

Illinois Anti-Predatory Lending Database Program

Doc#: 2111312231 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 04/23/2021 09:34 AM Pg: 1 of 18

Certificate of Compliance



Report Mortgage Fraud  
844-768-1713

The property identified as: PIN: 02-03-206-031-0000

Address:

Street: 175 W. LAKE COOK RD

Street line 2:

City: PALATINE

State: IL

ZIP Code: 60074

Lender: Mutual of Omaha Mortgage, Inc.

Borrower: Joseph Kim and Sara Kim

Loan / Mortgage Amount: \$187,565.00

Pursuant to 765 ILCS 77/70 et seq., this Certificate authorizes the County Recorder of Deeds to record a residential mortgage secured by this property and, if applicable, a simultaneously dated HELOC.

NTCH# *AMS 21023-F*  
7443 W. Irving Park Rd #1E  
Chicago, IL 60634  
773-309-6200 County *Cook*

Certificate number: 0129A8A1-0F1D-4155-BA75-2928523B2346

Execution date: 4/19/2021

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When recorded, return to:  
Mutual of Omaha Mortgage, Inc.  
Attn: Final Document Department  
C/O Doc Probe  
1125 Ocean Avenue  
Lakewood, NJ 08701

This instrument was prepared by:  
Mutual of Omaha Mortgage, Inc.  
100 West 22nd Street, Suite 101  
Lombard, IL 60148  
866-931-4560

Title Order No.: AMS-20123-F

LOAN #: 17470342211

[Space Above This Line For Recording Data]

## MORTGAGE

MIN 1012096-0000357326-0  
MERS PHONE #: 1-888-679-6377

### 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 **April 19, 2021**, together with all Riders to this document.

(B) "Borrower" is **JOSEPH KIM AND SARA KIM, HUSBAND AND WIFE.**

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.



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LOAN #: 17470342211

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.  
(D) "Lender" is **Mutual of Omaha Mortgage, Inc.**

Lender is a Corporation,  
Delaware,  
Suite #1100, San Diego, CA 92108

organized and existing under the laws of  
Lender's address is **3131 Camino Del Rio North,**

(E) "Note" means the promissory note signed by Borrower and dated **April 19, 2021**. The Note states that Borrower owes Lender **ONE HUNDRED EIGHTY SEVEN THOUSAND FIVE HUNDRED SIXTY FIVE AND NO/100** \*\*\*\*\* Dollars (U.S. **5187,565.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **May 1, 2051**.

(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):

- Adjustable Rate Rider
- Condominium Rider
- Second Home Rider
- Balloon Rider
- Planned Unit Development Rider
- Other(s) [specify]
- 1-4 Family Rider
- Biweekly Payment Rider
- Fixed Interest Rate Rider
- V.A. Rider

(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 transfers, 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 coverage 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 or lack 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 non-payment 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 2 of this Security Instrument.

(P) "ELSPA" means the Real Estate Settlement Procedures Act (12 U.S.C. 4101 et seq.) and its implementing regulatory Regulation X (12 C.F.R. Part 1024) as they might be amended from time to time and any other federal statute or regulation or legislation or regulation that governs the same subject matter. As used herein, the term "ELSPA" means, for all purposes, both the statutes and regulations that are imposed in part by a federal agency and those that are not quality as a federally related mortgage loan under ELSPA.

(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.



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TRANSFER OF TITLE IN THE PROPERTY

LOAN #: 17470342211

This Security Instrument is made by Lender on the day of the month of \_\_\_\_\_, 2017, and all hereof shall be deemed to be made in full and to the satisfaction of the State and for the enforcement of Borrower's covenants and agreements made in this Security Instrument and for the State. For this purpose, Lender hereby certifies that the above conveyance to Lender is in compliance with the laws of the State of Illinois and that the above conveyance is in compliance with the laws of Cook County Illinois.

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".  
APN #: 02-03-206-031-0000

which currently has the address of 175 W Lake Cook Road, Palatine,

Illinois 60074  
[Zip Code]

("Property Address"):

[Street] [City]

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 improvements 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 combines 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 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 4 of the Note and a Note and this Security Instrument shall be made in U.S. currency. However, if any other instrument approved by Lender is required under the Note or this Security Instrument to be funded by a check or other instrument, any or all subsequent payments due under the Note and this Security Instrument shall be made by check or other instrument as selected by Lender. (a) by cash, (b) money order, (c) certified check, (d) bank draft or other instrument acceptable to Lender provided any such instrument is drawn on an institution whose deposits are insured by the FDIC or the FDIC's equivalent liability or entity, or on a Federal Reserve Bank. Funds for

payments shall be made in person by Lender or its agent 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



