COOK COUNTY, II LINDIS

1988 OCT -4 AH 11: 12

88454543

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MORTGAGE

815 13 4

\$16.00

THIS MORTGAGE ("Security Instrument") is given on SEPTEMBER 30 1988 The morra gor is KENNETH A. SWINARSKI, JR., A SINGLE PERSON AND MARCIA L. BUDZ, A SINGLE PERSON

("Borrower"). This Security Instrument is given to R. M. POST MORTGAGE CORP.

which is organized and existing under the laws of THE STATE OF ILLINOIS

, and whose address is

7711 WEST 159TH STREET

TINLEY PARK, ILLINOIS

("Lender").

Borrower owes Lender the principal sum of

FORTY SIX THOUSAND EIGHT HUNDRED AND NO/100

Dollars (U.S. 5 46,800.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument (Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on OCTObe 1, 2018

This Security Instrument secures to Lender: (a) the repayment of the debt. Videnced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with inferest, 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 Control Contro the Note. For this purpose, Borrower does hereby mortgage grant and convey to Lender the following described property

located in

COOK

SEE ATTACHED RIDER

24-07-113-032-1018

9836 SOUTH SAYRE-UNIT 18 which has the address of (Street)

CHICAGO RIDGE

Illinois

60415

12 p. Code)

("Property Address");

TOO THER 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.

ILLINOIS - Single family - FNMA/FHLMC UNIFORM INSTRUMENT 6F(IL) -8801

Form 3014 12/83

VMP MORTGAGE FORMS + (313)293 6100 + (800)521 7291

Oiven under my hand and official seal, th .Amol les free and voluntary act, for the uses and purposes therein THEIR as insmuttani bias edi berevileb bas bengis subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that , personally known to me to be the same person(s) whose num (s) ARE BUDE, A SINGLE PERSON do hereby certify that REWHETH A. SWINARBRI, JR., A SINGLE PERSON AND MARCIA L. STATE OF ELLINOIS, EOOK 100 STATE a Motary Public in and to said county and state, COURTY SE: (1895) (2641) MARCIA L. BODS eminy bekt (Jess) BY Stoning Below, Borrowy accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed 1/2 porrower and recorded with it. [Vilosqs] (specify] Tebis Insernçolevec tinu bennali [] rebis Ine " I betauber [] nsbiA ylima4 ►s 🔲 Tabia muinimobno rabial cial sidetenfbA [[Check av plicable box(ce)] 33. Bloom to this Security leavement. If one or more riders are executed by Borrower and recorded together with this Security to trument, 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 it if one or more riders are executed by Borrower and recorded together with d. Borrower walves all right of homestead exemption in the Property. el de Joans de 140 Instrument without charge to Borrower. Borrower shall pay any recordation costs. 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 rants 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 feet, premiums on receiver's bonds and reasonable attorneys' feet, and then to the sums secured by this Security Instrument.

31. Release, Upon payment of all sums secured by this Security Instrument, Lender shall release this Security instrument, Lender shall release this Security. inform morrower of the vignt to remaintee and Borrower to acceleration and that the interior to acceleration and the training the defense of Borrower to acceleration and oreclosure. If the defense is not cuted on or abstore the date specified in the notice, Lender at the Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurved in pursuing the remedies provided in this paragraph 19, including, but not ilmited to, reasonable atternays' fees and costs of title evidence.

30. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially proving indicial sale, Lender (in person, by agent or by judicially approving to the Property and its contraction of each person of each manner the Property and to expirate to entitled to enter upon, take moneration of any manner the Property and to coltect the property and to coltect the property and the contractor of the property and the contractor of the contractor of each moneration of each of redemption following judicial and manner the Property and to coltect the appropriate of the property and the contractor of the breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 universe applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date shells given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, toraclosure by judicial proceeding and sale of the Property. The notice shall further inflormation of the right to acceleration and the right to asset of the foreclosure proceeding the non-arithment of the right to resolve the forest that the foreclosure proceeding the non-arithment of the default is not cured on or 39. Acceleration: Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's

Notery Public, State of Illinois

COLLICIVE SEVE.

