DEPT-01 RECORDING \$19.90 T#4444 TRAN 0155 09/19/86 10:19:00 #3093 # D * ES 40 40 55 COOK COUNTY RECORDER

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORIGAGE ("Security Instrument") is given on September 5. 19.86 The mortgor is Richard A. Bradley and Shirley A.
19.86 The mortgagor is Richard. A Bradley. and Shirley. A
Bradley. husband and wife ("Borrower"). This Security Instrument is given to C. tizens Savings and Loan , which is organized and existing
C. Fizens Savings and Loan , which is organized and existing
under the laws of
391 Broadway NormalLL617.61
Borrower owes Lender the principal sum of Minety. Nine. Thousand and no/100
dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not
paid earlier, due and payable on0c10ber12016
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 a creby mortgage, grant and convey to Lender the following described property
located in

UNIT 1312 TOGETHER WITH AN UNDIVIDED .20 PERCENT INTEREST IN THE COMMON ELEMENTS IN 2626 NORTH LA(EV)EW AVENUE CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 23671679, IN THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

14-28-318-004-1192

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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	Keren L. Smith	Wy Commission Expires:
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-Borrower	Kichard A Bradley	
(Seal)		Tod (v/ or thooxo (s) tobit yns ni bns inomutien):
contained in this Security	pts and agrees to the terms and covenants	BY SIGNING BELOW, Br. 10 wer acce
for 30 Xears	Fixed Rate of 10,625% Interest	Other(s) [specify]
2-4 Family Rider	Condominium Rider Planned Unit Development Rider	。因此是不是,一、也不是,一个人的一个人,是是一个一个人的人的,但是是这种的人的,但是是一个人的人的人,
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UNIFORM COVENAUTS. BY FOUND FIND LENGTH CONTROL OF THE LINE THE PROPERTY OF THE LINE THE LI

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any

amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon paymer: in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior is the sate of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit points the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the

Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Borr wer shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person r wed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any 'ten 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; (b) contests in good faith the lien by, or defends against enforcement of the hen in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to his Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard 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 for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be

unreasonably withheld.

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

carrier and Lender. Lender may make proof of loss if not made promptly by Borrower

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's socurity is not lessened. 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 any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30 day, period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal should be extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance 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

Instrument immediately prior to the acquisition.

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

fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender'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 Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this 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.

occurred. However, this right to reinstate that not and it is pecederation under paragraphs 13 To To To To To 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, ices, and (d) takes such, action as Lender may reasonably require to assure that the limited to, this Security Instrument, shall continue unchanged. Upon reinstaicment by obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstaicment by Borrower's such active as if no acceleration had borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had

(a) gays Lender all sums which then would be due under this Security Instrument, Those conditions are that Borrower: 318. 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

remedies permitted by this Security Instrument without further notice of demand on Borrower. this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall sums secured by of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by

federal law as of the date of this Security Instrument.

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

Note are declared to be severable.

16. Borrower's Copy. 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 and Borrower is not a natural interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in sold or transferred and Borrower is not a natural interest in it is sold or transferred (or if a beneficial interest in sold or transferred and Borrower is not a natural interest in its sold or transferred for the property of all sums.

which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the

15. Coverning Law; Severability. This Security Instrument shall be governed by fee err. law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security is Instrument or the York conflicts with applicable law, such conflict shall not affect other provisions of this Security it, at unent or the Note in this paragraph.

provided for in this Security Instrument shall be deemed to have been given to Borrower cover cover as provided mailing it by first class mail unless applicable law requires use of another method. The 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 Lender. Any notice to Borrower. Any notice for Lender's address stated herein or any other address Lender designates by notice to Lender's address stated herein or any other address Lender designates by notice to Lender's address stated herein or any other address Lender designates by notice to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice is address stated herein or any other address Lender designates by notice to Lender's address stated herein or any other address Lender designates by notice to Borrower.

paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Inc. of an artistall be given by delivering it or by
14. Notices, Any notice to Borrower provided for in this Security Inc. of the notice shall be directed to the

partial prepayment without any prepayment charge under the Not.

