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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



1326139082 Fee: \$70.00 RHSP Fee:\$9.00 RPRF Fee: \$1.00

Karen A. Yaibiough

Cook County Recorder of Deeds Date: 09/18/2013 02:26 PM Pg: 1 of 17

Report Mortgage Fraud 800-532-8765

The property identified as:

PIN: 09-09-401-085-0000

Address:

Street:

379 OAK TRAILS ROAD

Street line 2:

ZIP Code: 60016

HERITAGE TITLE COMPANY 5849 W LAWRENCE AVE CHICAGO, IL 60630

Street line Z.

City: DES PLAINES

Lender: COMMUNITY SAVINGS BANK

Borrower: JOSIP MILASINCIC AND STEFICA MILASINCIC

HERIT
584 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.

BOX 331

Certificate number: EC1B491D-7406-4180-A9C5-E7E76A48CCEE

Execution date: 08/23/2013

1326139082 Page: 2 of 17 0110210662 FICIAL COPY This instrument was prepared by: Name: **COMMUNITY SAVINGS BANK** Address: 4801 W. BELMONT AVENUE CHICAGO IL, 60641 After Recording Return To: **COMMUNITY SAVINGS BANK** 4801 W. BELMONT AVENUE **CHICAGO IL, 60041** - [Space Above This Line For Recording Data] **MORTGAGE DEFINITIONS** Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16. (A) "Security Instrument" means this document, which is dated AUGUST 23, 2013 , together with all Riders to this document. (B) "Borrower" is JOSIP MILASINCIC, and STEFICA MILASINCIC ALSO KNOWN AS STEFICA MELASINCIC, HUSBAND AND OUNTY CLOPA'S WIFE. Borrower is the mortgagor under this Security Instrument. (C) "Lender" is COMMUNITY SAVINGS BANK Lender is a ILLINOIS CORPORATION organized and existing under the laws of . Lender's address is THE STATE OF ILLINOIS 4801 W. BELMONT AVENUE, CHICAGO, IL 60641 . Lender is the mortgagee under this Security Instrument. (D) "Note" means the promissory note signed by Borrower and dated AUGUST 23, 2013 . The Note states that

Borrower owes Lender Two Hundred Thirty Two Thousand Dollars And No Cents

Dollars (U.S. \$232.000.00

plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than SEPTEMBER 1, 2028

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

BOX 331

ILLINOIS—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3014 1/01

ILLINOIS ITEM 1876L1 (071508)

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Planned Unit Development Rider

solud Home Rides

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(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be

(F) "Coar" means the debt evidenced by the Vote, plus microst, any prepayment charges and late charges due under the Note,

Tobi A modla8 []

TobiA sura Haller Kate Kilder

executed by Bornouer [check box as applicable]

reactification and security lustrament, plus interest

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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**

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

SEE ATTACHED RIDER:

PERMANENT INDEX NUMBER: 09-09-401-085-0000

NOTE INTEREST RATE: 5.000%

which currently has the address of

379 OAK TRAILS ROAD

[Street]

DES PLAINES

, Illinoi:

60016

("Property Address"):

TOGETHER WITH all the improvement of w 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 COVENANTS that Borrower is lawfully seried of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencum ored, 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 combines uniform covenants for n tional use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real or operty.

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 pursuant to Section 3. Payments the 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 of 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 payment 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 do so 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

ILLINOIS—Single Family—Fannie Mac/Freddie Mac UNIFORM INSTRUMENT

Form 3014 1/01

ILLINOIS ITEM 1876L3 (071508)

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ap the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

RESPAL Lender shall notify Borrower as required by RESPA, and Borrower shall pay to 1 ander the immunit necessary to make with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escron, as defined under

Bor-ower as required by RESPA, and Borrewer shall pay to Lender the amount necessary to make up the shortage in accordance funds in accordance with RESPA. If there is a shortage of Funds beld in escrete, as defined under RESPA, Lendor shall motify

