

UNOFFICIAL COPY

86296997

THIS INSTRUMENT WAS PREPARED BY:

*Chicago
17. Dearborn
Chicago, Ill. 60602*

CITICORP SAVINGS

MORTGAGE

Corporate Office
One South Dearborn Street
Chicago, Illinois 60603
Telephone (1 312 977 5000)

ACCOUNT NUMBER 00000764365

86296997

THIS MORTGAGE ("Security Instrument") is given on JULY 7TH,
19 86 . The mortgagor is (KENNETH W VAINISI A BACHELOR

("Borrower"). This Security Instrument is given to Citicorp Savings of Illinois, a Federal Savings and Loan Association, which is organized and existing under the laws of The United States, and whose address is One South Dearborn Street, Chicago, Illinois 60603. ("Lender"). Borrower owes Lender the principal sum of THIRTY-TWO THOUSAND EIGHT HUNDRED AND 00/100 Dollars (U.S. \$ 32,800.00). 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 on AUGUST 01 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 in the County of COOK, State of Illinois.

UNIT 701-C AS DELINEATED ON SURVEY OF LOTS 24, 25, 26, 27, 28, 29, 30, 31 AND 32 IN BLOCK 2 IN KUNTZE'S HIGH RIDGE KNOLLS, UNIT 5, BEING A RESUBDIVISION OF LOT 21, TOGETHER WITH PARTS OF LOTS 10, 12 AND 20 OF THE OWNER'S SUBDIVISION IN SECTION 10, TOWNSHIP 31 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN THE CITY OF DES PLAINES, ELK GROVE TOWNSHIP, COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" IN DECLARATION MADE BY LACALLE NATIONAL BANK AS TRUSTEE UNDER TRUST NUMBER 11780, RECORDED IN THE OFFICE OF THE RECORDER OF COOK COUNTY, ILLINOIS AS DOCUMENT 21986901; TOGETHER WITH AN UNDIVIDED 2.755 PERCENT INTEREST IN SAID LOTS 24, 25, 26, 27, 28, 29, 30, 31 AND 32 IN BLOCK 2 IN KUNTZE'S HIGH RIDGE KNOLLS, A RESUBDIVISION, AS REFERENCED EXCEPTING FROM SAID LOTS 24, 25, 26, 27, 28, 29, 30, 31 AND 32 ALL THE LAND PROPERTY AND SPACE KNOWN AS UNITS 601-A TO 601-H, BOTH INCLUSIVE, 701-A TO 701-H, BOTH INCLUSIVE, 711-A TO 711-H, BOTH INCLUSIVE, 721-A TO 721-H, BOTH INCLUSIVE, 731-A TO 731-H, BOTH INCLUSIVE, AS SAID UNITS ARE DELINEATED IN SAID SURVEY.

L.D. #08-13-307-037-1016 *H.W.*

MORTGAGOR ALSO HEREBY GRANTS TO 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 FORTH IN AFOREMENTIONED DECLARATION.

THIS MORTGAGE IS SUBJECT TO ALL RIGHTS, EASEMENTS, RESTRICTIONS, CONDITIONS, COVENANTS, AND RESERVATIONS CONTAINED IN SAID DECLARATION THE SAME AS THOUGH THE PROVISIONS OF SAID DECLARATION WERE RECITED AND STIPULATED AT LENGTH HEREIN.

THIS RIDER IS ATTACHED TO AND MADE PART OF THIS MORTGAGE DATED THIS 7TH DAY OF JULY 1986, A.D..

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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Any amount disbursed by Lender under this paragraph shall be deemed to be a loan secured by this Security Instrument. Unless Borrower in writing agrees to pay it, 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.

6. **Preservation and Maintenance of Property; Leaseholds.** Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

7. **Assignment of Lender's Rights in the Property; Mortgage Insurance.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or Lender's rights in the Property) (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations) then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums required by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

8. **Insurance.** 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 the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

9. **Insurance Policies and Renewals.** All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make prompt payment of loss if not made promptly by Borrower.

10. **Insurance Proceeds.** If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged. If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged. If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged.

11. **Insurance Proceeds.** If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged. If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged.

12. **Insurance Proceeds.** If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged. If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged.

13. **Insurance Proceeds.** If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged. If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged.

14. **Insurance Proceeds.** If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged. If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged.

15. **Insurance Proceeds.** If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged. If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged.

16. **Insurance Proceeds.** If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged. If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged.

17. **Insurance Proceeds.** If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged. If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged.

18. **Insurance Proceeds.** If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged. If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged.

19. **Insurance Proceeds.** If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged. If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged.

20. **Insurance Proceeds.** If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged. If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged.

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22. **Insurance Proceeds.** If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged. If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged.

23. **Insurance Proceeds.** If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged. If the restoration or repair is economically feasible and Lender's security is not lessened, the restoration or repair shall be applied to the sums Property damaged.

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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.

BORROWER COVENANTS that Borrower is lawfully seized 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.

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."

which has the address of 701 SOUTH ELMHURST ROAD, #701-C
[Floor]
DES PLAINES ILLINOIS
("Property Address");

76696298

Property of Cook County Clerk's Office

86296997

Box 165
7 6 6 6 2 8

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

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

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

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

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

Upon 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 prior to the sale of the Property or 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.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

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

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, (b) consents in writing to the lien or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to provide for the satisfaction of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement substantially equivalent to subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. **Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard non-admitted Lender clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give Lender all notices of policy premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier. Lender may make proof of loss if not made promptly by Borrower.

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

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal 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 Instrument.

6. **Preservation and Maintenance of Property; Leaseholds.** Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

7. **Protection of Lender's Rights in the Property; Mortgage Insurance.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations) then Lender may do whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable expenses for and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not intend to

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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Corporate Office
One South Dearborn Street
Chicago, Illinois 60603
Telephone (1 312) 977-5000

This CONDOMINIUM RIDER is made this 7th 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 Citicorp Savings of Illinois a Federal Savings and Loan Association (the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 701 South Elmhurst Road, #701-C, Ben Plafina, 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: KATHLEEN DRIVE CONDOMINIUMS

(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 amount, on 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.

Kenneth W. Vaintst
KENNETH W VAINST

Borrower

Borrower

Borrower

Borrower

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CONDOMINIUM ACT
CHAPTER 40A

Property of Cook County Clerk's Office

RECORDED

WILLIAM W. WHELAN

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

19. **Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise.) The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which 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 sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

20. **Lender in Possession.** Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any 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 past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured 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 recordation costs.

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

23. **Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- Adjustable Rate Rider
- Condominium Rider
- 2-4 Family Rider
- Graduated Payment Rider
- Planned Unit Development Rider
- Other(s) [specify]

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Kenneth W. Vainisi

--Borrower

KENNETH W VAINISI

--Borrower

--Borrower

--Borrower

SEE RIDERS ATTACHED HERETO AND MADE A PART HEREOF

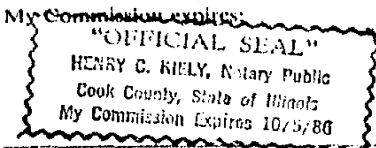
STATE OF ILLINOIS, Cook County ss:

I, THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that

KENNETH W VAINISI A BACHELOR

, 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 HIS signed and delivered the said instrument as HIS free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 7th day of July, 1986.



Henry C. Riely

Notary Public

(Space Below This Line Reserved For Lender and Recorder)

ACCOUNT NUMBER 00000764365

BOX #165

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