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THIS INSTRUMENT WAS PREPARED BY:

NORTHBROOK TRUST AND SAVINGS BANK
1200 SHERMER ROAD
NORTHBROOK, ILLINOIS 60062

MORTGAGE



86382230

THIS MORTGAGE ("Security Instrument") is given on AUGUST 20
19 86 . The mortgagor is (SAMUEL TOLPIN AND ELINOR S. TOLPIN, HIS WIFE, AS JOINT
TENANTS

("Borrower"). This Security Instrument is given to NORTHBROOK TRUST AND SAVINGS BANK, which is organized and existing under the laws of The United States, and whose address is 1200 SHERMER ROAD, NORTHBROOK, ILLINOIS 60062 ("Lender"). Borrower owes Lender the principal sum of SIXTY THREE THOUSAND AND NO/100----- Dollars (U.S. \$63,000.00). 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 on SEPTEMBER 1, 2001.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other taxes, 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:

PARCEL 1: UNIT 414 TOGETHER WITH AN UNDIVIDED .9312 PERCENT INTEREST AND GARAGE UNIT G-84 TOGETHER WITH AN UNDIVIDED .0601 PERCENT IN THE COMMON ELEMENTS IN MISSION HILLS CONDOMINIUM NO. 8 AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NO. 26470502, IN SECTION 18, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 AS DEFINED AND SET FORTH IN DOCUMENT RECORDED AS NO. 22471171.

04-18-200-039-1164 - G-84

04-18-200-039-1061 - 414

which has the address of 1771 MISSION HILLS ROAD

Illinois NORTHBROOK
(Zip Code)

[Street]
("Property Address");

[City] 60062

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 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.

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 amounts disbursed by Lender under this paragraph 7 shall become an additional debt of Borrower for which this Security instrument, unless otherwise agreed to in writing, shall bear interest from the date of disbursal at the rate set forth above, until paid, with interest, upon notice from Lender to Borrower requesting payment.

7. Reservation of Lenders' Rights in the Property: Notwithstanding the foregoing, the Lenders shall have the right to require the Seller to perform the covenants and agreements contained in this Deed of Sale and Transfer instrument, or to exercise such remedies as the Lenders may then have against the Seller, if the Seller fails to pay any sums secured by a loan which has priority over this Deed of Sale in favor of the Lenders, or if the Seller fails to pay any amounts due under the terms of the Deed of Sale and Transfer instrument or any other agreement between the Seller and the Lenders.

6. **Pre-arrangement and Alternative of Property:** Lesseholder, Borrower shall not do any act which will damage or subversively change the property, allow the property to deteriorate or commit waste. In this case lesseholder shall be liable to the lessor for the damage caused.

13. Understated and Unrecorded other receivable agree in writing, any applicable fees or expenses to principal shall not exceed or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 of change the minimum of the payments. If under paragraph 9 the property is acquired by a creditor, Borrower, right to any amounts paid and provides freshening from the damage to the prior holder acquisition shall pass to the creditor to the extent of the sums secured by the security and immediately prior to the assignment.

Property damaged, if the restoration or repair is economical, Lender's liability shall be limited to restoration or replacement as provided in writing, insurance premium which shall be paid to satisfy the obligation of the Lender and Borrower and Lender's security is released, if the restoration or

problems and reward others, in the event of loss. Betterweise stellt sich dann eine Kette von Fehlern und Lernfehlern ein.

anding the insurance shall be chosen by the members themselves to lend their approval which shall not be unreasonable within the limits of the law.

of take one or more of the actions set forth above within 10 days of the notice of action.

Borrower shall promptly disburse any and all such sums deposited in trust to Lender's credit unless **Holder** makes written notice to Lender specifying the payment date(s); **Borrower** shall pay interest on the principal amount of the Note at the rate of interest specified in the Note; **Borrower** shall pay to **Holder** a fee of \$100.00 per month for the period from the date of the Note until the date of the first payment of principal or interest, whichever occurs first.

which my claim priority over his security interest, and established payment of round rents, if any. Borrower shall pay these charges, damages, and expenses, and pay all taxes, assessments, charges, taxes and impositions attributable to the property, and to the principal debt.

3. Application of Pay matrix principles applicable law providers otherwise, all payments received by Leander under Paragraph 1 and 2 shall be apportioned first to less than the Note, second, to preparatory charges due under the Note; third, to

Under the proposed legislation, the amount of money available to the Fund would be limited to the amount of money available to the Fund under the existing law. The Fund would be required to pay its debts before any other debts could be paid. The Fund would also be required to pay its debts before any other debts could be paid.

7. Funds for taxes and insurance. Subject to applicable law or to a written waiver by Lenders, Borrower shall pay taxes and insurance, including but not limited to property taxes, ad valorem taxes, and taxes on real estate held in trust, for the real property owned by Lenders, and shall pay premiums on liability insurance, workers' compensation insurance, and other insurance required by Lenders.

LISBON (CITY) Sansas, Hispano and Landa, Sonnent and Luis e Neves. Borrower shall promptly pay when due the principal of principal and interest, Prepayment and late charges.