Recess is a surplus of Funda held in escrow, as defined under RESTA Lender shari uncount to Borrower for the excess Remover, without charge, an annual accounting of the Funds as required by RESFA

on the Punda. Borrower and Lender can agree in writing, bowever, that interest shall be traid on the Unider shall give to Applicable than requires uncreatin be paid on the Funds, Lender shall not be required to pay Borrowe, any inferest or camings merest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreet grade in whing or and applying the Funds, annually analyzing the escrow account, or confring the Fiscrow items, unless bender pays Borrower gribled to rowering age to the fluir solution. ARSAM tobine specified into the solution of the solution fluir solution in the solution of the (he build shall be reld in an maticulon a hose deposits are insured by a federal agency extramonality, or entary finding that bender shall apply the bonds is any budgeral thought modern thank bender shall apply the

or otherwise in accordance with Applicable Law.

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time specified under RESPA, and (b) not to exceed the maximum amount a true as require noder RESPA. Lender shall

Conder may, at any time, collect and hold bunds in an amount (a) period to period for apply the bunds at the and a such amounts, that are then required under this Sections is

at any time by a notice given in accordance with Section 15 and, upon such revocation. Borrower shall pay to Lander all Eunds, be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow heres amount due for an Escrew fram, Lender may exercise its rights in der Section 9 and pay such amount and Borrower shall then used in Section 9. (I Borrower is obligated to pay Escrow iten's directly, pursuant to a visiver, and Borrower fails to pay the be deemed to be a covenant and agreement contained it the Security frattrument, as the pinase "covenant and agreement" is time period as Lender may require. Borrewer's obligation to make such payments and to provide receipts shall for all purposes Funds has been waived by Lender and if Lender reasons, shall furnish to Lender receipts evidencing such payment within such waiver, Borrower shall pay directly, when and wivere payable, the amounts due for any fiscrow fiems for which payment of to pay to Lender Funds for any or all Escrow there a any time, Any such waiver may only be for any or all the event of such coages usines Boucower's obligation up pay the Funds for any or all fiscion lights. Lender may waive Borrower's obligation to Lender all notices of amounts to be and under this Section. Borrower shall pay Lender the Funds for Escrow Items unless any, he escrewed by Borrower, and such dues, fees and assessments shall be an fiscrow item. Borrower shall promptly furnish or at any time during the term of the Loan, Lender may require that Community Association Dues. Fees, and Assessments, if measure premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination and (3) Mortgage Instrumes premiums, if any, or any sums payable by Borrower to Lender in heal of the payment of Mortgage payments or ground of any in the Property, if any; (c) premiums for any and all insurance required by Lander under Section 5; other items which an attain priority over this Security instrument as a new or encombrance on the Property. (b) leasehold until the Note is pair in fall, a sum (the "Funds") to provide for payment of amounts due for (a) taxes and assessments and

1. Prints for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note. extend or postpone the due date, or change the amount, of the Periodic Payments.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not

shall be applied first to any prepaymont charges and then as described in the Note.

full payment of one or more Periodic Payments, such excess may be applied to say into charges due. Voluntary prepayments and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if pay any sate charge due, the payment may be applied to the definquent payment and the thinge. If more than one Periodic

If Lender receives a payment from Borrower for a definquent Periodic Paymont which includes a sufficient amount to

trattument, and then to reduce the principal balance of the Note.

