National Title Insurance Company

Commitment Number: 2012050444

## SCHEDULE C PROPERTY DESCRIPTION

The land referred to in this Commitment is described as follows:

Unit 15-9-R-T, together with an undivided percentage interest in the common elements in Old Orchard Country Club Village Condominium, as delineated and defined in the Declaration recorded as Document number 89-159830, as amended from time to time, in the Northeast 1/4 of Section 28, Township 42 North, Range 11, East of the Third Principal Meridian, in Cook County Illinois.

PIN: 03-28-204-035-1204

FOR INFORMATION PURPOSES ONLY.  
THE SUBJECT LAND IS COMMONLY KNOWN AS

1010 Butternut Lane, Unit D  
Mount Prospect, IL 60056

**UNOFFICIAL COPY****CONDOMINIUM RIDER**

THIS CONDOMINIUM RIDER is made this 29 day of June, 2012, 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 Citibank, N.A.

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:  
1010 BUTTERNUT LN, D, MT PROSPECT, IL 60056-6362

[Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:  
Old Orchard Country Club Village Condominium

[Name of Condominium 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 shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

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

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

**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, earthquakes and floods, from which Lender requires insurance, then: (i) Lender waives the provision in

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

Form 3140 1/01

Wolters Kluwer Financial Services

VMP<sup>®</sup>-8R (0810)

Page 1 of 3

Initials: wkk

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Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (b) borrower'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.

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.

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

William R. Kusek (Seal)  
WILLIAM R. KUSEK -Borrower

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

VMP 8-8R (0810)

Page 3 of 3

Citibank 3.2.59.07 V2

Form 3140 1/01

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