THIS INSTRUMENT WAS PREPARED BY: DEBBIE BROOKS

ONE NORTH DEARBORN STREET CHICAGO ILLINOIS 60602

ADJUSTABLE RATE

MORTGAGE

CITICORP SAVINGS

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

87492539

ACCOUNT #000951350

day of SEPTEMBER 360 THIS MORTGAGE ("Security Instrument") is made this 19 87, between the Mortgagor, AMERICAN NATIONAL BANK AND TRUST COMPANY OF ICAGO. A NATIONAL BANKING ASSOCIATION CHICAGO.

NOT PERSONALLY, BUT AS TRUSTEE UNDER PROVISION OF A TRUST AGREEMENT 14)ED AUGUST 24TH 1987 AND KNOWN AS TRUST NO. 10333-300 (herein "Borrower"), and the Mortgagee, Citicorp Savings of Illinois, a Federal Savings and Loan Association, a corporation organized and existing under the laws of The United States, whose address is One South Dearborn Street, Chicago, Illinois 60602 (herein "Lender").

WHEREAS, Borrowe (12) indebted to Lender in the principal sum ONINETY-NINE THOUSAND SEVEN Dollars, which indebtedness is evidenced by Borrower's HUNDRED AND 00/100 (herein "Note"), providing for monthly installments of principal and interest, note dated 09/03/87 with the balance of the indebtedness, if not sooner paid, due and payable on OCTOBER 01 2017

TO SECURE to Londer (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of B rrower herein contained, and (b) the repayment of any future advances, with interest thereon. Borrower does hereby mortgingen grant and convey to Lender the following described property located in the County of

COOK . State of Illinois
UNIT NO. N-7A IN THE SANGAMON LOFT CONDOMINIUM AS DELINEATED ON A
SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOT 10 (EXCEPT THE SOUTH 48.7 FEET THEREOF) AND ALL OF LOTS 11. 12, 13 AND 14 IN BLOCK 23 IN DUNCAN'S ADDITION TO CHICAGO IN THE EAST 1/2 OF THE NORTH EAST 1/4 OF SECTION 17, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT "A" 25 THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO 23972717 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

1/1 1.D. #17-17-236-013-104779

MORTGAGOR ALSO HEREBY GRANTS TO MORTGAGEE, ITS SUCCESSORS AND ASSIGNS, AS RIGHTS AND EASEMENTS APPURTENANT TO THE ABOVE DESCRIBED READ ESTATE. THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID PROPERTY SET FOR TH IN AFOREMENTIONED DECLARATION.

THIS MORTGAGE IS SUBJECT TO ALL RIGHTS, EASEMENTS RESTRICTIONS, CONDITIONS, COVENANTS AND RESERVATIONS CONTAINED IN SAID DECLARATION SHE SAME AS THOUGH THE PROVISIONS OF SAID DECLARATION WERE RECITED AND STIPULATED ATRANSPORT 39/08/87 14:56:00 HEREIN. #3573 # C COOK COUNTY RECORDER

which has the address of 913 W VAN BUREN ON 7A (Street)

CHICAGO

(herein "Property Address"):

40607 (State and Zip Code) IL.

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, applirtenances, ronts, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (of the leasehold estate if this Mortgage is on a leasehold) as herein referred to 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, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

FNMA/FHLMC UNIFORM INSTRUMENT-ILLINOIS 7/84

CITICORP BAYINGS FORM 0820 D PAGE

indebtedness 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

(d) yourly mortgage insurance premiums, if any. These items are called "escrow items." Lander may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items. one-twelfth of: (a) yearly taxes and assessments imposed by governmental bodies which may a tain priority over this Security in any; (c) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums: to Lender on the day monthly payments are due under the Note, until the Note is paid in fell, a sum ("Funds") equal to