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

Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and More and this Security, Instrument or performing the coverants and agreements secured by this Security Instrument which Bencower might have now or in the hitner against Lender shift tollers Borrower from making payments due under the

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PARCEL 1:

THAT PART OF LOT 1 IN OAK TRAILS PLANNED UNIT DEVELOPMENT OF PART OF LOT 6 IN LEVERENZ BROTHERS SUBDIVISION AND PART OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 9, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, THE PLAT OF SAID PLANNED UNIT DEVELOPMENT HAVING BEEN RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS ON JANUARY 14, 1989 AS DOCUMENT 89015524, BOUNDED BY A LINE DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF SAID LOT 1: THENCE NORTH 90 DEGREES 00 MINUTES 00 SECONDS EAST ALONG THE SOUTH LINE OF SAID LOT A DISTANCE OF 163.2 FEET; THENCE NORTH 05 DEGREES 04 MINUTES 10 SECONDS FAST ALONG A LINE PARALLEL WITH THE EASTERLY LINE OF SAID LOT, A DISTANCE OF 196.53 FEET FOR A PLACE OF BEGINNING OF THAT PARCEL OF LAND TO BE DESCRIBED; THENCE CONTINUING NORTH 05 DEGR'-E 3 04 MINUTES 10 SECONDS EAST 64.67 FEET; THENCE SOUTH 84 DEGREES 55 MINUTES 50 SECONDS EAST 48.0 FEET; THENCE SOUTH 05 DEGREES 94 MINUTES 10 SECONDS WEST 64.67 FEET; THENCE NORTH 84 DEGREES 55 MINUTES 50 SECONDS WEST, 48.0 FEET TO THE PACE OF BEGINNING, IN COOK COUNTY, ILLINOIS

PARCEL 2:

EASEMENT FOR INGRESS AND EGRESS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NO. 89600283 AND AS CREATED BY DEED MADE BY FIRST COLONIAL TRUST COMPANY, AS TRUSTE & UNDER TRUST AGREEMENT DATED APRIL 25, 1989 AND KNOWN AS TRUST NO. 5309 TO COLE TAYLOR BANK, AS TRUSTEE UNDER TRUST AGREEMENT DATED JUNE 5, 1990 AND KNOWN AS TRUST NO. 90-4125 DATED JUNE 15, 1990 AND RECORDED JULY 24, 1990 AS DOCUMENT NO. 90355110 IN COOK COUNTY, ILLINOIS SOME CO

P.I.N. 09-09-401-085-0000

C/K/A 379 OAK TRAIL ROAD - DES PLAINES, IL 60016-8836

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Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower 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 obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may cauire 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 Instrance. Borrower shall keep 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, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the penc ds that Lender requires. What Lender requires pursuant to the preceding sentences can 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 choice. Which right 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 and certification services and subsequent charges each time remappings 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 the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Bor ower.

If Borrower fails to maintain any of the coverages less libed above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect. Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shell be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as more agree and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender require, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of 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 loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, 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 insurance proceeds until Lender has had an 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 for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is 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. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance 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 insurance proceeds shall be applied in the order provided for in Section 2.

ILLINOIS—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3014 1/01

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was required to make separately designated parameter toward the premiums for Mortgage Insurance. Borrower shall pay termined by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrewer pay the premiums required to maintain the Mortgage insurance in effect. It for any reason, the Mortgage insurance coverage Merigage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall

acquires fee fifte to the Proporty, the loaschold and the fee title shall not merge uniess I ender agrees to the merger in writing. If this Security Instrument is on a leaschold, Borrower shall comply with all the provisions of the tease. If Borrower

mereral upon notice from Lender to Bonrower requesting payment. instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security 19 notices sith rotan beginning any or all actions authorized under first Section 9.

under this Section 9. Lender does not have to do so and is not under any duty or obligation to do say. Sagreed that tendor coincide and the restorment of dangerous conditions, and have utilities turned on or other above restormance and have action the entering the Property to make repairs, change locks, replace or board up doors and windows, dicker, from pipes, climinate Security instrument, including its secured position in a bankruptcy proceeding. Securing the Poper's includes, but is not limited (a) appearing in court, and (c) paying reasonable attorneys, fees to protect us interest to the property and (c) paying under this can include, but are not limited to: (a) paying any sums seemed by a hen which hat which have this Security Instrument. eroloding protecting and/or assessing the value of the Property, and securing and/or spaining the Property. Leader's actions relisterer is reasonable or appropriate to protect Lender's interest in the Prope to and rights under this Security Instrument. hashimment or to enforce taws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for issukruptery, probable, for condemnation or forfeiture, for enforcement of a Jen which may attain priority over this Security highm that guideacount layel e si enterto (d) incommunant y nu off sint of boniamon structures and agreement and section of the Section of th Protection of Lender's interest in the Property and Rights Under this Security Instrument. If (a) Bonower

