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LOAN NO. 011706775

MORTGAGE

THIS MORICAGE ("Security Instrument") is given on March 13, 1986 . The mortgagor is LAUREN S LEVY, A SPINSTER ("Borrower"). This Security Instrument is given to ST. PAUL FEDERAL BANK FOR SAVINGS, which is organized and existing under the laws of the United States of America, and whose address is 6700 W. North Avenue, Chicago, Illinois 60635 ("Lender"). Borrower o ver Lender the pricipal sum of ONE HUNDRED THOUSAND NO /100-E. This debt is evidenced by Borrower's note dated the same date as this Security 100,000.00 istrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on APRIL 1, 2016 This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all rene rais, 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, grant and convey to Lender the following described property located in County, Illinois:

SEE ATTACHED

UNIT 2502 AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AZ PARCEL): LOTS 13, 14, 15 AND 16 IN SUBDIVISION OF BLOCK 3 OF OUTLOT 'A' OF WRIGHT WOOD, BEING A SUBDIVISION OF THE SOUTH WEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 17, 1886 AS DOCUMENT 773976 IN BOOK 24 OF PLATS, PAGE 31 IN COOK COUNTY, ILLINOIS WHIC'. SURVEY IS ATTACHED AS EXHIBIT 'A' TO DECLARATION OF CONDOMINIUM OW'E'SHIP FOR THE 2626 LAKEVIEW CONDOMINIUM ASSOCIATION MADE BY AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST AGREEMENT DATED MAY 4, 1967 AND KANT 25000 AND RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT 23671679 TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNICE AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY), IN COOK COUNTY, ILLINOIS

The Mortgagor also hereby grants to the 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 for in the afore mentioned declaration of condominium ownership & Declaration of casements. This mortgage is subject to all rights easements, restrictions, conditions, covenants & reservations, contained in the said declaration of the condominium ownership the same as though the provisions of the said declaration of condominium ownership were recited and stipulated at length.

which has the address of ("Property Address");

/ 2626 N LAKEVIEW AVE CHICAGO IL 60614 14-28-318-064-1302 8

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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CHICAGO, IL 60635 CHICAGO, IL 60635 FOR SAVINGS FOR SAVINGS

MAIL TOY BOX 204 C.A. - W. This instrument prepare My commission expires: Given under my hand and official seal, this . signed and delivered the said instrument as _____her__ free and voluntary let, for the uses and purposes therein subscribed to the foregoing instrument, appeared before me this day in per on, and acknowledged that personally known to me to be the same person(s) whose name(s) Lauren S. Levy, . spinster a Notary Public in and for said county and state, County ss: Horrower. (leas) 13WOTOB Instrument and in any rider(s) executed by Borrower and recorded with it. inuse Rint in beniatnos esnanesos bna amest est to asserga and especialist Borrower accepta and assertation of Graduated Farmer't Rider
Graduates [specify] LOMN RIDER Planned Unit Development Rider D24 Family Rider Condominium Rider Tobia S.a. SidataujbA 🔲 Instrument, [Chick applicable box(es)] this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement it to covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security 23. Whders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with receiver's twinds and reasonable attorneys's fees, and then to the sums secured by this Security Instrument.

21. Reference. Upon payment of all sums secured by this Security instrument, Lender shall release this Security Instrument, Lender shall release this Security Instrument, Lender shall release this Security.

22. Walver of Homestead. Borrower waives all right of homestead exemption in the Property. costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of

19. Acceleration; Remedies. Lender shall give notice to Borrower and acceleration follows:

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach

19. Acceleration is demodies. Lender shall give notice to Borrower prior to acceleration under paragraphs 13 and 17 uniter

19. Acceleration under paragraphs. Lender shall specify: (a) the default; (b) the action required to cure the default; (a) the default; (b) the action required to cure the default; (a) the default; (b) the action required to cure the default; (b) the action required to the aums accured (d) that

20 care the default on or before the date specified in the notice, by which the default in acceleration of the aums accured by this

20 care the default on or before the date specified in the region of the sums accured by this

21 care the default of reinstate after acceleration and the right to assert in the foreclocure proceeding the non-existence

22 default of all aums accured in pursuing the remedies provided in this paragraph 19, including, but not limited

23 Lender the Posession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time

24 the action of any period of redemption under paragraph 19 or abandonment of the Property and at any time

25 Lender the Posession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time

26 the costs of a costs of title evidence.

27 Lender the Property and at any time

28 the costs of redemption of of the Property and at any time

28 the costs of any period of redemption following judicial sais, Lender (in person, by agent or by judicially prior to the expiration of any period of redemption following judicial sais, Lender (in person, by agent or by judicially prior to the expiration of any period of redemption following judicial sais, Lender (in person, by agent or by judicially prior to the expiration, by agent or by judicially prior the person, by judicially any time.

UNOFFICIAL COPY

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 or cettle a claim for damages. Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender a at thorized 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 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 I and 2 or change the amount of such payments.

10. Borrower No. 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 or 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 Bound, Joint and Several Liability; Co-Signers. The covenants and agreements of this Security Instrument shall bind and benefit thes increases and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the come of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (b) agrees 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 Sec trity 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: (c) 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 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 paragraph 19. If Lender exercises this option, Lender shall take the step. Specified in the second paragraph of

paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering 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 mail to Lender's address stated herein or any other address Lender designates by notice. Borrower. Any notice provided for in this Security 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 and 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 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 (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 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.

insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law. Sorrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the

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

mounted Sun

from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower Security Instrument, Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest Any amounts disbursed by Lender under this paragraph? shall become additional debt of Borrower secured by this

Lander may take action under this paragraph 7, Lender does not have to do so.

