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 DEPT-91 RECORDING \$14.25
 T#4444 TRAN 0255 04/14/86 15:34:00
 #3396 # D *-86-142605
MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on March 31.....
 19.86.... The mortgagor isSophia Leventis.....a single woman never been married.....
 ("Borrower"). This Security Instrument is given to
A. J. SMITH FEDERAL SAVINGS BANK....., which is organized and existing
 under the laws ofthe United States of America....., and whose address is
14757 South Cicero Avenue, Midlothian, Illinois, 60445..... ("Lender").
 Borrower owes Lender the principal sum ofThirty Five Thousand and No/100.....
 Dollars (U.S. \$35,000.00.....). This debt is evidenced by Borrower's note
 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 onMay 1, 2001..... 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, grant and convey to Lender the following described property
 located inCook..... County, Illinois:

PARCEL I:

Unit 9195-F in Woods Edge Condominium, as delineated on survey of certain parts of
 Lot "A" (except that part falling in Keane Avenue) in McGrath and Ahern Subdivision
 of part of the North 1/2 of Section 22, Township 37 North, Range 12, East of the
 Third Principal Meridian, in Cook County, Illinois, (hereinafter referred to as
 Parcel), which survey is attached as Exhibits B and C to Declaration made by Aetna
 State Bank, a Corporation of Illinois, as Trustee under Trust Agreement dated
 May 6, 1976 and known as Trust Number 102109 recorded in the Office of the Recorder
 of Deeds of Cook County, Illinois, as Document Number 23,667,055 as amended from
 time to time, together with a percentage of the common elements appurtenant to said
 Unit as set forth in said Declaration, as amended from time to time, which percent-
 age shall automatically change in accordance with amended Declarations as same are
 filed of record pursuant to said Declaration and together with additional common
 elements as such amended Declarations are filed of record, in the percentages
 not forth in such amended Declarations, which percentages shall automatically be
 deemed to be conveyed effective on the recording of each such amended Declaration
 as though conveyed hereby, in Cook County, Illinois, also

PARCEL II:

Easements appurtenant to and for the benefit of Parcel I as set forth in the
 Declaration of easements made by Aetna State Bank, as Trustee under Trust Number
 102109 dated August 11, 1976 and recorded October 8, 1976 as Document Number
 23,667,054 and as created by Deed from Aetna Bank, as Trustee under Trust Number
 102109 recorded as Document Number 23,985,623 for ingress and egress, in Cook
 County, Illinois

P.I.N. 823-22-200-034-10769 *r P*

which has the address of 9195 North Road, Unit #3F and G-F,
 [Street] Palos Hills
 Illinois 60465 ("Property Address");
 [Zip Code] (City)

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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This instrument was prepared April 9, 1986 at Midlothian, IL 60445
MAIL TO **My Commission Expires Jan. 2, 1990**
Witness my hand and official seal this day of APRIL 19 86
My Commission Expires:
My Commission Expires Jan. 2, 1990
Notary Public
(seal)

CAROL J. LORKE, a Notary Public in and for said County and State, do hereby certify that I, SOPHIA LEVENTIS, a single woman never been married, a Notary Public in and for said County and State, do hereby execute same, and acknowledge said instrument to be free and voluntary act and deed and that before me and is (are) known or proved to me to be the person(s) who, being informed of the contents of the foregoing instrument, personally appeared before me and is (are) known or proved to me to be the person(s) who, being informed of the contents of the foregoing instrument, have executed same, and acknowledged said instrument to be free and voluntary act and deed and that (this, here, there)

COUNTRY OF
SRI LANKA

Loan No. 70014-6

14757 S. Cicero Ave.
Middletown, Illinois 60445

A. J. SMITH FEDERAL SAVINGS BANK

MAIL TO: _____ [Space Below this Line for Acknowledgment] _____

Sophia Levenets
—Borrower
.....
Sofia Levenets
—Serial

BY SIGNING BELOW, BERTOWER AGREES TO THE TERMS AND CONDITIONS CONTAINED IN THIS SECURITY STATEMENT AND IN ANY RIDER(S) EXECUTED BY BERTOWER AND RECORDED WITH IT.

Other(s) [Specify]

- Adjusted Rate Rider
- Condorium Rider
- 2-4 Family Rider
- Graduated Payment Rider
- Planned Unit Development Rider

Instrument [Check applicable box(es)]
Security instrument, the coverments and agreements of each such instrument as if the creditor shall be incorporated into and shall remain and

22. **Wearer of Homestead.** Borrower retains all rights of homestead except as may be otherwise provided by law.