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payment or partial payment if the payment or partial payment is sufficient to bring the Loan current. Lender may accept any payment or partial payment in full or in part without regard to any applicable law or regulation or priority to its right to receive such payment or partial payment in the future, but Lender is not obligated to apply such payments of the time such payments are accepted. If each Periodic Payment is applied as set forth in the schedule, then Lender need not receive such payments if unapplied funds are not held in such amount of funds until it is necessary to make payment to bring the Loan current. If Borrower does not do so that a reasonable period of time, Lender shall then apply such funds or other funds Borrower if not applied earlier. Such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure, by 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 the Security Instrument or performing the 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; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in 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 from Borrower for a 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 exists 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 payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date or change the amount of the Periodic Payments.

**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 attach priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold 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 waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts 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 obligated 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 then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, utilize Loan funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA and (b) not to exceed the maximum amount a lender can require under RESPA, to cover the amount of Funds due on the basis of current data and reasonable estimates of expenditures for future Escrow Items or otherwise to be in compliance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency immediately available to Lender. If Lender is a depository whose deposits are so insured, Lender shall apply the Funds to pay the Escrow Items as late as the time specified under RESPA. If Lender is not a depository, Lender shall apply the Funds immediately and Lender shall not be deemed to have exercised its right to pay a Borrower's amount due for Funds and Applicable Law permitted, unless such a transfer of Funds



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no payment is made in writing or acknowledgment of payment must first be paid on the Fund. Lender shall not be required to pay (or cover) any interest or penalty on the Fund. Borrower and Lender each agree in writing, however, that interest will be paid on the Fund. Lender shall owe no interest, without charge, on mutual or shared funds held as required by RESPA.

If the total supplies of Funds held in escrow as defined under RESPA, Lender shall advance to Borrower for the excused Fund and continue with Payments. 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 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 deficiency in accordance with RESPA, but in no more than 12 monthly payments.

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 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 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 periods 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, certification and tracking services or (b) 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 Borrower.

If Borrower fails to maintain any of the coverages described 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 in effect when in effect. Borrower acknowledges that the cost of the substituted coverage as obtained may significantly exceed the cost of insurance that Borrower could have obtained. Any amount demanded by Lender under this Section 5 shall be a loan additional debt of Borrower secured by this Security Instrument. The same shall bear interest at the Note rate from the date of disbursement and shall be payable with such other payments from Lender to Borrower requesting payment.

All insurance policies required by Lender and payments on such policies shall be subject to Lender's right to disapprove such policies, which shall include a standard mortgage clause, and shall be a condition of any loan as to additional fees payable. Lender shall have the right to hold the policies and to pay the premiums. If Lender requires, Borrower shall promptly advise Lender of all reports of paid claims and amounts of such claims. If Lender determines an amount



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of insurance coverage, not otherwise required by Lender, for damage by fire or destruction of the Property arising by shall include a standard mortgage clause and shall name Lender as mortgagee and beneficiary of the policy.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may, at its cost of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the actual loss was caused by fire, shall be applied to reconstruction or repair of the Property. If the restoration or repair is economically infeasible, Lender's security interest (through the repair and restoration period) Lender shall have the right to hold such insurance proceeds until Lender has determined that the work 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 required by 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.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30 day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note of this Security Instrument, and (b) any other of Borrower's rights (other than 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 insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note of this Security Instrument, whether or not then due.

6. **Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. **Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste of the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. 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. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property, if it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. **Borrower's Loan Application.** Borrower shall be in default if during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (whether or not Lender is with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property or Borrower's principal residence.

9. **Protection of Lender's Interest in the Property and Rights Under the Security Instrument.** If Borrower fails to perform the covenants and obligations contained in this Security Instrument, or if there is a bankruptcy proceeding that might significantly affect Lender's interest in the Property, and/or rights under the Security Instrument, or if there is a proceeding in bankruptcy, probate, reorganization or receivership, for enforcement of a judgment or order, or in connection with this Security Instrument or to enforce laws or regulations), or (otherwise with respect to the Property), Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and to enforce



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this Security Instrument, including protecting and/or assuring the value of the Property and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien with a higher priority than the Security Instrument; (b) appealing to a court; and (c) paying reasonable attorney fees to protect its interest in the Property and its right under this Security Instrument, including as a result of proceeding with a bankruptcy proceeding. The term "Property" includes, but is not limited to, the building, the Property, and all improvements, fixtures, contents, furniture or fixtures, and other contents, items, and items from pipes, plumbing, building, and other contents, including, but not limited to, communications conditions and other utilities, located on or in. Although Lender may take action on the Security Instrument, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 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.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground lease. If Borrower requires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

**10. Mortgage Insurance.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay 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 as agreed. Borrower is not a party to the Mortgage Insurance.

