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[Space Above This Line For Recording Data]

Box 404

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on
1985. The more agor isLinda S. Stonys a Spinster
C"Borrower"). This Security Instrument is given to
inder the laws of Cho United States of America and whose address is
ander the laws of the United States of America and whose address is 3525 West 63rd itres - Chicago, Illinois 60629 ("Lender"). Borrower owes Lender', errincipal sum of Thirty One Thousand Two Hundred and No/100
Dollars (U.S. \$31, 200, 00). This debt is evidenced by Borrower's note
tated the same date as this Scornic Instrument ("Note"), which provides for monthly payments, with the full debt, if not baid earlier, due and payable on
ecures to Lender: (a) the repaym 2% of the debt evidenced by the Note, with interest, and all renewals, extensions and
nodifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and
he Note. For this purpose, Borrower doe, hereby mortgage, grant and convey to Lender the following described property cook
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in the 5425 Fack Lane Condominium as delineated on a survey of the following described real estate: The South 52 feet of the North 160 feet of Lot 34 in Block 8 in North Chicago Lawn, a subdivision of the South East Quarter of the South Wast Quarter (except railroad right of way) of Section 11, Township 38 North, Range 13, East of the Thiri Trincipal Meridian, in Cook County, Illinois, which survey is attached as Exhibit 'A' to the Declaration or Condominium recorded as Document 26657528, together with its undivided percentage interest in the common el 3ments, in Cook County, Illinois.

Mortgagor also hereby grants to mortgagee, its successors and assigns, as rights and easements appurtenant to the above described real estate, the rights and easements for the benefit of said property set forth in the aforementioned Declaration.

This Mortgage is subject to all rights, easements, restrictions, conditions, covenants, and reservations contained in said Declaration the same as though the provisions of said Declaration were recited aid stipulated at length herein.

PERMANENT INDEX #

19-11-333-046-1006

which has the address of 5425 S. Elsdon - Unit 3S Chicago, (Street)

Illinois60632.....

..... ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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 seised 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.

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If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender

shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby

assigned and shall be paid to Lender.

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

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award of settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is on horized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or

to the sums secured by this Security Instrument, whether or not then due.

Unless Lend rand Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Net Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify an extization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Board: Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and poreoments shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is o-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and or orgrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without

that Borrower's consent.

12. Loan Charges. If the loan secured by this S curity Instrument 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 such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limits, then: (a) any such loan charges shall be reduced by the amount necessary to reduce the charge to the permitted limits, then: (a) any such loan charges collected or to be collected in the necessary to reduce the permitted limits, then: (a) any such loan charges collected or to be collected in the necessary to reduce the

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms. Lender, at its option, may require immediate payment in full of all sums secured by this Security in strument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of

paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument half be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The actice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender whom given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. 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. To this end the provisions of this Security Instrument and the

Note are declared to be severable.

Burrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.
 Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

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 delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any

remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) 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 had no acceleration 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; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's Borrower, this Security Instrument and the 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 paragraphs 13 or 17.

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ment at the Note rate and shall be payable, with interest, upon notice from Lander to Borrower ont. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from T ALLENS

ider saay take action under this paragraph?, Lender does not have to do so.
Any amounts disbursed by Lender under this paragraph? shall become additional debt of Borrover secured by this in the Property Lender's actions may include paying any sums secured by a lien which has priority over this Security instruction in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although regulations); then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights Tressection of Londer's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Londer's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or tes title shall not merge unless Lender agrees to the merger in writing.

ver abail comply with the provisions of the lease, and if Borrower acquires fee fitle to the Property, the leasehold and change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a lesschold, of Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially

Instrument immediately prior to the acquisition.

postpose the date of the monthly payments referred to in paragraphs I and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any maurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Lander and Borrower otherwise agree in writing, any application of proceeds to principa. 65. A not extend or

offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The Mar period will begin when the notice is given. sadons the Property, or does not answer within 30 days a notice from Lender that it a maurance carrier has

restoration or repair is not economically lessible or Lender's security would be lessened, and insurance proceeds shall be lessened as with an accuracy band of Lender's or not then due, with an accuracy band of Borrower if of the Property Camaged, if the restoration or repair is economically feasible and Lenduck security is not lessened. If the Unless Lender and Borrower otherwise agree in writing, insurance proceeds shell se applied to restoration or repair cerrier and Lender, Lender may make proof of loss if not made promptly by Borrower