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If Lender required mortgagor to maintain as a condition of and in 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 a reasonable cause for the inspection.

9. Condemnation. The proceeds of any award of a claim for damage, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for any exaction letter or 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 sum secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the fair amount of the sum accrued 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 taken directly by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim to damages, Borrower does not respond to Lender within 40 days after the date the notice is given, Lender is authorized to collect and apply the proceeds of the taking, the re-estimation or repair of the Property or to the sums secured by this Security Instrument, whether or not 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 payment referred to in paragraph 12(a), change the amount of such payments.

10. Borrower Not Relenged by Waiver By Lender Nota Waiver. Expiration of the time for payment or modification of amortization of the sums secured by this Security Instrument, or any other time fixed by Lender or any successor in interest of Borrower shall not operate to release the liability of Lender to Borrower or to Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest of Borrower to collect time for payment or otherwise modify amortization of the sums secured by this Security Instrument, or to waive any right of Lender to collect time for payment or otherwise modify amortization of the sums secured by this Security Instrument, or to release Lender from liability for a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Board; Joint and Several Liability; Consignees. The covenants and agreements of this Security Instrument shall bind all successors in interest of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be binding even if: (a) any Borrower who co-signs this Security Instrument but does not execute the Note; (b) is co-signing this Security Instrument only to have, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument, or is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may exercise, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without Borrower's consent.

12. Loan Charges. If this Note and/or any other instrument is subject to a law which sets minimum loan charges, and that law is (a) fully interpreted as either (i) a maximum charge, or (ii) a charge selected or to be collected in connection with the loan exceed the permitted limit, then (a) any charge in excess of the permitted limit will not be subject to reduction to the permitted limit, and (b) any sum in excess of the permitted limit will be refunded to Borrower. Lender may choose to make disbursements received for prepayment under the Note or by making a direct payment to Borrower. If a refund reduces principal, the note may be paid off in a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. Breach of or violation of applicable law 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 described 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. The 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 or the Note conflicts with applicable law, such conflict shall not affect other provisions of the Security Instrument or the Note which can be given effect without the conflicting provision. To the extent that any provision of this Security Instrument and the Note are declared to be severable,

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

17. Transfer of the Property or a Beneficial Interest in Borrower. Lender 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 or if the date of this Security Instrument.

If Lender exercises the 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 the 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 for 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 affecting the Security Instrument. These conditions are that Borrower (a) pays Lender all sums which then would be due under this Security Instrument and (b) stops all legal prosecution of itself; (b) cures any default of any other covenants or agreements, (c) pays all expenses incident to entering the Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such actions 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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1970-1971
1971-1972

WINDERMERE RIVER / WINDERMERE RIVER HISTORICAL SOCIETY LIBRARY

404 Public

Given under my hand and official seal, this 20th day of August, 1986.

'Personal' knowledge to me to be the same Person(s) whose name(s) _____
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that
he and voluntary act, for the uses and purposes, herein set forth

I, KATHLEEN KOLINSKE, a Notary Public in and for said County and State, do hereby certify that SAMUEL TOLPIN AND ELINOR TOLPIN, HIS WIFE

STATE OF ILLINOIS, County of Cook
DEPT-A-1 RECORDING DEPT-A-1 RECORDING 314.25
T62222 TRAH 0459 08/28/86 14:16:00
47975 # B # -B6-3BZ2230
COOK COUNTY RECORDER

— 100 —

SAMUEL TOLPIN

In witness whereof, Borrower has executed this Mo. 1994.

Adjustable Rate
 Other(s) [Specify] _____

mecluded, but not limited to, reasonable attorney fees and costs of the vendor.
20. Lender in Possession. Upon acceleration under paragraph 19 or upon dominion of the Property and at any time prior
to the expiration of any period of redemption following individual sale, Lender or by judicially appointed
receivers shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property in-
cluding 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 attorney 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, or, Borrower shall pay any recording costs.
22. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.
23. Riders to the Security Instrument. If one or more riders are executed by Borrower and recorded together with this
Security Instrument, the provisions of each such rider shall be incorporated into and shall amend and supplement
the covenants and agreements of this Security Instrument as if they were a part of this Security Instrument. [Check applicable
box(es)]

THIS CONDOMINIUM RIDER is made this 20TH 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
NORTHBROOK TRUST AND SAVINGS BANK (the "Lender") of the same date and covering the Property
 described in the Security Instrument and located at: 1771 MISSION HILLS ROAD, NORTHBROOK, ILLINOIS,
 60062

(Property Address)

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as: MISSION HILLS CONDOMINIUM NUMBER 8

(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.

SAMUEL TOLPIN

Borrower

ELINOR TOLPIN

Borrower

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1951-1952 学年第一学期期中考试卷

ПОДСЧЕТ КОЛИЧЕСТВА БЛЮД ЗА ДЕНЬ • Итоги

Property of Cook County Clerk's Office

Figure 10
A comparison of the results of the two methods of analysis.

MINISTERS

2025 RELEASE UNDER E.O. 14176