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

Pointed receiver) shall be entitled to entire upon, take possession of and manage the property and to collect rents, including, but not limited to, expenses, fees, premiums on the basis of management of the property past due. Any rents collected by the receiver shall be applied first to pay rents on the basis of management of the property, including collection of rents, including, but not limited to, expenses, fees, premiums on the basis of management of the property.

20. Lender in Possession, fees and costs of title insurance, if not limited to, reasonable attorney's fees and costs of title examination under paragraph 19 or abandonment of the Property and any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by Agent or by judicially

Severely Instrumemt without further demand and may require remedial treatment by dictation or procedural expenses incurred in pursuing the remedies provided in this paragraph 19, including

DEFENSE OF BORROWER Borrower is entitled to defense of any other defense of Borrower to accelerate and foreclose if the debt is not cured or paid.

(d) shall be liable to the defaulter or his sureties for the amount of the sum due and interest thereon at the rate of six per centum per annum, and also for all costs and expenses incurred by the creditor in recovering the same.

19. Acceleration of Remedies: Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement contained in this Agreement.

NON-UNIFORM COVERAGE Burrower and Lennder further government and large firms follows:

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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 or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the 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 1 and 2 or change the amount of such payments.

10. Borrower Not 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 amortization 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 Board; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit all successors 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 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, 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 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 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 steps specified in the second paragraph of paragraph 17.

14. Noticees. 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 to 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 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 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.

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Lender may 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 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.

7. Protection of Lender's Rights in the Property; Mortgagor fails to perform the terms of this mortgage instrument Lender agrees to the merger in writing.

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

When the notice is given, unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not exceed or postpone the payment of any other monthly payments referred to in paragraph 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 the extent of the sums secured by this Security instrument immediately prior to the acquisition.

the property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin to settle a claim, or adds 30 days to receive whom demands, whichever is later, unless the procedure otherwise provided in this instrument, within which time the holder may collect the insurance proceeds. Lender may collect the insurance proceeds to restore the property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin

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 security is not lessened. Still, the restoration or repair is economically feasible or not then when Lender's security would be lessened, with a 30 day notice from Lender, the insurance carrier has the right to deduct expenses from the amount of the insurance premium paid to Borrower. If Borrower fails to pay the sums secured by this Security Instrument within 30 days after notice from Lender, the insurance carrier has the right to terminate the instrument, whether or not then lessened, with a 30 day notice from Lender.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard moratorium clause. Lender shall have the right to hold the policies and renewals. If Lender renews, Borrower shall promptly give to Lender all receipts of paid premiums and renewals. In the event of loss, Borrower shall promptly give to the insurance carrier and Lender, Lender may make proof of loss if not made promptly by Borrower.

5. Hazard Insurance. Borrower shall keep the property elements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extending 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 shall be chosen by Borrower and subject to Lender's approval which shall not be unreasonably withheld.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) conveys its interest in property to the debtor in exchange for an interest in the property held by the debtor; or (c) conveys its interest in property to the debtor in exchange for an interest in the property held by the debtor.

Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any.

3. Application of Law
Paraphraphs 1 and 2 shall apply.
Unless otherwise provided; 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.

Upon payment 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 after the sale of the Property to its acquisition by Lender, any funds held by Lender at the time of application as a credit against the sums secured by this Security Instrument.

If the due dates of either of the escrow items, shall exceed the future monthly payments of Funds held by Lender, together with the future monthly payments of Funds held by Lender, to make up the deficiency in one of more payments as required by Lender.

Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made of otherwise in law requires interest to be paid to Borrower, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual account 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.

The Funds shall be held in an institution the depositors of which are insured or guaranteed by a federal agency or accountants of which are members of the American Institute of Certified Public Accountants.

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 affect any interest or 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.

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

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay

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CONDOMINIUM RIDER 605

THIS CONDOMINIUM RIDER is made this 31st day of March, 1986, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to A.J. SMITH FEDERAL SAVINGS BANK (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:
9195 North Road, Unit #3F and G-F, Palos Hills, Illinois 60465 [Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

Woods Edge Condominiums [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 due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy 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 under 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 shall 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 claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in 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 in the case of a taking by condemnation or eminent domain;

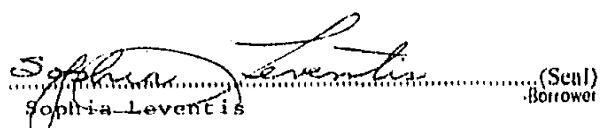
(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;

(iii) termination of professional management and assumption of self-management of the Owners Association; or

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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


Sophia Leventis (Seal)
Borrower

(Seal)
Borrower

THIS INSTRUMENT WAS PREPARED BY: Lisa A. Beymer
14757 South Cicero Avenue
Midlothian, Illinois 60445

BOX 168

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Property of Cook County Clerk's Office