My Commission expires: 2-13-9/

TINCEY PARK, IL TYMEL LICE PREPARED BY:

RECORD YND RELIGINA TO:

R. M. POST NORTGAGE CORP.

FIRST BETEE TREE STATE

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 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 reasonable cause for the inspection.

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 abundaned 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 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 such payments.

10. Borrower Not Pleleased; Forbearance By Lender Not a Waiver. 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 or expete 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 amore reaction 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 exercise of any right or remedy.

11. Successors and Assigns Boura; 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 Property under the series of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (a) rarees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regird to the terms of this Security Instrument or the Note without

that Borrower's consent.

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 that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) ray such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such already collected from Borrower which exceeded permitted limits will be refunded to Borrower. 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 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 specified in the second paragraph of

paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument or all 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 Porrower. 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. 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 clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the 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 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 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 all sums secured by this Security Instrument. If Borrower fails to pay these 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 (or 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 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.

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requesting payment.

in the Property. Lender's serions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying resonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph? Lender not have to do so.

Any amounts disbursed by Lender under this paragraph? 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

Lender's rights in the Property (such as a proceeding in bankruptey, probets, for condemnation of 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 fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property: Mortgage insurance.

1. Protection of Lender's Rights in the Property: Mortgage insurance.

1. Stotection of Lender's Rights in the Security Statement, or there is a legal proceeding that may agnificantly affect.

finitument immediately prior to the acquisition.

6. Preservation and Melatenence of Property; Lenscholds.

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

postpone the date of the monthly payment referred to in paragraphs 1 and 2 or change the incorpus on the proceeds resulting 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 refer to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately refer to the acquisition and the proceeds to the extent of the sums secured by this Security.

Linean Lender and Berrower otherwise agree in writing, any application of proceeds to principal that not extend or

when the notice is given. Unless Lender and Borrower otherwise agree in arting, insurence proceeds shall in applied to restoration or repair of the Property damaged, it the restoration or repair is accounting in not lessoned shall in applied to restoration or repair is not lessoned. 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 kin in the portower. If Borrower shandons his Property, or does not answer within 30 days a notice from Lender (12:1 the insurance proceeds that of sattle a claim, than Lender may collect the insurance carrier has offered to settle a claim, than Lender may collect the insurance proceeds. Lender may use the proceeds to restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 3 J-d ty period will begin the motics is alven.

all receipts of paid premiums and renewal notices. In the event of loss, Borrower and Lender. Lender may make proof of loss if not made promptly by Borrover Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause.

bladdiw yldanoad S. Being of the providing the insurance shall been by Borrower and to Lender to Lender the property requires insurance. This insurance shall be maintained in the argument of the periods that Lender requires. This insurance shall be maintained in the argument of the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower adject to Lender's approval which shall not be

of the giving of notice.

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 the corner of the actions set forth above within 10 days Borrower shall promptly discharge. Lay lies which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation curved 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 mart of the Property; or (c) accures from the holder of the lien an agreement satisfactory to Lender abnording the lier; to this Security Instrument. It Lender determines that any part of the Property is anthest to a dien which may after this Security Instrument. Lender may asive Bottower a

pay them on time directly to the persent of wed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower and these payments directly, Borrower shall promptly furnish to Lender to be paid under this paragraph. If Borrower and the content of the anount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower's option, either promptly repaid to Borrower or credited to Borrower's option, either promptly repaid to borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon polycard in full of all sums accurad by this Security Instrument, Lender shall promptly refund to Borrower than immediately give, to the sale of the Property or its acquisition by Lender, any Funds held by Lender shall apply, no later application as a rect. To note the same secured by this Security Instrument.

3. Application as a cred. To make the sums secured by this Security Instrument.

3. Application as a cred. To make the sum secured by the Broyches otherwise, any Funds held by Lender at the time of paragraphs I and 2 shall be applied: first, to late charges due under the Mote; shird, to amounts payably that means a strain price. Extrower shall pay all taxes, assessments, charges, fines and impositions attributable to the froperty which may attain price.