raduapisa: Jedipund s Jawo nog se Coan. Material representations include, but are not finited to representations concerning Borrower's occupancy of the Property or insecurate information or statements to Lender (or tailed to provide Lender with material information) in connection with the persons or entities acting at the direction of Borrew et Avidia Borrower's knowledge or consent gave maisirally false, misleading.

8. Borrower's Loan Application. Borrower shall be in default it, during the Loan application process, Borrower or any saus, oldanosasu douz gniyliosqs nonosqani norasui me

may inspect the interior of the improvement, on the Property. Lender shall give Berrower notice at the time of or prior to such

I ender or its agent may make 1925 another upon and inspections of the Property. Hat has revenable cause, Lander

sufficient to repair or restore the Propeny. Borrower is not relieved of Berrower's obligation for the completion of such repair a single payment or ma series of progress payments as the work is completed. If the lasurance or condemnation proceeds are nor Property only if Lander by a released proceeds for such purposes. Lender may disburse proceeds for the repairs and resumation in are paid in connected and damage to, or the taking of the Property, Borrower shall be responsible for repairing or restoring the shall promptly retain the Property if damaged to avoid further deterioration or damage. If assurance or condemmation proceeds and condition it is determined pursuant to Section 5 that repair or restoration is not economically feasible. Borrower the Property Serrower shall maintain the Property in order to prevent the Property. Irom deteriorating or decreasing in value due in pair the Property, allow the Property to deteriorate or commit waste on the Proporty. Whether or not Borrower is residing in

Preservation, Maintenance and Protection of the Property: Inspections. Borrower shall not desurey, damage or authheld, or unless extenuating circumstances exist which are beyond Borrower's control.

cast one year the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be arreasonably after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at 6 Occupancy. Bottower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days

and had jou

proceeds either to regain or restore the Property or to pay amounts unpaid under the Note or this Security. Instrument, whether or covering the Proporty, insolar as such rights are applicable to the coverage of the Property. Lender may use the insurance Borrower's rights (other than the right to any relind of uncarned premiums paid by Sorrower) under all insurance policies insurance proceeds in an amount not to exceed the amounts unpaid under the More or this Security Instrument, and (b) any other gue, of whigh stranormed to robust in angisee (denot newormed technique) to the notice sebring the principle of the sylinger report of th then Linds may regulate and settle the claim. The 30-day period will begin when the notice is given. In atther event, or it (Chorrower does not respond within 30 days to a notice from Lender that the insurance earlier has offered to settle a claim, ersunam bandar has ariano somenem, oldotarve igne altree bene analogen tolit vara robarot. Etropart etti anobasoe remorrotti it

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the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan 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) remiums).

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, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an a filiate 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:

- (a) Any such agreements will not affect the amounts that Borrower has agreed to pay for 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 Borrover 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 p emiums that were unearned at the time of such cancellation or termination.
- 11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to 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 an opportunion 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 progress payments as the work is completed. 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 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, 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,

