MORTGAGE

D/88968# IL

CITICORP SAVINGS

Corporate Office One South Dearborn Street Chicago, Illinois 60603 Telephone (1 312 977 5000)

ACCDUNT NUMBER 00000680694

THIS MORTGAGE ("Security Instrument") is given on NOVEMBER 22ND . The poligagor is (DAPHNE M DAUME HAVING NEVER BEEN MARRIED



("Borrower"). This Securit In strument is given to Citicorp Savings of Illinois, a Federal Savings and Loan Association, which is organized and existing under the laws of The United States, and whose address is One South Dearborn Street, Chicago, Illinois 60603. ("Lender"). Borrower owes Lender the principal sum of OO!/OO DNA DNAZUOHT XIZ-YTMBWT 26,000.00). This debt is evidenced Dollars (U.S. \$ by Horrower's note dated the same date ... this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable or DECEMBER 01 2000

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (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 the Note. For this purpose, Borrower does hereby mortgage, stant and convey to Lender the following described property located in the County of , State of impois.

Unit Number 208, as delineated on Surver of Lots 8, 9 and 10 in Block 7 in F. H. Doland's Subdivision of 590 feet East of and adjoining the West 175 feet of that part of the Southwest 1/4 of Section 29, Yew ship 41 North, Range 14 East of the Third Principal Meridian, lying South of Chicago, Milwaukee and St. Paul Railroad (Evanston Division) in Rogers Park in Cook County, Illinois, which survey is attached as Exhibit "A" to Declaration made by LaSalle National Bank, as Trustee under Trust Number 24727 recorded in the Office of the Recorder of Cook County, Illinois as Document 18,879,618; together with an undivided percentage interest in said Lots 8, 9 and 10 in Block 7 in F. H. Doland's Subdivision aforesaid (excepting from said Lots 8, 9 and 10 all the land and other property and sprce known as Units 101 to 109, both inclusive, 201 to 209, both inclusive, and 301 to 309, both inclusive, as said Units are delineated on said Survey) all 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 aforementioned Decision. 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 and stipulated at length herein.

I. D. #11-29-319-018-1017

which has the address of

1545 W CHASE AVENUE #208

CHICAGO

Illinois

("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.

ILLINOIS—Single Family—FNMAIFHLMC UNIFORM INSTRUMENT

CITICORP SAVINGS FORM 36336 3/85 PAGE 1

disburgement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment. Instrument. Unless Borrower and L

and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do

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rgengtenne fon stegte het hopfomme kenominge gebreck van er een, three ship is not be purifically thrown to executive the properties of the control of the control of

rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These of: (a) yearly taxes and assessments which may attain priority over this Security instrument; (b) yearly leasehold payments or ground Lender on the day mondily payments are due under the Note, until the Note is paid in full a sum ("Funda") equal to one-twelth UNIBORM COVENALTS. Borrower and Lender covenant and agree as follows:

| Payment of Principal and Interest on the debt cycles and any prepayment and late charges due under the Mote charge on the debt cycles and shown and late charges due under the Mote charges on the debt cycles on the principal of small pay to such that the debt cycles of the principal of the princip

of the Hunds show. A confirs to the Funds and the purpose for which each debit to the Funds was made. The Funds are dniedilo bay Borray cany arecest or esculuge on the Funds. Lender shall give to Borrower, without charge, an shingle seconding lerest shall be part in the Funds. Unless an agreement is made or applicable law requires interest to be paid it ender shall not be relerest on the case and applicable law pecults Lender, to make such a charge. Borrower and Lender may agree in writing that inegency (including Lender if Lender is such an interesting the account or verifying the escrow tiems, unless Lender may not seems in the first fi The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state CACTOW ICCIDS.

buocito the stile of the property or its acquaint of pender, and funds held by bender at the time of application as a credit against held by Lender. If under paragraph 19 th . T. perty is sold to acquired by Lender, Lender shall apply and sterrinan immediately. Upon payment in full of all sum in the circed by this Security Instrument, Lender, shall promptly refund to Borrower any Funds JOF ESPAIRSE aword sough bro deficiency in one lor-inforc payments for coulired by Llender.

by Lender is not sufficient (older the sectow tems when due, Borrower shall pay to Lender siny amount decessary to make up the dates of the escrow items, shall be don't to amount required to pay the escrow items when due, the excess shall be, at Borrower's op-

pieded menditionals cuti y forthe arms secured by this Security instrument.

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the sums accured by this Security Instrume.

