COOK COUNTY, ILLINOIS FILED_FOR RECORD

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Plaza Bank Norrdge Illinois 7460 W. Irving Park Road Norridge, IL 60634

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(Space Above This Line For Recording Data)

MORTGAGE

modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (e) 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 NUMBER 178 AS DELINEATED OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS 'PARCEL'): THAT PART OF LOT 3 IN ALBERT SCHORSCH SONS' CATHERINE COURTS TRACT NO. 11 THE NORTH 1/2 OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 11, TOWNSHI' 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOVS: COMMENCING AT THE NORTHEAST CORNER OF LOT 1 IN SAID ALBERT SCHORSCH SONS' CATHERINE COURTS TRACT NO. 1; THENCE WEST ALONG THE NORTH LINE OF SAID LOT 1 AND THE NORTH LINE OF SAID LOT 3 IN SAID SUBDIVISION 732.00 FEET TO THE PLACE OF BEGINNING OF THE LAND TO BE DESCRIBED; THENCE SOUTH AT RIGHT ANGLES TO THE LAST DESCRIBED LINE 313.50 PEET; THENCE WEST AT RIGHT ANGLES TO THAT LAST DESCRIBED LINE, 175.96 FEET; THENCE LOATH AT RIGHT ANGLES TO THE LAST DESCRIBED LINE 313.50 FEET TO THE NORTH LINE OF SAID LOT 3; THENCE EAST ALONG SAID NORTH LINE 175.96 FEET TO THE PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO DECLARATION OF CONDOMINIUM MADE BY MONERNEY-GOSLIN INC., AN ILLINOIS CORPORATION, RECORDED IN THE OFFICE OF RECORDER OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 24,035,13C: LOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY), ALL IN COOK COUNTY, ILLINOIS.

12-11-119-026-1016

which has the address of 8521 W. Catherine, Unit 178 Illinois ("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 selsed 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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	Sunday Sidd Vision
	7 Commission expires: 1/1-18-66.
	Given under my hand and official seal, this
•	gned and delivered the said instrument as her free and voluntary act, for the uses at a purposes therein
7	bestibed to the foregoing instrument, appeared before me this day in person, and acknowledge. (1, st. Ane.
)	TE TE
)	o hereby certify that Leabella M. Caneron, KYMMKWADI ORCED At D. NOT SINCE REMARRIED
	TATE OF ILLINOIS, Cook
	[Space Below This Link For Acknowledgment]
Ξ	Teabella M. Cameron, Examero And NoT Since Content of And NOT SINC
	Leabella M. Calleron, Exteriorer
	BY SIGNING BELOW, Barrawer accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.
	Other(s) [specify]
11. 14.	Graduated Pay, ment Rider Planned Unit Development Rider
	Instrument. [Chec. e. pplicable box(es)] Addust Pag. Bidg.
	this Security 1. strument the coverage and agreement of one or more riders are executed by Borrower and recorded together with
	22. Walver of Homestead. Borrower shall pay any recordation costs.
	receiver's bonds and reasonable attorneys and the solution of the partial manual of receiver's fees premiums of
	appointed receiver) shall be entitled to enter upon; take possession of and manage the Property and to collect the rents of
	but not limited to, reasonable attorneys' fees and costs of title evidence.
- 1	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
- د	inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the noise oxistence of a default or any other default or an acceleration and the right to assert in the foreclosure proceeding the noise
-1	and (d) that failure to cure the default or or saying the cure for the default must be cure.
·L	breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 1 miless applicable law provides otherwise).
	o salver supplied the concern of the control of the concern of the concern of the concern of the control of the

UNIFORM COVENA VIS Bernowe and Lender toven up and agree as follows.

1. Payment of Principal and Interest; Prepayment and Late Charges berrower 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 necessar, 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 respective applicable law provides otherwise, all payments received by lender under paragraphs 1 and 2 should be applied; first to amounts payable under paragraph 2; second to interest; and last to

principal.