II.LINOIS—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3014 1/01

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If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the inferest or netter foan charges collected or to be collected in connection with the Loan exceed the permitted limits, then, (a) any such loan abange shall be reduced by the amount necessary to reduce the charge to the permitted limit, and (b) any sums already collected from Borrow er which exceeded permitted limits will be refunded to Borrow er Lender may choose to make this refund collected from Borrow er which exceeded permitted limits will be refunded to Borrow er Lender may choose to make this refund in the principal owed under the Note or by making a direct payment to Borrow er prepayment charge is the reduction with be treated as a partial prepayment without any prepayment charge to not a prepayment charge is the reduction with be treated as a partial prepayment without any prepayment charge to not a partial prepayment without any prepayment charge to not a partial prepayment without any prepayment charge to not a partial prepayment without any prepayment charge to not a partial prepayment without any prepayment charge to not a partial prepayment without any prepayment charge payment contained as a partial prepayment without any prepayment of the payment of the proposet of any work is acceptance of any work refused by direct payment on not a perepayment of any acceptance of any work is not a partial proposet to make in the constitute and the constitute and acceptance of any work is not any acceptance of any work and the constitute and acceptance of any ac

Founder may not charge feel that are expressly prohibited by this Security instrument or by Applicable May.

Security instrument to charge a specific fee to Bornware shall not be construed as a prohibition on the such that the shorter to expense authority in this shorter in property in the Property in

ovovided in Section 20) and benefit the successors and assigns of London.

14. Loan Charges, Landor may charge Borrower fees for services performed in connection with Borrower's dolauft, for the protecting Lender's interest in the Property and rights under this Security instructor, including, but and limited.

Subject to the provisions of Section 18, any Successor in Interest of Perrover who assumes Borrower's obligations under this Security Instrument in writing, and is approved by London shall obtain 20 or Borrower's rights and bonefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and Eability under this Security Instrument on the such release in writing. The covenants and agreements of this Security Instrument analysis of this Security Instrument of the Security Instrument of the Security Instrument of the Security Instrument and Instrument of the Security Instrumen

make any accommodations and liability shall be joint and soveral any other horizones to the Note without the co-signer's consent in the Property under the terms of this Security instrument only to mortgage, grant and convey the vurns of this Security instrument only to mortgage, grant and convey the vurns on the source the terms of this Security instrument only to mortgage, grant and convey the vurns and convey the vurns and convey the vurns and convey the vurns of this social property in the Property only green in the formation of the vurns and convey the vurns of the virtual property in the formation of the vurns of the vurns of the virtual property in the co-signer's consent.

Minounies less than the amount then due, shall not be a walver of or preclude the exercise of any right of remedy.

13. Joint and Several Liability: Co-signers; Sire essors and Assigns Bound. Borrower covenants and agrees that Borrower and Itability shall be injury and several. However, any Borrower upo co-cions this Seprential Borrower.

Somewer shall not operate to release the liability of Borrower or any Successors in Instream of the sums secured of this Security Instrument by Lender to Borrower or any Buccessor in Instrument of Borrower or any Successors in Instrument or some modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower or any Successors in Interest of Borrower or any Euccessors in Interest of Borrower or in Eucling.

by in Section 3.

Borrower Not Released: Forbearance By Lender Not a Waiver, Extension of the time for payment or modification.

All Missellanero, s. Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided

causing the sorm or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or rights under this Security Instrument. The proceeds of any sward or claim for domages that are attributable to the impairment of Cender's interest in the Property are hereby assigned and sward or claim for domages that are attributable to the impairment of Cender's interest in the Property are hereby assigned and sward or claim for domages that are attributable to the impairment of Cender's interest in the Property are hereby assigned and swall be paid to be at the first of the impairment of Cender's interest in the Property are hereby assigned and swall be paid to be at the first of the first of

Borrower shall be in default of any action or proceeding, whether cavil 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 other material impairment of Lender's interest in the Property or other material impairment of Lender's interest reinstate as provided in Section 19, by causing the comment. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the course.