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

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the

Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless 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:

as a credit against the record by this Security Instrument. immediately prior to the sale of the Property or its acquisition by Lender, any Punds held by Lender at the time of application Funds held by Lender, If under papagraph 19 the Proporty is sold or acquired by Lender, Lender shall apply, no later than Upon paynear in full of all sunus secured by this Security Instrument, Londer shall promptly refund to Borrower any amount necessary to make up the defloiency in one or more payments as required by Lenday. anyount of the Funds held by Lender is not sufficient to pay the eartow items when due, Borrower shall pay to Lender any 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 depits to the Funds was made. The Funds are piedged 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 same secured by this Security instrument. Suc dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower or monthly payments of Funds of Funds and it the area for the excess that it is a Borrower is applied by Londer is not stifficient to nay the escrow items when due, Borrower what it is any to Lender any

nny begoe in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest

paragraphs I and 2 shan of applied: first, to late charges due under the Moie; second, to prepayment charges due under the Moie; shird, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due. 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under

4. Charges; Liens. Borrow it shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over the Security Instrument, and leasehold payments or ground ents, if any, Borrower shall pay them on pay these obligations in the manner, Fro ided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time the payment of the

refue baked our time directly to the person owed payment. Sorrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower anakes they payments directly, Borrower shall promptly furnish to Lender receipts evidencing

against loss by fire, hazards included within the term "extended cov jrage" and any other hazards for which Lender requires 5. Hazard Insurance. Borrower, shall keep the improvemants now existing or hereafter erected on the Property insured is subject to a lien which may attain priority over this Se ur'ty instrument, Lender may give Borrower a notice identifying the lien, Borrower shall satisfy the lien or take one or more of the jetions set forth above within 10 days of the giving of notice. satisfactory to Lender subordinating the lien to this Security Institutions. If Lender determines that any part of the Property the enforcement of the fien of forceiture of any part of \$1 a Property; or (c) secures from the field of the lien an agreement Borrower shall promptly discharge any lier which has priority over this Security Instrument unless Borrower; (a) agrees in writing to the payment of the obligation secured in a manner acceptable to Lencer; (b) contests in good faith the field by, or defends against enforcement of the ica in, legal proceedings which in the Lende 's opinion operate to prevent the field by, or defends against enforcement of the ica in, legal proceedings which in the Lende 's opinion operate to prevent

or paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and shall have the right to hold the policies and renewals. If Lender requires, norrower shall prompily give to Lender all receipts against reas by fire, taken as included within the amounts and to the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's proproval which shall 1 of be chosen by Borrower subject to Lender's national which shall 1 of be chosen by Borrower subject to Lender's national which shall 1 of be chosen by Borrower subject to Lender's national shall be chosen by Borrower subject to Lender's national shall be chosen by Borrower subject to Lender's national shall be seceptable to Lender and shall include a standard mortgage chause. Lender

settle a chaim, then Lender may collect the insurance proceeds. Lender may use the proceeds (o pair or restore the Property abandons the Property, or does not answer within 30 days a notice from Lender that the trance carrier has offered to applied to the sums secured by this Security Instrument, whether or net then due, with any excess paid to Borrower. If Borrower 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 Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair Lender. Lender may make proof of loss if not made promptly by Borrower.

if under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and coceeds resulting postpone the due date of the monthly payments referred to in paragraphs I and 2 or change the amount of the payments. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal ahall not extend or or to pay sums secured by this Security Instrument, whether or not then due. The 30-day perior, will begin when the notice

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially Instrument immediately prior to the acquisition. from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security

shall not merge unless Lender agrees to the merger in writing. shall comply with the provisions of the lease, and it Borrower acquires fee title to the Property, the leasehold and fee title change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower

under this puragraph 7. Lender does not have to do so. in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing rights in the Property (such as a proceeding in bankruptey, 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. and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's 7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to porform the covenants

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

8. Inspection. Lender or its gent provide trasonal leger res upon and map citien es the Property. Lender shall give Borrower notice at the angeorion of providence in the property. Lender shall a borrower notice at the angeorion.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned

and shall be paid to Lender.

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

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

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

Unless Lender and Borrower otherwise agree in writing, any applications of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Walver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of

or preclude the ex relie of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Paracrty under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify. forbear or make any accommode nor swith regard to the terms of this Security Instrument or the Note without that Borrower's consect.