Instrument, appearing in court, paying reasonable attorneys fees and entering on the Property to make repairs. Although Property. Lender's actions may include paying any sums accured by a lien which has priority over this Security then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the rights in the Property (such as a proceeding in ban- ruptcy, probate, for condemnation or to enforce laws or regulations), and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and fee title shall not merge unless Lender agrees to the merger in writing.

Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold,

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially

this Security Instrument immediately prior to the acquisition. postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraphs 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 the Carlos and damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by the Carlos and damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by the Carlos and the Carlos

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to prin tip a shall not extend or

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

Unless Lender and Borrower otherwise agree in writing, insurance proceeds and be applied to restoration or repair carrier and Lender. Lender may make proof of loss if not made prompily by Borrower. all receipts of paid premiums and renewal notices. In the event of loss, Be rroy er shall give prompt notice to the insurance

Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause.

unreasonably withfield. The insurance carrier providing the insurance shall be chosen by Bo fewer subject to Lender's approval which shall not be insured against loss by fire, hazards included within the terr "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in he amounts and for the periods that Lender requires. days of the giving of notice.

5. Hazzerd insurance. Borrower shall keep the improvenents now existing or hereafter erected on the Property

Hen an agreement satisfactory to Lender subord). Sing the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attein priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or more of the actions set forth above within 10 Borrower ahall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the against enforcement of the lien in, legal proceedings which in the Lender's opinion good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or or leiture of any part of the Property; or (c) secures from the holder of the operate to prevent the enforcement of the lien or or lienture of any part of the Property; or (c) secures from the holder of the operate to prevent the enforcement of the lien or or lienture of the provent the enforcement of the lienture of

receipts evidencing the payments. pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If sectioner makes these payments directly, Borrower shall promptly furnish to Lender

4. Charges; Liena. dorrayer shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain oriotity 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 these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall are not shall not be a size of amounts. principal due.

paragraphs 1 and 2 and 1 and 2 and itset, to amounts payable under paragraph 2; second, to interest due; and last, to Mention of Payments. Unless applicable law provides otherwise, all payments received by Lender under

application as a credit against the sums secured by this Security Instrument.

immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of Funds held by L. mater. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any

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

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

secured by this Security Instrument. the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and

requires inferest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender 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 state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or current data and reasonable estimates of future escrow items.

pays sents 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 Lene er on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twell the of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold " Funds for Laxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to I. Expussed of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

UNIFORM COVENANTS, Borrower and Lender covenant and agree as follows:

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Loan No. Date

011706775 March 13, 1986

THIS CONDOMINIUM RIDER is incorporated into and shall be deemed to amend and supplement a Mortgage, Deed of Trust or Deed to Secure Debt (herein "security instrument") dated of even date herewith, given by the undersigned (herein "Borrower") to secure Borrower's Note to ST. PAUL FEDERAL BANK FOR SAVINGS (herein Lender") and covering the Property described in the security instrument and located at:

2626 N. Lakeview Ave., #2502, Chicago, IL 60614
(PROPERTY ADDRESS)

The Property comprises a unit in, together with an undivided interest in the common elements of, a condominium project known as 2626 North Lakeview Condominium Association (Name of Condominium Project). (Name of Condominium Project)

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the security instrument, Borrower and Lender to their 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 Condo cinium Project (herein "Owners Association") pursuant to the provisions of the declaration, by-laws, code of regulations or other constituent document of the Condominium Project.

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

(i) Lender waives 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 Corenant 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-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 be deemed to have no force or effect. Borrower shall give Lender prompt notice of any lapse in such hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in tier, of restoration or repair following a loss to the Property, whether to the unit or to common elements, in y 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 after 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 casualty 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, but not limited to, an amendment which would change the percentage interests of the unit owners in the Condominium Project; or

(iii) the effectuation of any decision by Owners Association to terminate professional management and assume selfmanagement 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 Bider.

LAUREN'S LEVY

-- Borrowe

Barrower

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MAIL TO: BO

BOX 204

iv.#

Property of Cook County Clerk's Office

UNOFFICIAL COPY LOAN RIDER

LOAN NO

011706775

March 13, 1986

THIS RIDER is incorporated into a certain Security Instrument dated of even date herewith given by the undersigned (the "Borrower") to St. Paul Federal Bank For Savings (the "Lender") to secure a mortgage indebtedness; said Security Instrument encumbers real property commonly described as:

2626 N LAKEVIEW AVE, CHICAGO IL 60614

(PROPERTY ADDRESS)

- 1.) Borrower and Lender agree that notwithstanding anything contained in Uniform Covenant 21 of the Security Instrument, Lender is hereby authorized to charge a reasonable fee for the preparation and delivery of a release deed.
- 2.) Borrower and Lender agree that if the Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation buy all or some of the Lender's rights under the Security Instrument, this Rider will no longer have any force or effect.

IN WITNESS WHEREOF, BORROWER has executed this RIDER

LAUREN S LEVY

Borrower

Borrower

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Property of Coot County Clert's Office