Absocitancens Proceeds

Absocitance party and the control of the control of the party against whom trumower has a right of action in regard to the party and the control of the control of

in the rest sentence) offers to make an avairable scaling for damages, Borrower falls to respond to Lender within 30 days after the routence) offers to make an avairable scalle of the damages, Borrower falls to respond to Lender within 30 days after the date the routeness is given. I ender is authorized to collect and apply the Miscellancous broceds 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 repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the faired party against whom Borrower has a right of action or regard to

before the partial taking, destruction, or loss in value, unless Borrower and Londer or not the sums are then doe.

Proceeds shall be applied to the sums secured by this Security historiment whether or not the sums are then doe.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined

in the exem of a partial taking, destruction, or loss in value of the Property in which the far market value of the Property bottore the partial taking, destruction, or loss in value is less than the connection of the property bottore the partial taking, destruction, or loss in value is less than the connection of the property

or loss in value. Any balance shall be paid to Borneace

destroouses, or loss in value divided by (b) the last market value or the Property, unubediatory before the partial taking, destructions,

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- 15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given 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.
- 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.

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 o'ligation 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 sale. 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 ir 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 derived on Borrower.

- 19. Borrower's Right to Reinstate After Acceleration. If Borrower meets cortain 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 sale of the Property 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 enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then 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.
- 20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest 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 Periodic Payments due under the Note and this Security Instrument

ILLINOIS—Single Family—Fannie Mae/Freddic Mac UNIFORM INSTRUMENT

Form 3014 1/01

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but not limited to, reasonable attorneys' fees and costs of title evidence.

Ender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, By this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on aform Borrower of the right to reinstate after acceleration and the right to assert in the forcelosure proceeding the secured by this Security Instrument, foreclosure by Judicial proceeding and sale of the Property. The notice shall further same and to notherstand in these year opine and of beflieds are specified in the restriction of the land (b) (s) a date, not less than 30 days from the date the notice is given to Borrower, by which the delan? must be cured; and Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default: evenant or agreement in this Security Instrument (but not prior to seceleration under Section 18 unless Frewarradi gnimalof autorefeed of roject of roject to Borrower principal explosion flooring Brown and Free Aff

Solving herein shall create any obligation on Londer for an Environmental Cleanur Property is novessary. Borrower shall promptly take all necessary remedial and in accordance that the monnecutation have tathermines bushing which adversely affects the value of the froperty. (TB, months to this to which adversely all plants for the following the substantial and the find the following the substantial and the following the substantial and the first substa discharge, release of threat of release of any Hazardous Substance, and (4), by conduton caused by the presence, use or release of .griden Borrower has actual knowledge. (b) any flovironmental Smother, including but not limited to, any spilling, leaking. and demonstrated to the state of private party involving the Popula and the Historian Substance of Privite month Lan gua yel dalah replaci ya kozzal junanab malah melagiiseviri yar (a) o sering gabra malah 1929. Unganat iliah mwemeR

Property Cincleding, but not through to, hazardous substances to consumer producted of Havardous Substances that are generally recognized to be appropriate to normal residential use, and to naintenance of the the Property. The preceding two seniences shall not donny to the presence, use it senegge and the Property of small quantifies stitecting the Property (a) that is in violation of any Environmental Law (b) which creates an Environmental Condition of the Property (a) that is violated to the presence, use, or release a substance, creates a condition that neversely affects the vidue of

to referse any Hazardous Substances, on or in the Property. Borrower shall not up, nor ullow anyone else to do, anything Borrower shalf not sause or point, the presence, use, disposal, storage, or release of any Hazardou, Substances, or threaten

condition that can cause, contribute, or at otherwise trigger an Lavimentennia Cleanup

schon, verocdial action, or remontive as defined in Environmental Law, and (de activity) from a defined in teams a probotty is hosted that related a health, satisfy or car nonmental projection. (c) "Havironmental Cleanup" includes any response and creates and other and the event for each fireboth resear. "Meditaring the profession of the principal colors and the colors and other flauringule of Carachem products, toxic posticides and herbicides, volatile solvents, materials containing asbeates or tersic or producing a definitence, pollutante, or wastes by Environmental Law and the following substances: gasotine, kerusene,