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

any prepayment charge under the Note. 13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument uner orceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Secur ty Instrument and may invoke any remedies permitted by paragraph

19. If Lender exercises this option, Lender shall take the steps pecified 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 mother 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 mall 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 Berrawer or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clarse of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of his Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note

are declared to be severable.

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

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold, assigned or transferred (in I Borrower is not a natural person) or if Borrower enters into Articles of Agreement for Deed or any agreement for insullment sale of the Property or the beneficial interest in Borrower (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 A wever, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay ill sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender and invoke

any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for roinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements: (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument. Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17

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). This 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 fallure 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 nonexistence 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

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time
his paragraph 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
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of all sums secured by this Security Instrument without further domand and may foreclose this Security instrument

zor. Lenger in Possession. Open acceleration under paragraph 19 of analoment of the Property and at any office principal 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 thuse past due. Any costs collected by Lender or the receiver shall be applied first to payment of the costs of menual paragraphs of the costs of the property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's

management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's focas, premiums on receiver's focas, and then to the sums secured by this Security Instrument.

21. Release. Upon payment of all sums secured by this Security Instrument, Londer shall release this Security Instrument with charge to Borrower and Lender agree that it the Federal Mational Mortgage Association or the Federal Home Loan Mortgage Corporation buy all or some of the Lender's interest under this Security Instrument, such preparation and delivery of a release deed shall be without charge.

that if the Federal Mational Mortgage Association or the Federal Home Loan Mortgage Corporation buy all or some of the Lender's interest under this Security Instrument, such preparation and delivery of a release deed shall be without charge.

22. Walver of Homestead, Borrower shall pay all costs of recordation, if any.

23. Walver of this Security Instrument. If one or more riders are executed by Borrower and respiret with this Security Instrument.

23. Biteers 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)]

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(Space Below This Line Reserved For Lender and Recorder)

ACCOUNT NUMBER 00000951350

This Morigogo is executed by the American National Bank and Court Company of Chicago, no personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee (and sald American National Bank and Trust Company of Chicago, hereby wascarde that it possesses full power and authority to execute this testrument), and it is expressly understanded and agreed that nothing herein or in said note contained shall be construed as creating any liability on the said First Party or on said Marerican National Bank and Trust Company of Chicago personally to pay the said note or any interest that may access thereon, or any hardeness accruing hereunder, or to perform any covenant either express or implied herein contained, all such liability, if any, being indebtedness accruing hereunder, or to perform any covenant either express or implied herein contained, all such liability, if any, being expressly waived by Mortgagee and by every person low or leventer relaining any right or security hereunder, and that so far as the First expressive waived by Mortgagee and by every person low or leventer relaining any right or security hereunder, and that so far as the First expressive waived by Mortgagee and by every person low or leventer relaining any right or security hereunder, and that so far as the First expressive waived by Mortgagee and by every person low or leventer relaining any right or security hereunder, and that so far as the First expressive waived by Mortgagee and by every person low or leventer relaining any right or security hereunder, and that so far as the First expressive waived by Mortgagee and by every person low or leventer relaining any right or security hereunder, and that so far as the First expressive waived by Mortgagee and by every person low or leventer relaining any right or security hereinder, and that so far as the First expressive waived by Mortgagee and by every person low or leventer relaining any right or security hereinder, and that so far as

IN WITNESS WHEREOF, Aukkidan National Bank and Thust Company or Chidago, not personally but as Trustee as aforesaid, has caused these presents to be signed by one of its Vice-P esidents, or Assistant Vice-Presidents, and its corporate seal to be hereunto affixed and attested by its Assistant Secretary, the day and year the cooperate written.

