

# UNOFFICIAL COPY

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MAIL TO:  
THIS DOCUMENT PREPARED BY  
BARBARA KONOPKA  
THE PROVIDENT FINANCIAL  
400 W. LAKE STREET  
ROSELLE, IL 60172

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## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on AUGUST 25, 1986. The mortgagor is WARREN LASKI, A. BACHELOR. ("Borrower"). This Security Instrument is given to THE PROVIDENT FINANCIAL SERVICES, INC., which is organized and existing under the laws of THE STATE OF ILLINOIS, and whose address is 1210 WASHINGTON STREET, NEWTON, MA 02165. ("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED FIVE THOUSAND SIX HUNDRED AND NO/100 Dollars (U.S. \$ 105,600.00--). 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 SEPTEMBER 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 in COOK, County, Illinois:

UNIT 19A TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN 2020 LINCOLN PARK WEST CONDOMINIUM AS Delineated AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NO. 25750909, IN SECTION 33, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

TAX NO. 14-33-208-028-1208 Vol. 494

RECEIVED: REGISTRATION  
1041441 TRANSMITTED TO THE CLERK'S OFFICE  
PRAIRIEVIEW, IL 08/25/2016  
COOK COUNTY CLERK'S OFFICE

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which has the address of 2020 N. LINCOLN PARK WEST #19A, CHICAGO, [Street], [City], Illinois, 60614 ("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.

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Witnesses my hand and official seal this 10/18/97  
My Commission Expires: 10/18/97  
Notary Public  
(State) California  
(Signature)

I, THOMAS L. MCGOWAN, of Montgomery, Alabama, a Notary Public in and for said county and state, do hereby certify 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,

STATE OF *Alabama* ..... COUNTY OF *Caldwell* .....  
SS: {

Instrument and in any rider(s) executed by Borrower and recorded with it.  
BY SIGNING BELOW, Party or parties and agrees to the terms and conditions contained in this Security  
Agreement and in any rider(s) executed by Borrower and recorded with it.

22. **WAIVER OF HOMESTEAD**, Borrower waives all rights to homestead exemption in the property.

23. **PAYOUT TO THIS SECURITY INSTRUMENT**. If one or more riders are executed by Borrower and recorded together with this Security, the co-signants and agreeements of each such rider shall be incorporated into and shall amend and supplement the co-signants and agreeements of this Security. Instruments of this Security shall be microcopied into and shall amend and supplement the co-signants and agreeements of each such rider as if the rider(s) were a part of this Security.

24. **2-A FAMILY RIDER**

**CONDOMINIUM RIDER**

**ADJUSTABLE RATE RIDER**

**INSTRUMENT CHECK APPROVABLE BOX(es)**

**GRADUATED PAYMENT RIDER**

**PLANNED UNIT DEVELOPMENT RIDER**

**OTHER(S) [Specify]**

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of my period of redemption following judicial sale, Lender (in person, by agent or by judicably 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 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 attorney's 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.

**NON-UNIFORM COVARIANTS** Borrowed and lend under further government and agree as follows:

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UNIFORM COVENANTS, Conditions and Lender's Agreement 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 owing 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: (a) agrees in writing to the payment of the obligation created by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender 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 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 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 the 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 abandons the Property, 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 immediately prior to the acquisition.

**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 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 secured 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.

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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**18. Borrower's Right to Remitiate.** 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 remittitement) before sale of the Property pursuant to any power of sale contained in this security instrument; or (b) entry of a judgment entitling this Security Instrument. Those conditions are that Borrower secures payment of all sums which would be due under this Security Instrument and the Note had no acceleration (accurred), (b) causes any default of any other agreements or instruments; (c) pays all expenses incurred in enforcing this security instrument, including, but not limited to, reasonable attorney fees; and (d) makes such action as Lender may reasonably require to assure that the lien of this Security Instrument is unchallenged. Upon remittance by obligee to pay the sums secured by this Security Instrument shall remain fully effective as if no acceleration had occurred. However, this Security Instrument shall not apply in the case of acceleration under paragraphs 13 or 17.

If Leander exercises his option, Leander shall provide Borrower with five days notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice of acceleration is provided to Borrower for the payment of all sums secured by this Security Interest prior to the exercise of this right. Leander shall pay all sums secured by this Security Interest within 30 days of the exercise of this right.

Interest in it is sold or transferred (or in a conditional interest in borrowing is sold or transferred and borrowing is not a natural person), without Lender's prior written consent, at his option, shall not be exercised by Lender if exercise is prohibited by section 8 of this Security Instrument. However, this option shall not be exercised by Lender in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by section 8 of this Security Instrument.

16. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

**15. Governing Laws; 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 of this Security Instrument conflicts with applicable law, such conflict shall not affect other provisions or clauses of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Note are deemed to be severable.

This class must be used to handle `SocketAddress`s instead of any other `SocketAddress`s (which are abstract). Any handle provided for it in this `SecurityInstrument` shall be deemed to have been given to `Borrower` or `Lender` when given as provided in this paragraph.

13. **Legislative Action Affecting Landlord's Rights.** If enactment of a preparation of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unnecessary, it shall be rendered ineffective, but may require immediate payment in full of all sums secured by this Security instrument and may invoke any remedies permitted under paragraph 19, if Lender exercises this option. Lender shall take whatever steps specified in the second paragraph of

12. **Loan Charges.** If the loan secured by this Surity 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 an amount necessary to reduce the charge to the permitted limit, and (b) any sums already collected from Borrower which exceeded the permitted limits will be refunded to Borrower. Under may access to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refinance reduces principal, the reduction will be treated as a partial repayment without any prepayment charge under the Note.

Lender shall not be required to pay otherwise modified amounts aggregating more than the sum of the amounts received by this Security Lender under this instrument in interest or refuse to extend time for payment of principal or interest or exercise of any right or remedy.

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 stated by this Security Instrument, whether or not then due.

before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

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 assigned and shall be paid to Lender.

8. **Inspection.** Lender or its agent may make reasonable entries upon and inspectors of the Property. Lender shall give Borrower notice at the time of prior to award of any damages, directly resulting from inspection of the Property. Lender or its agent may make reasonable entries upon and inspectors of the Property. Lender or its agent may make reasonable entries upon and inspectors of the Property.

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 Lender's written agreement or applicable law.

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## CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this ..... 25th ..... day of ..... August ..... , 19 86  
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

The Provident Financial Services, Inc., ..... (the "Lender")  
of the same date and covering the Property described in the Security Instrument and located at:  
2020 N. Lincoln Park West, #19A, Chicago, IL 60614  
(Property Address)

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

2020 Lincoln Park West 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;

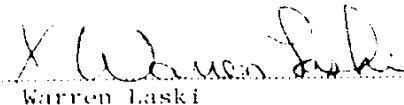
(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;

(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.

  
Warren Laski ..... (Seal)  
Borrower

..... (Seal)  
Borrower

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