1. and 2. shall be applied first to hier share as examents, to microst successful to the Moter, third, to microst successful the Moter, third, to microst successful the Moter, third, to microst successful the material pay all taxes, as examents, characters and impositions attributable to the Property and may strain priority over this Security Instrument, as examents, characters and impositions attributable to the Property which may strain priority over this Security Instrument, as examents, characters and impositions attributable to the Property which may strain priority over this pay all taxes, as examents, characters as the successful the strains attributable in the Moter strain of the Moter strains attribute in the Moter strains attribute to the strains attribute in the Moter strains attribute the strains attribute in the strain of the strains attributed in the strains attributed in the strains attributed in the strains attributed to the strains attributed the sums secured by this Security Instrume.

person owed payment. Borrower shall promptly furnish to Let det i il notices of amounts to be paid under this paragraph. If Borobligations in the mannet provided in paragraph 2, or it not price that manner, Borrower shall pay them out inc directly to the

Act mail on the testings, the collection by the light of Borrower shall prouted sany den which has priority and Security instrument unless Borrower; (s) agrees in tower makes these payments directly, Borrower shall promptly "anish to Lender receipts evidencing the payments

FOR THE STOCK BENEVER OF THE POTTOWER SHALL KEEP THE PROPERTY NOW EXISTING CT IN TEASURE OF CITICS PROPERTY INSURED or take one or more of the actions set forth above within 10 days of the giving jof no اوم المدادة attain priority over this Security instrument, Lender may give Borrower a notice if chillying the lien. Borrower shall satisfy the lien or desends against entroprement of the flentin, legal proceedings which in the 1 called spinion operate to prevent the procession which may substitute for any part of the Property is subject to a flen which may substitute to this Security Instrument. If Lender determines that any part of the Property is subject to a flen which may substitute the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a flen which may

may make proof of loss if not made promptly by Borrower. mayer the right to hold the policies and renewals. It Lender requires, Borrower shall promptly at 2.0 1 ender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance or trier and Lender. Lender ligita jabria Lasusto agagi 101, Any mais a aburani liada bina tabna Lot adapana ad liada slawana bina adapind agamansini li Any da Ajquis, jue jue jue internation in projection projection projection in a particular in a projection of the contraction of the c surance. This litture chall be maintained in the amounts and for the periods that Lender tegures. The insurance carrier pro-

atisestites in the contract in

Property damaged, it the restoration or repair is economically feasible and Lender's security is not lessence. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to rescortion or repair of the

Instrument, Whether of not then due. The 30-day period will begin when the notice is given. collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security repair, is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be a lined to the sums secured by this Security instrument, whether or not then due, with any excess paid to Borrower abandons the Property of dost the Misswer within 30 days as therefore the from Lender may

ty prior to the acquisition shall pass to Lender to the extent of the correct by this Security Instrumental interpretation by 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Properthe due date of the monthly payments referred to in paragraphs I and 2 or change the amount of the payments. If under paragraph Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone

Lender agrees to the merger in withing. 6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property allow the Property allow the Property and the Property in Esseptiold, Borrower and it must make the provisions of the Pease, and it Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless.

any summe secured by a lien water that priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees whatever is necessary to protect the value of the Property and Lender's rights in the Property-Lender's actions may include paying (such as a proceeding in bankrupicy, probate, for condemnation or to enforce laws or regulations) then Lender may do and pay for agreements contained in this Security Instrument, or there is a legal proceeding that alguineauth a feat, lenders in hand in this Property (such as a proceeding in bankruptey, probate, for condemnation or to enforce have or Lenders in the first in the Property

Any amounts disbursed by I ende under this parage athy a hall become addit and the selection that Security ment. Unless Borrower and Dendel agree to other terms of payment, charte and bear interest from the date of

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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 c 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 to 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 it mediately before the taking. Any balance shall be paid to Borrower.

If the Property is abando and by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damag's, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the indeeds, 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 Lender and 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 Not Released; Forbearar ce B' 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 amortization of the sums secured by this Security Instrument by reason of the demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right of remedy shall not be a wlaver of or preclude the exercise of any right or remedy.
- 11. Successors and Assigns Bound; Joint and Several Lability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of '.en ler and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. An, Porrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to merriare, 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 (c) agrees that Lender and any other Borrower may agree to extend 'nodify, 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 Security 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 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 ownerling a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any persyment charge under the Note.
- 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 Instrument and may invoke any remedies permitted by a rangraph 19. If Lender exercises this option, Lender shall take the steps specified in this second paragraph of pargraph 17.
- 14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delive ling it or by mailing it by first class mail unless applicable law requires use of another method. The notice 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 man to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this fecurity Instrument shall be deemed to have been given to Borrower or Lender when 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.
 - 16. Borrower's Cupy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.
- 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 autorneys' 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 obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by 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.