Askracd me Substances. As used in the Section 21 (a) "Hexardous Substances and asserting an University as .02 normal side to anoismone of the avidantina

white rediction divides a figure of the section of the standard of the safety the motive and parameter of the rediction of the safety for the or purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrover pursuant to Section 22 and provides a time period which must elapse before certain action can be taken, that time period with be deemed to be reasonable affective actions a reasonable period affect the giving of such notice to take actions it Applicable Law han denset begolfa that to (2) active? to amornomise off this renaliquies at revity soften thus this party true is the other this consistence in revity soften the third principle. party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Conder has the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other

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and the sorvered to be sorreited to the sorvered meet of the sorreited to be s contributions of the Mote is sold and thereafter the Loan is serviced by a Loan Service, either than the purchaser of the Mote. ratement to adding a filtry neutronance of engages CRSAR nothermoral reality and due abeen ad blunck atmosphetical according with properties asked were sately exemple, but armin out asked they dollar against out to action notine coving of the executes? akse might be one or more changes of the Loan Servicer ameliated to a sale of the Mark Littlenge of the Loan Servicer. may become and translated as a commenced particle appearing to the this peak it are translated and this and translated particles.

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- 23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.
- 24. Waiver of Homestead. In accordance with Illinois law, the Borrower hereby releases and waives all rights under and by virtue of the Illinois homestead exemption laws.
- 25. Placement of Collateral Protection Insurance. Unless Borrower provides Lender with evidence of the insurance coverage required by Borrower's agreement with Lender, Lender may purchase insurance at Borrower's expense to protect Lender's interests in Borrower's collateral. This insurance may, but need not, protect Borrower's interests. The coverage that Lender purchases may not pay any claim that Borrower makes or any claim that is made against Borrower in connection with the collateral. Borrower may later cancel any insurance purchased by Lender, but only after providing Lender with evidence that Borrower has obtained insurance as required by Borrower's and Lender's agreement. If Lender purchases insurance for the collateral, Borrower will be responsible for the costs of that insurance, including interest and any other charges Lender may impose in connection with the placement 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 or obligation. The costs of the insurance may be more than the cost of insurance Borrower may be able to obtain on its own.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 through 12 of this Security Instrument and in any Rider executed by Borrower and recorded with it.

(Seal) -Bortower	STEFICA MILASINCIC	(Seal) -Borrower	milicox	Josep Milasincic
(Seal) -Borrower		(Sea!) -Borrowe		
(Seal) -Borrowe	C/Opp.	(Seal) -Borrower		

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MULTI **XK*** FAMILY RIDER

(Assignment of Rents)

MULTI
THIS XX FAMILY RIDER is made this 23rd day of August, 2013, 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

COMMUNITY SAVINGS BANK (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

379 OAK TRAILS ROAD DES PLAINES, IL 60016

[Property Address]

MULTI

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

- A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in Security Instrument, the following items now or hereafter attached to the Property to the extent they are fixtures are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building, materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stores, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinks shades, curtains and curtain rods, attached mirrors, cabinets, paneling and attached floor coverings, all of which including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this XXX Family Rider and the Security Instrument as the "Property."
- B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has *greed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.
- C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.
- D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Section 5.
 - E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Section 19 is deleted.
- **F. BORROWER'S OCCUPANCY.** Unless Lender and Borrower otherwise agree in writing, Section 6 concerning Borrower's occupancy of the Property is deleted.