AMERICAN NATIONAL BANK AND TRUSTYCOMPANY OF CHICAGO As Trusten as afores lid and not personally, ATTEST. COUNTY OF COOK KAREN E. BURNS a Notary Public, in and for rich County, in the State aforesaid, DO HEREBY CERTIFY, that ... J. MICHAEL WRELAN Yice-President of the AMERICAN NATIONAL BANK AND TRUST COMPANY or Chicago, and Pater II., Juhannest Anistant Secretary of said Company, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Viciolresident, and Assistant Secretary, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Company, as Trustee as aforesaid, for the uses and purposes therein set forth; and the corporate that then and there acknowledged that he, as custodian of the corporate that of said Com-Beste the Corporate sent of said Company to said instrument as his own free and voluntary act and as the tree and voluntary act at while fighthing. Au' I rustee as afficeatid, for the uses and purposes therein set forth. Notary Public, under on Mind and no cint sent, this My Commission Expires 8/27/90 Form Littlesessessessessessesses

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Loan Number: 00000951350

NOTICE: The Security Instrument secures a Note which contains a provision allowing for changes in the interest rate. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

This Rider is made this 3RD day of SEPTEMBER , 1987, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to secure Debt (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 (the "Note") and covering the property described in the Security Instrument and located at

913 W VAN BUREN #N 7A. CHICAGO, IL 60607

Property Address

MODIFICATIONS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender futher covenant and agree as follows:

A Subsect Date and Modelity Recognity Changes		
A. Interest Rate and Monthly Payment Changes The Note has an "Interest Rate" of 7.15 %. The Note interest rate may be increased up of the month beginning on OCTOBER 1ST , 19 88 and on that demonth(s) thereafter.	eased or decrease lay of the month	
Changes in the interest rate are governed by changes in an interest rate index called the "Index", The	Index is the: (C	hock one
box to indicate Index.)		
(1) The weekly average yield or. United States Treasury securities adjusted to a constant maturi available by the Federal Reserve Board.	ty of 4 ye	oar(s), as made
In no event over the full term of the Note will the interest rate be increased more than points (A. 75 %) from the mittal Rate of Interest.	6.75	percentage
Before each Change Date the Note Holder will calculate the new interest rate by adding	2.90	
percentage points (2.90 %) to he Current Index. However, the rate of interest	that is required t	to be paid
shall never be increased or decreased on any single Change Date by more than	2.00 per	centage points

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If the Interest rate changes, the amount of Borrower's monthly payments yill change as provided in the Note. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

B. Loan Charges

It could be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in court ction with the loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce for charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to the fine Lender may choose to make this refund by reducing the principal I owe under the Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

C. Prior Liens

If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a her which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly not with regard to that lien as provided in paragraph 4 of the Security Instrument or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument.

D. Transfer of the Property

If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as all position of Lender's waiving the option to accelerate provided in paragraph 17.

By signing this, Borrower agrees to all of the above.

fit more than one box is checked or if no box is checked, and Lender and Borrower do not otherwise agree in writing, the first index named will apply.

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CONDOMINIUM RIDER OFFICIAL COPPOSAVINGS ACCOUNT #000951350 OFFICIAL COPPOSAVINGS Corporate Office

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

3RD SEPTEMBER THIS CONDOMINIUM RIDER IS made this day of and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Intrument") 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: 913 W VAN BUREN #N 7A, CHICAGO ILLINOIS 60607

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

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds little 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. Condaminium 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, ell dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Institute. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" polici on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for he 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 lazard 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 registed coverage is provided by the Owners Association policy.

Borrower shall give Lender promp, 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 he Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower stall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acrontable 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, as hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security In strument 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 Condominition Project, except for abandonment or termination required by law in the case of substantial destruction by tire or other casualty or in the case of a taking by condemnation or eminent domain;

any amendment to any provision of the Constituent Documer its if the provision is for the express benefit of

(iii) termination of professional management and assumption of self-valagement of the Owners Association;

Or (iv) any action which would have the effect of rendering the public liability answrance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when the, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrow a secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall be ar in erest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrowic Cauesting payment.

By SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Hiter.

AMERICAN NATIONAL BANK AND TRUST - RESERVE COMPANY OF CHICAGO, A NATIONAL BANKING -- ROCHEX ASSOCIATION AS TRUSTEE UNDER TRUST AGREEMENT DATED AUGUST 24 1987

AND TRUST #10333-300 AND NOT PERSONALLY

-- Anrique

THE PRESIDEN

ASSISTANT SEPRETARY

Lender:

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