ACCOUNT NUMBER 00000680694

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ન મો સુધી જુવાનું ભાજી તો કો પ્રા કૃત કે જેવું મુક્તિ છે. માન માન માન માન માન માન માન માન જેવામાં છે. જેવામાં જે	without charge to Borrower. Borrower ahali pay any recordation
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as sale, Lenderly and to collect the rents of the Property in-	receiver) (shall be entitled to enter upon; take possession of and
agraph 19 or abandonment of the Property and at any time prior	29. Leader in Pessenies Upon acceleration under par
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e default must be cured; and (d) that fellure to cure the default on of the same secured; by this Seaulty Improment, foreclosure by	or before the date specified in the notice may result in acceleration
(b) the action required to cure the default; (c) a date, not less than	law provides, otherwise,) (The notice shall specify; (a) the default;
10 Borrower griot in acceleration following Borrower grios in the second of the spilore of the second of the secon	description avigating themselves, sender shall give notice it
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-Borrower

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CONDOMINIUM RIDER

CITICORP SAVINGS

Corporate Office One South Dearborn Street Chicago, Illinois 60603 Telephone (1 312) 977-5000

LOAN NO.: 00000680694	, orași (1 0 12) 077 0000
THIS CONDOMINIUM RIDER is made this	22ND day of NOVEMBER
to Secure Debt (herein "security instrument") dated	o amend and supplement a Mortgage, Deed of Trust or Deed of even date herewith, given by the undersigned (hereir wings of Illinois, a Federal Savings and Loan Association
(herein "Lender") and cov	vering the Property described in the security instrument and CHICAGO IL 60626
located at 1545 W CHASE AVENUE #208	CHICAGU IL 60626 (Property Address)
The Brancatu assessing a unit in tagether with an unit	divided interest in the common elements of, a condominium
project known as DUNBAR CHASELAND	CONDOMINIUM
(herein "Condominium Project").	Name of Condominium Project)
	covenants and agreements made in the security instrument
Borrower and Lender for their covenant and agree as follo	ows:
A. Assessments. Porcewer shall promptly pay, w	hen due, all assessments imposed by the Owners Association
or other governing body of the Condominium Project (he	erein "Owners Association") pursuant to the provisions of the
declaration, by-laws, code of regulations or other constit	uent document of the Condominum Project.
2) and an all the contract of	ssociation maintains a "master" or "blanket" policy on the oge against fire, hazards included within the term "extended
Condominium Project which provides assurance covers	re, and in such amounts and for such periods as Lender may
require, then:	e, and in such amounts and for such periods as bender may
(i) Londer waives the provision it Uniform (Povenant 2 for the monthly payment to Lender of one-twelfth
of the premium installments for hazard insurance on the	
(ii) Borrower's obligation under Uniter of	Covenant 5 to maintain hazard insurance coverage on the
Property is deemed satisfied; and	
(iii) the provisions in Uniform Covenant 5	regarding application of hazard insurance proceeds shall be
superseded by any provisions of the declaration, by-law	rs, co/le of regulations or other constituent document of the
Condominium Project or of applicable law to the exten	a necessary to avoid a conflict between such provisions and
the provisions of Uniform Covenant 5. For any period	of time awing which such hazard insurance coverage is not
maintained, the immediately preceding sentence shall t	be deemed to have no force or effect. Borrower shall give
Lender prompt notice of any lapse in such hazard insurar	nce 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	s, any such proceeds payable to Borrower are hereby assigned
•	secured by the security instrument, with the excess, if any
paid to Borrower.	and the second s
	xcept after notice to Lender and with Lender's prior written
consent, partition or subdivide the Property or consent to	;
(1) the abandonment or termination of the CC	ondominium Project, except for abracemment or termination ire or other casualty or in the case of a triving by condemnation
	me in other customy of in the case of a consequence
or eminent domain;	on, by-laws or code of regulations of the Cyners Association.
(II) any material amendment to the decimant	Project, including, but not limited to, any am adment which
would change the percentage interests of the unit owners i	in the Condominium Project; or
Gii) the effectuation of any decision by the O	wners Association to terminate professional management and
assume self-management of the Condominium Project.	
D. Remedies. If Borrower brenches Borrower's c	ovenants and agreements hereunder, including the covenant
to pay when due condominium assessments, then Len-	der may invoke any remedies provided under the security
instrument, including, but not limited to, those provided t	under Uniform Covenant 7.
IN WITNESS WHEREOF, Borrower has executed this	Condominium Rider.
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-Borrower

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