MULTISTATE 1-4 FAMILY RIDER—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3170 1/01

MULTISTATE ITEM 1790L1 (042009)

BOX 331

GreatDocs® (Page 1 of 3)

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MULTISTATE 1-4 FAMILY RIDER-Fannic Mac/Freddie Mac UNIFORM INSTRUMENT

mentured es permitted by the Security Instrument

1. CROSS-DEFAULT PROVISION. Borrower's default or breach under the Security Instrument and I coder may nevel on a chieft in both of the Conder has an interest shall be a breach under the Security Instrument and I coder may nevel out of

ter the supports of a grade of the substitution of the substitution of Rente in the substitution of Rente shall not core or which any default or meanightee may office high of the Property that terminate when all the sums secured by the School of the Property shall terminate when all the sums secured by the School of the Property shall terminate when all the sums secured by the School of the Property shall terminate when all the sums secured by the School of the Property of the School of

Londer, or Lender's agents or a judicially appointed receiver, shart no, by acquired to enter apon, take control of a ministration of Lender's agents or a judicially appointed receiver, may do so at any time or a judicially appointed receiver, may do so at any time or a adefault occurs. Any time or a judicially appointed receiver, may do so at any time or a adefault occurs. Any

this paragraph.

indebtedness of Borrower to Lender secured by the Security It sin ment pursuant to Section 9.
Borrower represents and warrants that Borrower has not executed any prior assignment of the Routs and

encount and of collecting the Rents any funds expended by Lender for the grant and the bands of the grant and the control and the second instruction.

If the Rents of the Property are not sufficient to observe the costs of taking control of and manuging

as itustice for the benefit of Lender only, to be applied to the sums secured by the Security Instrument, (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each fenance the Property shall pay all 8 and due and impaid to Lender or Lender's agents apout Lender's written demand to the Property shall pay all 8 and an including, but rout finited for strong of relating control of and managing the Property and collecting the Rents, including, but not brailed for strong of sections a steeling control of and managing the Property, and then to the sums secured by the results for the section of an analysis of the frequency of the sums assessments and other changes on the Property, and then to the sums secured by the factorism that the property and collect the any judicially appointed to the frame in the Property without any possession of and manage the Property and collect the Rents and profits derived from the Property without any section of and inanage the Property and collect the Rents and profits derived from the Property without any court the respective finite Brongty as exempted to take

assignment, and an assignment for additional security only.

17 Lendor are as notice of default to Borrower: (i) all Rents received by Borrower shall be held by Borrower as tustice of default to Borrower: (i) all Rents received by Borrower shall be held by Borrower.

borrower absolutely and unconditionally assigns and transfers to Londer all the renth and revenues ("Rents") to the Property are payable. Borrower authorizes Lander or the Property are payable. Borrower authorizes Lander Lander's agents to collect the Rents and agrees that each tenant of the Property shall pay the Rents to Lander's agents to collect the Rents untit (i) Lander has given Berrower analytical to leader that given notice to the tenant(s) of detrails pay and collect that given notice to the tenant(s) and detrails payable to Leader has given notice to the tenant(s).

H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER 19 POSSESSION: "The Security Instrument is on a leasehold."

C. ASSIGNMENT OF LEASES, Upon Lender's request after default, Borrower shall assign to connection with leases of the Property and all security deposits made in connection with leases of the Property Cloon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to experty the right to modify, extend or terminate the existing leases and to expert the property of the right to modify.

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BY SIGNING BELO	OW, Borrower accepts and a	grees to the terms and covenants contained	in pages
1 through 3 of this XX Far MULT!	mily Rider.	1/4 1 14 -2	
JOSH MILL ASINCIC	-Borrower	STEFICA MILASINCIC	(Seal) Borrower
1000 M			
	-Borrower		(Seal) Borrower
	004		
	(Seal)		(Seal)
	-Borrower		-Borrower
		The Clark's Ox	
MULTISTATE 1-4 FA	MILY RIDER—Fannie Ma	e/Freddie Mac UNIFORM INSTRUMEN From	Г 3170 1/01
MULTISTATE			4D @
ITEM 1790L3 (042009)	BOX 331	COMMUNITY SAVINGS BANK P 4801 W. BELMONT AVE. CHICAGO, IL 60641-4399	GreatDocs® Page 3 of 3)