Lender shall have the right to hold the policies and renewals. If Lender requires, sorrower shall promptly give to Lender shall bromptly give to Lender shall prompt notice to the insurance all receipts of paid premiums and renewal notices. In the event of loss, Borrower, a tall give prompt notice to the insurance All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause.

unresconably withheld. insurance carrier providing the insurance shall be chosen by Borrower as siect to Lender's approval which shall not be insured against loss by fire, hazards included within the term "extenge" and any other hazards for which Lender requires. The research to the periods that Lender requires. The wance. Borrower shall keep the improvem inte now existing or hereafter erected on the Property mi b

of the giving of notice. notice dentifying the Ben Borrower shall tatisfy the lien or ake one or more of the actions set forth above within 10 days nesset assistance y to Lender subordinating the lien to the Security Instrument. Lender determines that any part of a security is section; Lender and which may give Borrower a section of a field which may give Borrower a faith the lien by, or defends against enforcement of the den in, legal proceedings which in the Lender's opinion operate to provent the enforcement of the lien of the lien an

a in writing to the payment of the obligation of the lien in a manner acceptable to Lender; (b) contests in good Borrower shall promptly discharge any lies which has priority over this Security Instrument unless Borrower: (a) receible evidencing the payments.

Borrower shell pay these obligations it (.) c manner provided in paragraph 2, or if not paid in that manner. Borrower shall promptly furnish to Lender all notices of amounts to be paid mader this paragraph. If Borrower inskes these payments directly, Borrower shall promptly furnish to Lender to be paid mader this paragraph. If Borrower inskes these payments directly, Borrower shall promptly furnish to Lender Property which may attain priority over this Security Instrument, and lessehold payments or ground rents, if any Borre ver shall pay all taxes, assessments, charges, fines and impositions attributable to the

principal on any Puture Advance. under principal of the Note, then to the Note, then to the principal of the Note, and then to interest and Note and peregraphs 1 ... to thereof shall be applied by Lender in the payment of amounts payable to Lender by Borrower cathoe A hyments. Unless applicable law provides otherwise, all payments received by Lender under the

application as a ort it painer the sums secured by this Security Instrument immediately (Ar. to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of Upon Committee in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds bold was seed by Lender, Lender, Lender shall apply, no later

amount naces we to make up the deficiency in one or more payments as required by Lender. amount of the Pushes held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any

at Borrower's option; either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to dates of the excrow items when due, the excess shall be, Juamurisell virtuose sidi

ach debit to the Funds was made. The Funds are pledged as additional security for the sums secured by half give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the at to be paid. Lender shall not be required to pay Borrower any interest or earnings on the Punds. Lender Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest or earnings on the Funds. Lender requires Lander pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and T may not charge for holding and applying the Punds, analyzing the account or verifying the eserow items, unless state agency (including Lender if Lender is such an institution). Lender shall apply the Punds to pay the escrow items.

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The Funds shall be held in an institution, the deposits or accounts of which are insured or guaranteed by a federal or accounts of which are insured or guaranteed by a federal or accounts of which are insured or guaranteed by a federal or accounts of which are insured to pay the esertow items. urance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the beyments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly with of (a) yearly takes and assessments which may attain priority over this Security Instrument, (b) yearly

to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to de l'ansurance. Subject to applicable law or to a written waiver by Lender; Borrower shall pay n const

(Justicent Covenants Borrower and Lander covenant and agree as follows:

1. Toponomial Propayment and Less Charges. Borrower shall promptly pay when due principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

UNCORPORTING PY 4

THIS CONDOMINIUM RIDER is made this
The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:
Park Lane Condominium [Name of Condominium Project]
(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.
CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument,
Borrower and Lender further covenant and agree as follows: A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when the all dues and assessments imposed pursuant to the Constituent Documents. B. Hazard Insolate. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" points on the Condominium Project which is satisfactory to Lender and which provides insurance.
coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:
(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property; and
(ii) Borrower's obligation ander Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.
Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage. In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower. C. Public Liability Insurance, Borrower snot, take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender. D. Condemnation. The proceeds of any award or caim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are bereby 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 Uniform Covenant 9. E. Lender's Prior Consent, Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or (1) the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents (The provision is for the express benefit of Lender; (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender. F. Remedies. If Borrower does not pay condominium dues and assessments when due, the Pender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower see
By Signing Below, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.
x Linda S. Stonys (Seal) Linda S. Stonys (Seal)
(Seal) Borrowe
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