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86 This Security Instrument is dated May 27th, 2016 and is given by JOANN E. MATORY, Unmarried

Great Financial Federal The United States of America 1100 Walnut Street, P.O. Box 989, Owensboro, KY, 42302-0989

Eighty Seven Thousand Five Hundred and 00/100

87,500.00

June 1, 2016

SEE ATTACHED LEGAL DESCRIPTION

PIN: 14 21 314 048 1232

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which has the address of 3200 N. Lake Shore Drive, #2501, Chicago, Illinois 60657

TOGETHER WITH all the improvements now or hereafter created on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights, and profits, water rights, and creek and all fixtures now or hereafter a part of the property. All replacement 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 seized of the estate hereby conveyed and has the right to mortgage, grant, convey, the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend, indemnify the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT contains uniform covenants for national use and is non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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EXHIBIT "A"

THAT PART OF ORIGINAL LOTS 27 AND 28 IN PINE GROVE, A SUBDIVISION OF FRACTIONAL SECTION 21, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE SOUTH LINE OF MELROSE STREET 148 FEET 6 1/2 INCHES WEST OF THE INTERSECTION OF THE SOUTH LINE OF MELROSE STREET AND THE WEST LINE OF SHERIDAN ROAD; THENCE SOUTH 101 FEET 6 1/2 INCHES ALONG A LINE PARALLEL WITH THE WEST LINE OF LOT 27 IN PINE GROVE AFORESAID AND 1,098 FEET 7 1/2 INCHES EAST OF THE EAST LINE OF EVANSTON AVENUE; THENCE EAST 9 FEET MORE OR LESS TO A POINT 139 FEET 7 INCHES WEST OF AND PARALLEL TO THE WEST LINE OF SHERIDAN ROAD; THENCE SOUTH ON SAID LINE TO A POINT IN THE NORTH LINE OF BELMONT AVENUE (BEING A LINE 53 FEET NORTH OF THE SOUTH LINE OF ORIGINAL LOT 28 IN PINE GROVE) 139 FEET 7 INCHES WEST OF THE WEST LINE OF SHERIDAN ROAD; THENCE EAST ALONG THE NORTH LINE OF BELMONT AVENUE 139 FEET 7 INCHES TO THE WEST LINE OF SHERIDAN ROAD; THENCE NORTH ALONG THE WEST LINE OF SHERIDAN ROAD 331 FEET 1 INCH TO THE SOUTH LINE OF MELROSE STREET; THENCE WEST ALONG THE SOUTH LINE OF MELROSE STREET 148 FEET 6 1/2 INCHES TO THE POINT OF BEGINNING IN COOK COUNTY, ILLINOIS TOGETHER WITH THE BUILDING AND IMPROVEMENTS LOCATED THEREON IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION OF CONDOMINIUM OWNERSHIP FOR HARBOR HOUSE CONDOMINIUM ASSOCIATION MADE BY LASALLE NATIONAL BANK, A NATIONAL BANKING ASSOCIATION AS TRUSTEE UNDER TRUST AGREEMENT DATED FEBRUARY 20, 1976 AND KNOWN AS TRUST NUMBER 50400 AND RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT 23481866 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS

PARCEL 2:

EASEMENTS APPURTENANT TO PARCEL 1 AS CREATED BY DOCUMENT DATED SEPTEMBER 17, 1951 AND RECORDED SEPTEMBER 26, 1951 AS DOCUMENT 15178910 AND AS AMENDED BY A DOCUMENT RECORDED JULY 19, 1967 AS DOCUMENT 20201519 FOR INGRESS AND EGRESS.

PERMANENT TAX: 14 21 314 048 1232 (UNIT 2501) 80

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Cook County Clerk's Office

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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 Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note (a) 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 or in violation of 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 provided 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 address a permissible 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 the person or entity to whom given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the state 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 the provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To the extent the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall have one or more true and correct copies of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Part thereof. If any part of the Property or any beneficial interest or transfer of beneficial interest in the Property is sold, conveyed, assigned or otherwise transferred in any manner, the transferor shall be deemed to have assigned to the transferee all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if enforcement is prohibited by applicable law or if it is a violation of this Security Instrument.