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

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as a portion of) Borrower's payments for Mortgage Insurance, in exchange for sharing or reducing the mortgage insurer's risk, or reducing losses. These agreements, or such other arrangement, and Lender taking a share of the insurer's risk in exchange for a share of the premiums paid by the insured, the arrangement is often termed "loss sharing" or "surplus". 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 cost of Borrower's payments for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has, under any contract for the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law, to the right to cancel the right to





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received or furnished to Lender, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were interrupted 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 first to the payment and/or payment of the cost of the restoration or repair is economically feasible and Lender's security is not lessened. Lender and Lender's agent shall have the right to hold such Miscellaneous Proceeds until Lender has had the opportunity to inspect the Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall not be an event of default. Lender may pay for the repairs and restoration in a single disbursement or in a series of 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 and immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value, divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

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 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 the sums are then due.

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

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

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

**12. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification or amortization of the sums secured by this Security Instrument, or any forbearance by Lender or any other person in interest of Borrower shall not operate to release the liability of Borrower or any other person in interest of Borrower. Lender shall not be required to commence proceedings against any person in interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument, or to answer or defend any demand made by the same person or any other person in interest of Borrower, or to commence proceedings by Lender in exercising the right of repossession, without limitation. Lender's forbearance or extension of time for payment or modification or amortization of the sums secured by this Security Instrument, or any forbearance by Lender or any other person in interest of Borrower, or in amounts less than the amount then due, shall not be a waiver of or prejudice the exercise of any rights or remedies.



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13. **Joint and Several Liability, Assignments, Successors and Assigns.** Borrower, jointly and severally, and jointly with its authorized guarantors, shall be jointly and severally bound to perform the obligations under this Security Instrument. Borrower shall not be released from its obligations under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. **Loan Charges.** Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorney's fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

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 expressly 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, the words of the masculine gender shall mean and include the corresponding neuter words or words of the feminine gender; the words of the singular shall mean and include the plural and vice versa; and (c) the word "includes" shall be construed to mean "and includes".

17. **Best and True Copy.** Borrower shall be given a true 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



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transferred in a bill of sale, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any interest in the Property is a kind of real estate that is not a residential real estate, and Lender has a lien on the Property, Lender may, without limitation, place a lien on the Property to secure the debt secured by this Security Instrument, and the remedies available to Lender in connection with the exercise of this lien are not limited to those provided by Applicable Law.

If Lender exercises this option, Lender will give Borrower notice of acceleration of the debt, if all provided for, at not less than 30 days prior to the date the notice is given in accordance with the terms of the Note in which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay the amount due at the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without limitation on demand on Borrower.

**19. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of (a) five days before 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 the 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 and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty imposed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and advised the other party hereto a reasonable period after the giving of such notice to take corrective action. If applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to be given to Borrower pursuant to Section 22, and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

**21. Hazardous Substances.** As used in this Section 21, the term "hazardous substance" means any solid, liquid, gas, or toxic or hazardous substance, pollutants, or wastes by Environmental Law and any following: asbestos, lead, radon, petroleum, other petroleum or toxic inorganic products, toxic substances, and infectious agents, including but not limited to, asbestos or formaldehyde and radioactive materials, and environmental claims, and any other applicable law.



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of the jurisdiction where the Property is located that relate to health, safety or environmental protection. (c) Environmental Condition" includes any responsibility, remedial action, or removal of, but not limited to, environmental contamination and (d) an Environmental Contamination means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not be liable for the presence, use, disposal, storage, or release of any Hazardous Substances, or failure to release any Hazardous Substances, on or in the Property. Borrower shall not be liable for anything else to do anything affecting the Property (a) that is in violation of any Environmental Law, or which creates an Environmental Condition, or (b) which due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are customarily recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

**NON UNIFORM COVENANTS.** Borrower and Lender further covenant and agree as follows:

**22. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 1B unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstatement after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

**23. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any renotation 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 cancel any insurance referred to by Lender, but only after providing Lender with evidence that Borrower has obtained insurance as required by the agreement. If Lender purchases insurance on the collateral, Borrower will be responsible for the cost of the insurance, including interest and any other charges, which may impede or interfere with the Borrower's ability to obtain credit until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to Borrower's other outstanding obligations. The cost of the insurance may be more than the cost of insurance Borrower may be able to obtain on its own.



