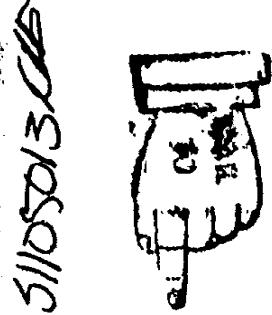


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6 0 2 7 3 7 0 0

86278700

THIS INSTRUMENT WAS PREPARED BY, DENISE EILRICH
AND WHEN RECORDED MAIL TO:
FIRST ILLINOIS BANK OF EVANSTON, NA
800 DAVIS
EVANSTON, IL 60204

DEPT-01 RECORDING \$14.85
TM1494 TRAN 0104 07/07/06 14:24:00
#2011 # D ***-B6-078700
COOK COUNTY RECORDER

(Space Above This Line For Recording Data)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given onJULY 1.....
19.86... The mortgagor isMEYER KOVICH AND DIANE KOVICH, HIS WIFE.....
..... ("Borrower"). This Security Instrument is given to
.....FIRST ILLINOIS BANK OF EVANSTON, NA....., which is organized and existing
under the laws ofTHE UNITED STATES....., and whose address is800 DAVIS.....
.....EVANSTON, IL 60204..... ("Lender").
Borrower owes Lender the principal sum ofSIXTY FOUR THOUSAND AND NO/100.....
..... Dollars (U.S. \$64,000.00.....). 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 onAUGUST 1, 2016..... 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:

SEE ATTACHED RIDER

(incl parking Unit E-11)
PARCEL 1: UNIT 406 IN BUILDING "M" TOGETHER WITH THEIR
UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN THE
LANDINGS CONDOMINIUM, AS DELINEATED AND DEFINED IN THE
DECLARATION RECORDED AS DOCUMENT NUMBER 23564893, IN THE
SOUTHWEST 1/4 OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 12,
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,
ILLINOIS.

PARCEL 2: EASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT
OF PARCEL 1 AS SET FORTH IN THE DECLARATION OF EASEMENTS
RECORDED AS DOCUMENT NUMBER 22053833 AND SUPPLEMENTED BY
DECLARATION RECORDED AS DOCUMENT NUMBERS 23217141 AND
24486213, ALL IN COOK COUNTY, ILLINOIS.

PIN: 09 15 307 176 1070 & 09-15-307-176-1011

(Unit 406)

(P.U. E-11)

86278700

which has the address of9377 LANDINGS SQUARE.....
.....(Street)..... DES PLAINES.....
.....(City)

Illinois60016..... ("Property Address");
.....(Zip Code)

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.

-86-278700

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Space Below This Line Reserved For Lender and Recorder

Day of July 1986

My Commission expires: 9/9/89

I, THE UNDERSIGNED, A Notary Public in and for said county and state,
do hereby certify that, MEYER, KOVICH AND DIANE KOVICH, HIS WIFE,
personally known to me to be the same person(s) whose name(s)
is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they
signed and delivered the said instrument as, THEIR, free and voluntary act for the uses and purposes herein

STATE OF ILLINOIS. COOK COUNTY.

SIRANE KOVICH

MAYER KOVICH

IN WITNESS WHEREOF, BONIWERUS executed this Mortgage.

20. Rider in Possession. Upon acquisition under a period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those part due. Any rents collected by Lender or the receiver shall be applied first to payment of reasonable demands and reasonable attorney's fees, including, but not limited to, receiver's fees, premiums on costs of collection of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on reasonable bonds and reasonable attorney's fees, and then to the sums accrued by this Security Instrument.

21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recording costs.

22. Transfer of Property. Borrower wills all right of homestead exemption in the Property.

23. Security Instruments. If one or more riders are executed by Borrower and recorded together with this Security Instruments, the cover agreements of each such rider shall be incorporated into and shall amend and supplement this instrument; the cover agreements of each such rider shall be a part of this Security Instruments.

24. Rider. [Checkmark] I, the subscriber, the cover agreements of each such rider shall be incorporated into and shall amend and supplement this instrument; the cover agreements of each such rider shall be a part of this Security Instruments.

3.6. NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

(a) Acceleration; Demand. Lender shall give notice to Borrower prior to acceleration following Borrower's failure to pay or observe any provision of this Security Interest (but not prior to acceleration under paragraphs 13 and 17).

(b) Security Interest. Lender shall give notice to Borrower prior to acceleration following Borrower's failure to pay or observe any provision of this Security Interest (but not prior to acceleration under paragraphs 13 and 17).

(c) Default; Cure. Not less than 30 days from the date the notice is given to Borrower, by which time the default must be cured and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the summa secured by this Security Interest, Lender may accelerate by judicial proceeding and sale of the summa secured by this Security Interest.