18. Default. In the event of default, Lender shall have the right to exercise any or all of the remedies provided in this Security Instrument. In the event of default, Lender may, at its option, (a) require immediate payment in full of all sums secured by this Security Instrument; (b) require immediate payment in full of all sums secured by this Security Instrument; (c) require immediate payment in full of all sums secured by this Security Instrument; (d) require immediate payment in full of all sums secured by this Security Instrument; (e) require immediate payment in full of all sums secured by this Security Instrument; (f) require immediate payment in full of all sums secured by this Security Instrument; (g) require immediate payment in full of all sums secured by this Security Instrument; (h) require immediate payment in full of all sums secured by this Security Instrument; (i) require immediate payment in full of all sums secured by this Security Instrument; (j) require immediate payment in full of all sums secured by this Security Instrument; (k) require immediate payment in full of all sums secured by this Security Instrument; (l) require immediate payment in full of all sums secured by this Security Instrument; (m) require immediate payment in full of all sums secured by this Security Instrument; (n) require immediate payment in full of all sums secured by this Security Instrument; (o) require immediate payment in full of all sums secured by this Security Instrument; (p) require immediate payment in full of all sums secured by this Security Instrument; (q) require immediate payment in full of all sums secured by this Security Instrument; (r) require immediate payment in full of all sums secured by this Security Instrument; (s) require immediate payment in full of all sums secured by this Security Instrument; (t) require immediate payment in full of all sums secured by this Security Instrument; (u) require immediate payment in full of all sums secured by this Security Instrument; (v) require immediate payment in full of all sums secured by this Security Instrument; (w) require immediate payment in full of all sums secured by this Security Instrument; (x) require immediate payment in full of all sums secured by this Security Instrument; (y) require immediate payment in full of all sums secured by this Security Instrument; (z) require immediate payment in full of all sums secured by this Security Instrument.

19. Remedies. Lender shall have the right to exercise any or all of the remedies provided in this Security Instrument. In the event of default, Lender may, at its option, (a) require immediate payment in full of all sums secured by this Security Instrument; (b) require immediate payment in full of all sums secured by this Security Instrument; (c) require immediate payment in full of all sums secured by this Security Instrument; (d) require immediate payment in full of all sums secured by this Security Instrument; (e) require immediate payment in full of all sums secured by this Security Instrument; (f) require immediate payment in full of all sums secured by this Security Instrument; (g) require immediate payment in full of all sums secured by this Security Instrument; (h) require immediate payment in full of all sums secured by this Security Instrument; (i) require immediate payment in full of all sums secured by this Security Instrument; (j) require immediate payment in full of all sums secured by this Security Instrument; (k) require immediate payment in full of all sums secured by this Security Instrument; (l) require immediate payment in full of all sums secured by this Security Instrument; (m) require immediate payment in full of all sums secured by this Security Instrument; (n) require immediate payment in full of all sums secured by this Security Instrument; (o) require immediate payment in full of all sums secured by this Security Instrument; (p) require immediate payment in full of all sums secured by this Security Instrument; (q) require immediate payment in full of all sums secured by this Security Instrument; (r) require immediate payment in full of all sums secured by this Security Instrument; (s) require immediate payment in full of all sums secured by this Security Instrument; (t) require immediate payment in full of all sums secured by this Security Instrument; (u) require immediate payment in full of all sums secured by this Security Instrument; (v) require immediate payment in full of all sums secured by this Security Instrument; (w) require immediate payment in full of all sums secured by this Security Instrument; (x) require immediate payment in full of all sums secured by this Security Instrument; (y) require immediate payment in full of all sums secured by this Security Instrument; (z) require immediate payment in full of all sums secured by this Security Instrument.

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2003

ANNADALE, VA 22003
SUITE 302
7700 LITTLE RIVER TURNPIKE
LINCOLN SERVIC CORPORATION
PREPARED BY AND MAIL TO:

4-18-88

MY COMMISSION EXPIRES:

NOTARY PUBLIC
[Signature]

GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS 27TH DAY OF MAY, 1986.
FOR THE USES AND PURPOSES THEREIN SET FORTH.
AND DELIVERED THE SAID INSTRUMENT AS HER FREE AND VOLUNTARY ACT
ME THIS DAY IN PERSON AND ACKNOWLEDGED THAT SHE SIGNED, SEALED
NAME IS SUBSCRIBED TO THE FOREGOING INSTRUMENT APPEARED BEFORE
STATE DO HEREBY CERTIFY THAT JOANN E. MATORY AN UNMARRIED
WOMAN, PERSONALLY KNOWN TO ME TO BE THE SAME PERSON WHOSE

STATE OF ILLINOIS
COUNTY OF COOK

[Source Below the line for Acknowledgment]

(Seal)
--Borrower

(Seal)
JOANN E. MATORY
--Borrower

[Signature]

By SIGNING Borrower, borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any riders (each rider) executed by borrower and recorded with it.

Planned Unit Development Rider
X Condominium Rider
Adaptive Use Rider
Eminent Domain Rider

20. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

21. Release of Lien. Borrower shall pay any recordation costs.

22. Release of Lien. Borrower shall pay any recordation costs.

23. Release of Lien. Borrower shall pay any recordation costs.

24. Release of Lien. Borrower shall pay any recordation costs.

25. Release of Lien. Borrower shall pay any recordation costs.

26. Release of Lien. Borrower shall pay any recordation costs.

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CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 27th day of May, 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 Great Financial Federal (the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 3200 N. Lake Shore Drive, #2501, Chicago, Illinois 60657 [Property Address]

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

Harbor House Condominium

[Name of Condominium Project]

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

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

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when 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;

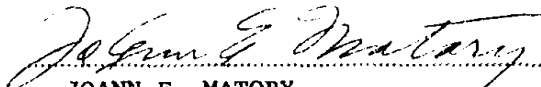
(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;

(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.


JOANN E. MATORY (Seal)
Borrower

..... (Seal)
Borrower

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