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LOAN #: 17470342211

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

JOSEPH KIM [Signature] 04-19-21 (Seal) DATE

SARA KIM [Signature] 04-19-21 (Seal) DATE

State of ILLINOIS  
County of Cook

This instrument was acknowledged before me on April 19, 2021 (date) by JOSEPH KIM AND SARA KIM (name of person(s)).

(Seal)

[Signature]  
Signature of Notary Public



Lender: Mutual of Omaha Mortgage, Inc.  
NMLS ID: 1025894  
Loan Originator: Taewon Koo  
NMLS ID: 232189

Property of Cook County Clerk's Office



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LOAN #: 17470342211  
MIN: 1012096-0000357326-0

## PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 19th day of April, 2021 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 a loan made by Mutual of Omaha Mortgage, Inc., a Corporation

(the "Lender")  
of the same date and covering the Property described in the Security Instrument and located at: 175 W Lake Cook Road, Palatine, IL 60074.

The Property includes, but is not limited to, a parcel of Land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in COVENANTS, CONDITIONS AND RESTRICTIONS

(the "Declaration").  
The Property is a part of a planned unit development known as Brentwood Estates

(the "PUD"). The Property also includes Borrower's interest in the home owners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest

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

**A. PUD Obligations.** Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" shall include the articles of incorporation, trust instrument or any equivalent document and the rules of the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners



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Association. 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 insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amount, (including deductible levels), for the periods, and against loss by fire hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance, then (i) Lender waives the provision in Section 4 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property, and (ii) 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, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds 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 ensure 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 or the common areas and facilities of the PUD, 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 4.

**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 PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty, or in the case of zoning by condemnation or eminent domain; or any amendment of any provision of the Constituent Documents, if the proceeds of the sale, in the benefit of Lender, on termination of professional management and assumption of



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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 PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable with interest, upon notice from Lender to Borrower requesting payment.

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

JOSEPH KIM *Joseph Kim* 04-19-21 (Seal)  
DATE

SARA KIM *Sara Kim* 04-19-21 (Seal)  
DATE





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LOAN #: 17470342211

## FIXED INTEREST RATE RIDER

THIS Fixed Interest Rate Rider is the 19th day of April, 2021. It is being attached into a deed and a mortgage instrument (collectively, the "Security Instrument") of the County of Cook, Illinois, by the undersigned ("Borrower") to a certain Borrower, to wit: Mutual of Omaha Mortgage, Inc., a Corporation

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:  
**175 W Lake Cook Road  
Palatine, IL 60174**

**Fixed Interest Rate Rider COVENANT.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender hereby covenant and agree that DEFINITION ( **E** ) of the Security Instrument is deleted and replaced by the following:

( **E** ). "Note" means the promissory note signed by Borrower and dated **April 19, 2021**. The Note states that Borrower owes Lender **ONE HUNDRED EIGHTY SEVEN THOUSAND FIVE HUNDRED SIXTY FIVE AND NO/100\*\*\*\*\*** Dollars (U.S. **\$187,565.00** ) plus interest at the rate of **3.250 %**. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **May 1, 2051**.

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

\_\_\_\_\_ *Joseph Kim* \_\_\_\_\_ 04-19-21 (Seal)  
 JOSEPH KIM \_\_\_\_\_ DATE  
 \_\_\_\_\_ *Sara Kim* \_\_\_\_\_ 04-19-21 (Seal)  
 SARA KIM \_\_\_\_\_ DATE



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THE WEST 28.14 FEET OF THE EAST 291.73 FEET (AS MEASURED ON AND PERPENDICULAR TO THE SOUTH LINE) OF LOT "C" IN BRENTWOOD ESTATES, BEING A SUBDIVISION OF THE NORTH 660 FEET (EXCEPT THE EAST 260 FEET THEREOF) OF THE NORTH HALF OF THE NORTHEAST QUARTER TOGETHER WITH THE WEST 400 FEET OF THE PART LYING SOUTH OF THE NORTH 660.0 FEET THEREOF OF THE NORTH HALF OF THE NORTHEAST QUARTER OF SECTION 3, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

**PIN AND PROPERTY ADDRESS FOR INFORMATIONAL PURPOSES ONLY:**

02-03-206-031-0000  
175 W. Lake Cook Rd, Palatine, IL 60074

Property of Cook County Clerk's Office