(e) Delays. Not less than 30 days from the date the notice is given to Borrower, by which time the default must be cured and (f) that failure to cure the default on or before the date specified in the notice may result in acceleration of the summa secured by this Security Interest.

(g) Delays. Not less than 30 days from the date the notice is given to Borrower, by which time the default must be cured and (h) that failure to cure the default on or before the date specified in the notice may result in acceleration of the summa secured by this Security Interest.

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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; 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) 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. 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 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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Any amounts disbursed by Lender under this Paragraph 7 shall become additional debt of Borrower secured by this Security Agreement. Unless Borrower and Lender agree to other terms of payment, upon notice from Lender to Borrower requesting payment, 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; Mortgage Insurance. If Borrower fails to perform the conveyances and instruments contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property under any law, Lender agrees to merge in writing.

6. Preservation and Maintenance of Property Leases. Borrower shall not destroy, damage or substantially change 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

When the notice is given, Unlender and Borrower otherwise agree in writing, any application of proceeds to principles, shall not 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 interest.

Unless Lender and Borrower otherwise agree in writing, insurance premiums 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. If the restoration or repair is not economically feasible or Lender's security would be lessened, it shall be applied to the sums secured by this Security Instrument, whether or not then due. If the property or to pay sums secured by this Security Instrument, whether or not then due. The 10-day period will begin

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Under no circumstances will Lender hold the right to hold the policies and renewals. If Lender receives notice of loss, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall promptly give to the insurance company all information necessary to file a claim.

household members living in the same household, borrowing funds shall satisfy the need of at least one or more of the actions set forth below within 10 days of the giving of notice.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) receives in writing to the party named in the affidavit executed by the lien in a manner acceptable to Lender; (b) contributes in good faith the amount of the enforcement against the party named in the affidavit to Lender; or (c) settles with the party named in the affidavit.

Borrower shall pay these amounts prior to maturity in monthly installments, and bear reasonable attorney fees and costs of collection if payment is delayed.

perographs 1 and 2 shall be applied. Unless applicable otherwise, all payments received by Lender under Note, third, to amounts due under the Note; second, to payments received by Lender under Note, fourth, to all other amounts due under Note; and last, to principal due.

Debtors shall have the right to require payment of the Fund's debts by the Fund, and the Fund shall have the right to require payment of its debts by the Debtor.

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, interest and other charges for holding and applying the Funds, amounts due on the Funds, and reasonable estimates of future escrow items.

1. Payment of Principal and Interest Prepayment and Late Charge. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment of principal and late charge 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-half of (a) the yearly taxes and assessments, which may include real estate taxes, personal property taxes, and other taxes, and (b) the amount of insurance premiums, which may include fire, liability, auto, and other insurance premiums, as determined by Lender.

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CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 1st day of JULY, 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 FIRST ILLINOIS BANK OF EVANSTON, NA (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

9377 LANDINGS SQUARE, DES PLAINES, IL 60016

(Property Address)

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

LANDINGS 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.

Meyer Kovach

MEYER KOVACH

(Seal)
•Borrower

Diane Kovach

DIANE KOVACH

(Seal)
•Borrower

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host of species of the genus *Leptostomella* which are kept in the herbarium and described in the book on the Leptostomellaceae of the Flora of the Soviet Union.

the development of the system of public services, and the following year he was appointed as a professor at the University of Poznań.

With the same kind of analysis, we can also study the effect of the different parameters on the performance of the system.

properly, and the right to have one's own personal information collected, used, or disclosed by an organization in accordance with applicable law.

and the department believes it is working towards that goal. The department has been working hard to develop a culture of continuous improvement and innovation, and we are seeing positive results. We are committed to providing the best possible service to our customers and to ensuring that our employees are happy and fulfilled in their work.

and relevant characteristics of their patients. Such a study will help to determine the best way to manage the patients.

Con el fin de que la población de la localidad sea más numerosa y diversa, se ha establecido una comisión de integración social, que tiene como finalidad la promoción de las relaciones entre los vecinos de la localidad.

• *Shared concepts with other disciplines and to other areas of research. A shared concept may be an ordinary concept (i) or a research concept with its unique properties (ii). Shared concepts with other disciplines and to other areas of research. A shared concept may be an ordinary concept (i) or a research concept with its unique properties (ii).*

and testisinducting substances associated with the initiation of spermatogenesis in the male gonad. In: *Advances in Reproductive Biology*, Vol. 13, pp. 1-20. Academic Press, New York.

and prevent infection by phagocytosis of the microorganism with the assistance of the complement system.

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19. 1. 1960
1960-1961

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