13. Legislation Affecting Lender's Rights. If enactment or chief according to its terms, Lender, sinit option, rendering any provision of the Note or this Security Instrument unento ce. ble according to its terms, Lender, sinit option, and require, immediate payment in full of all sums secured by this Security. Instrument and may invoke any remedies permitted by the needing for the second paragraph of permitted by paragraph of the needer exercises this option, Lender shall it we he steps specified in the second paragraph of permitted by the needers are needed in the second paragraph of permitted by paragraph.

necessary to reduce the charge to the permitted limit, and (b) a 1y 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 reducion will be treated as a connection with the loan exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount

charges, and that law is finally interpreted so that the interest of other loan charges collected or to be collected in 12. Loan Charges. If the loan secured by to's Security Instrument is subject to a law which sets maximum loan

that Borrower's consent. the sums secured by this Security Instrument at (c) agrees that Lender and any other Borrower may agree to extend, modify, forbest or make any accommodations with regard to the terms of this Security Instrument of the Note without that Borrower's interest in the Property in a the terms of this Security Instrument; (b) is not personally obligated to pay instrument but does not execute the foce; () is co-signing this Security Instrument only to mortgage, grant and convey

of paragraph if 7: Borrower's covenants and agreements shall be joint and several. Any Borrower, subject to the provisions 11. Successors and Asal, as Joint and Several Liability; Co-signers. The covenants and agreements of

shall not be a waiver of or preclud. The exercise of any right or remedy. by the original Borrower or Lorrower's successors in interest. Any forbeatance by Lender in exercising any right or remedy payment or otherwise modify a nortization of the sums secured by this Security Instrument by reason of any demand made Lender shall not be it qui ed to commence proceedings against any successor in interest or refuse to extend time for interestof Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. modification of an it sation of the sums secured by this Security Instrument granted by Lender to any successor in

postpone the due dute of the of the monthly payments referred to in paragraphs I and S or change the amount of such payments.

10. Borrov et Not Released: Forbearance By Lender Not a Walver. Extension of the time for payment or

Unics stander and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or to the sums sectived by this Security Instrument, whether or not then due. given, Lenderiis authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or

make on award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is If the Property is abandoned by Borrower, or it, after notice by Lender to Borrower, that the condemnor offers to

paid to Borrower. before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be the amount of the proceeds multiplied by the following traction: (a) the total amount of the sums secured immediately unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by

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 In the event of a partial taking of the Property, Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, Instrument, whether or not then the Property. any condemnation or either taking of any part of the Property, or for conveyance in the of condemnation, are hereby

Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with

insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make teasonable 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. Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the

If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument,

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THIS CONDOMINIUM RIDER is made this
to Secure Debt (herein "security instrument") dated of even date herewith, given by the undersigned (herein "Borrower") to secure Borrower's Note to CITIZENS SAVINGS & LOAN ASSOCIATION
The Property comprises a unit in, together with an undivided interest in the common elements of, a condominium project known as

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the security instrument, Borrower and Lender further covenant and agree as follows:

A. Assessments. Borrower shall promptly pay, when due, all assessments imposed by the Owners Association or other governing body of the Condominium Project (herein "Owners Association") pursuant to the provisions of the declaration, by-law, code of regulations or other constituent document of the Condominium Project.

B. Hazard in armee. So long as the Owners Association maintains a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage," and such other hazards as Lender may require, and in such amounts and for such periods as Lender may require, then:

(i) Lender waive, the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the premium installments for hazard insurance on the Property;

(ii) Borrower's obligation under Uniform 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 decliration, by-laws, code of regulations or other constituent document of the Condominium Project or of applicable law to the extent necessary to avoid a conflict between such provisions and the provisions of Uniform Covenant 5. For any period of time during which such hazard insurance coverage is not maintained, the immediately preceding sentence shall give Lender prompt notice of any lapse in such 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 such proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the security instrument, with the excess, if any, paid to Borrower.

C. Lender's Prior Consent. Borrower shall not, except the notice to Lender and with Lender's prior written consent, partition or subdivide the Property or consent to:

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination provided by law in the case of substantial destruction by fire or other easualty or in the case of a taking by condemnation or eminent domain;

(ii) any material amendment to the declaration, by-laws or code of regulations of the Owners Association, or equivalent constituent document of the Condominium Project, including, by a not limited to, any amendment which would change the percentage interests of the unit owners in the Condominium Project; or

(iii) the effectuation of any decision by the Owners Association to terminite professional management and assume self-management of the Condominium Project.

D. Remedies. If Borrower breaches Borrower's covenants and agreements hereunder including the covenant to pay when due condominium assessments, then Lender may invoke any remedies provided under the security instrument, including, but not limited to, those provided under Uniform Covenant 7.

IN WITNESS WHEREOF, Borrower has executed this Condominium Rider.

Richard A. Bradley

Shirley A Bradley

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Sapara to article (1) การ ครามสารสาราช ประชาการและสารสารสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาล สาราชาวิทยาลังสาราชาวิทยาลังสาราชาวิทยาลิสาราชาวิทยาลิสาราชาวิทยาลิสาราชาวิทยาลิสาราชาวิทยาลิสาราชาวิทยาลิสารา recommendation of the open sprengenger ungengstreep eine vertig die produktele een de een die een de een de een de en 1960 fan de be De een de ee De een de ee

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