Someount payably these obligations are that Security Instrument, and leasthold payments or ground rents, if any. Borrower shall pay these obligations a genument provided in paragraph 2, or if not paid in that manner. Borrower shall pay these obligations a new provided in paragraph 2, or if not paid in that manner. Borrower shall be the shall be the manner provided in paragraph 2, or if not paid in that manner. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner. Borrower shall

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 or monthly payments of Funds. If the

Funds was made. The Funds are pledged as additional security for the sums secured by this Security instrument. an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the reporting service shall not be a charge for purposes of the preceding sentence. 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 most be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, shall most be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, 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. A charge assessed by Lender in connection with Borrower's entering into this Security Instrument to pay the cost of an independent tax or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal

basis of current data and reasonable estimates of future escrow items. one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument: (b) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums; and the Property, if any; (c) yearly hazard insurance premiums; and the Property if any; (c) yearly hazard insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the 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

1. Payment of Principal and Interest: Propayment and Late Charges. Borrower shall prompily pay when due the principal of and interest on the debt evidenced by the Mote and any prepayment and late charges due under the Mote.

UNIFORM COVENANTS Borrower and Lender covenant and agree as follows:

COMPONING REDIR P. Y45 33 4

30TH SEPTEMBER . 1988 . THIS CONDOMING M 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 Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to R. M. POST MORTGAGE CORP.

(the "Lender")

of the same date and covering the Property described in the Security Instrument and located at-

9836 SOUTH SAYRE-UNIT 18, CHICAGO RIDGE, ILLINOIS (Property Address)

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

EASTRIDGE CONDOMINIUM ASSOCIATION

(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.

CONDOMINATION COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Leader author 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. Horrower shall promptly pay, when due, an doe, 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 me Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the regiods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," than
- (i) Lender waives the program 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 energies 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 insura/c. 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 juriages, 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 a signed and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument at 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, Acept for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in he 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; OF
- (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 Lenger may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security

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 Billow. Borrower accepts and agrees to the	ie terms and provisions contained in this Condominium Rider 🥏 👯
24-07-113-032-1018	RENNETH A. SWINARSHI, JR. Borrower MARCIA L. BUDZ (Seal) Borrower (Seal) Borrower
	(Seal)
	Borrower
	Clar Original Onkil

Property of Cook County Clerk's Office

UNIT NUMBER 18 IN EASTRIDGE CONDOMINIUM UNIT NUMBER 2, AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS PARCEL): THE EAST 1/2 OF LOT 7 IN BLOCK 14 IN ROBERT BARTLETT'S 95TH STREET HOMESITES BEING A SUBDIVISION OF THE WEST 1/2 OF THE NORTH WEST 1/4 OF SECTION 7, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, (EXCEPT THAT PART CONVEYED TO CHICAGO AND CALUMET TERMINAL RAILROAD BY DEED RECORDED AUGUST 21, 1889 AS DOCUMENT NUMBER 1145045 AND EXCEPT THAT PART THEREOF CONVEYED TO BALTIMORE AND OHIO CHICAGO TERMINAL RAILROAD COMPANY BY DEED RECORDED AUGUST 6, 1929 AS DOCUMENT 10447349 AND ALSO EXCEPT ALL THAT PART THEREOF LYING BETWEEN A LINE DRAWN PARALLEL TO AND 1209 FEET NORTH OF THE SOUTH LINE OF SAID NORTHWEST 1/4 OF SECTION 7, AND THE SOUTHWESTERLY RIGHT OF WAY LINE OF THE AFORESAID BALTIMORE AND OHIO CHICAGO TERMINAL RAILROAD IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION OF CONDOMINIUM MADE BY FORD CITY BANK, AS TRUSTEE UNDER TRUST AGREEMENT DATED MAY 17, 1973 AND KNOWN AS TRUST NUMBER 495, AND RECORDED AT OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 22786201 TOGETHER WITH AN UNDIVIDED 5.568 PER CENT 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.

THE MORTGAGOR ALSO HEREBY GRAPTS TO THE MORTGAGEE, ITS SUCCESSORS AND ASSIGNS, AS RIGHT AND EASTMENTS APPURTENANT TO THE SUBJECT UNIT DESCRIBED HEREIN, THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID UNIT SET FORTH IN THE DECLARATION OF CONDOMINIUM.

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

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Property of Coot County Clark's Office