4. Charges; Liens. Borr wer 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 c wed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrowe in kes 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 of cred 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 lief 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 of 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 amount, 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, Lorrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower s'all 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 mapplied 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-c ay 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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occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17; Horrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably frequire to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this (4) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration Security Instrument; or (b) entry of a judgment enforcing this Security Instrument? Those conditions are that Borrower: applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as 18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have remedies permitted by this Security Instrument without further notice or demand on Borrower.

this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any If Lender exercises this option, L'ender 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

flederal law as of the date of this Security Instrument. secured by this Security Instrument: However, this option shall not be exercised by Lender if exercise is prohibited by person) without Lender's prior written consent, Lender may, at its option; require immediate payment in full of all sums 16. Borrower's Copy. Borrower shall be given one conformed copy of the Mote and of this S.c.ri. y Instrument.
17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the croperty 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

Mote are declared to be severable. which can be given effect without the conflicting provision. To this end the provisions of this Secu. it. Instrument and the plote conflicts with applicable law, such conflict shall not affect other provisions of this Security of tument or the Mote urisdiction in which the Property is located. In the event that any provision or clause of this 2 con ity Instrument or the

15. Coverning Law; Severability. This Security Instrument shall be governed by federal law and the law of the in this paragraph.

provided for in this Security Instrument shall be deemed to have been given to Borrower at Lender when given as provided first classimail to Lender's address stated herein or any other address Lender designates Lyndice to Borrower. Any notice mailing it by first class mail unless applicable law requires use of another me and 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 14. Notices. Any notice to Borrower provided for in this Security Listrurient shall be given by delivering it or by

paragraph permitted by paragraph 19. If Lender exercises this option, Lender shall axe, the steps specified in the second paragraph of

may require immediate payment in full of all sums secured by this of our ity instrument and may myoke any remedies rendering any provision of the Note or this Security Instrument unen or eable according to its terms. Lender, at its option, It chactnies the expiration of applicable laws has the effect of 13. Legislation Affecting Lender's Rights.

partial prepayment without any prepayment charge under the 140te. under the Note or by making a direct payment to Borrower. If a clund reduces principal, the reduction will be treated as a necessary to reduce the charge to the permitted limit; and (t) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may on yose to make this refund by reducing the principal owed 12. Loan Charges. If the loan secured by his Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that it interest or other loan charges collected in connection with the loan exceed the permitted limits, then; (a) any such loan charge shall be reduced by the amount

that Borrower's consent.

modily, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the sums secured by this Security Instr. mer i, and (c) agrees that Lender and any other Borrower may agree to extend, that Borrower's interest in the Property unact the terms of this Security Instrument; (b) is not personally obligated to pay Instrument but does not execute the 2 is, (a) is co-signing this Security Instrument only to mortgage, grant and convey shall not be a waiver of or precedure, the exercise of any right or remedy.

11. Successors and Assig is Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bine and bencessors 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

by the original Borrowe, or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for phyment or otherwise nod by amortization of the sums secured by this Security Instrument by reason of any demand made interest of Borrover shall not operate to release the liability of the original Borrower or Borrower's successors in interest. modification of Lin Artization of the sums secured by this Security Instrument granted by Lender to any successor in

postpone the date of the monthly payments referred to in paragraphs I and 2 or change the amount of such payments.

10. Burtov er Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or

to the sums secured by this Security Instrument, whether or not then due.

given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to

pind to Borrower.

the amount of the proceeds multiplied by the following fraction: (a) the total amount of the taking, Any balance shall be before the taking, divided by (b) the fair market value of the Property immediately before the taking, Any balance shall be unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security

assigned and shall be paid to Lender.

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 shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender insurance jerminates in accordance with Borrower's and Lender's written agreement or applicable law. Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the If Lender, required mortgage insurance as a condition of making the loan secured by this Security Instrument,

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CONDOMINIUM RIDER

THIS CONDUMENTED RED R is made this20.tb,
of the same date and covering the Property described in the Security Instrument and located at: 8521 W. Catherine, Unit 178, Chicago, II. 60656.
The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:
Albert Schorsch Sons' Catherine Courts Tract No. 1
(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.
CONTINUENT COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and hender further covenant and agree as follows: A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constitute a Occuments. 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 die all dues and assessments imposed pursuant to the Constituent Documents. B. Hazard Insurgace. 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 r. ovision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of
the yearly premium installments for haze, d it surance on the Property; and (ii) Horrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the require I 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 for trance 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 actor to be inform, amount, and extent of coverage to Lender. D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to itorrower 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 sams 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 Property 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 anacceptable to Lender. F. Remedies, If Borrower does not pay condominium dues and assessments when due, ther 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 Significal Herew, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.
Isabella M. Cameron, XXXXXXXXXXXXXIIIIIIIIIIIIIIIIIIIIIIII
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