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Prepared by: Nancy Wenzel
Lincoln Mortgage & Funding Corp.
5999 S. New Wilke Rd. Suite 107, Rolling Meadows, IL. 60008

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(X) Record to reflect change in mortgage maturity date.

Handwritten notes and signatures

(Space Above This Line For Recording Data)

MORTGAGE

THIS MORTGAGE ("Security Instrument") was given on July 15, 2017 by the Borrowers, Amir H. Khosravani and Tonja A. Khosravani, a husband and wife ("Borrowers"). This Security Instrument is given to Lincoln Mortgage & Funding Corp. ("Lender") under the laws of the State of Illinois and an address: 5999 S. New Wilke Rd., Suite 107, Rolling Meadows, Illinois 60008. Borrowers owe Lender the principal sum of Thirty Two Thousand Two Hundred and 00/100 Dollars (\$32,200.00). This debt is evidenced by a promissory note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the first due date paid under the Note payable on ~~September 1, 2017~~ August 1, 2017. This Security Instrument secures to Lender the repayment of the debt evidenced by the Note, with interest, and all covenants, conditions and obligations of the payment of all such sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument and to 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:

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LEGAL DESCRIPTION

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UNIT NUMBER 118-SOUTH, AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE WHICH SURVEY IS ATTACHED AS EXHIBIT 'B' TO THE DECLARATION OF CONDOMINIUM OWNERSHIP MADE BY AMALGAMATED TRUST AND SAVINGS BANK, AS TRUSTEE UNDER TRUST NO. 2302; AND RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NO. 24489033, AS DESCRIBED AS FOLLOWS:
THAT PART OF THE EAST 40 ACRES OF THE WEST HALF OF THE NORTHWEST QUARTER OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF THE NORTH LINE OF THE SOUTH HALF OF THE NORTHWEST QUARTER (EXCEPT THE WEST 40 FEET THEREOF), IN COOK COUNTY, ILLINOIS.
TOGETHER WITH A PERCENTAGE OF COMMON ELEMENTS APPURTENANT TO SAID UNIT AS SET FORTH IN SAID DECLARATION, AS AMENDED FROM TIME TO TIME, WHICH PERCENTAGE SHALL AUTOMATICALLY CHANGE IN ACCORDANCE WITH AMENDED DECLARATIONS AS SAME ARE FILED OF RECORD, PURSUANT TO SAID DECLARATION AND TOGETHER WITH ADDITIONAL COMMON ELEMENTS AS SAID AMENDED DECLARATIONS ARE FILED OF RECORD, IN THE PERCENTAGES SET FORTH IN SUCH AMENDED DECLARATIONS, WHICH PERCENTAGES SHALL AUTOMATICALLY BE DEEMED TO BE CONVEYED EFFECTIVE ON THE RECORDING OF EACH SUCH AMENDED DECLARATION AS THOUGH CONVEYED HEREBY.

ALSO:

RIGHTS AND EASEMENTS APPURTENANT TO THE ABOVE DESCRIBED REAL ESTATE, THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID PROPERTY SET FORTH IN THE AFORESAID DECLARATION AS AMENDED AND THE RIGHTS AND EASEMENTS SET FORTH IN SAID DECLARATION FOR THE BENEFIT OF THE REMAINING PROPERTY DESCRIBED HEREIN.

PERMANENT INDEX NUMBER: 03-24-100-037-1019 *wh*

COMMONLY KNOWN AS: 16 EAST WILLOW, PROSPECT HEIGHTS, ILLINOIS

1. The amount of the Funds held by Lender shall be applied to the payment of the debt secured by this Security Instrument in the following order of priority:

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, the Funds held by Lender on the date of each monthly payment of the Note under the Note shall be paid in full, a sum of one-twelfth (1/12) of the taxes and assessments which may attach prior to the maturity of the Note, less the amount of any escrow items, and the amount of any monthly hazard insurance premiums, and the amount of any monthly fire insurance premiums, if any. These items are called "escrow items." Lender may estimate the amount of any such items on the basis of reasonable estimates of future escrow items.

The Funds shall be held in an institution in the deposits or accounts of which are insured or guaranteed by a state agency or agency of Lender. Lender if Lender is such an institution, Lender shall apply the Funds to pay the taxes and assessments, Lender may act as trustee for holding and applying the Funds, and doing the account of or verifying the account of the Funds. 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 in writing by the 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 debt secured by this Security Instrument.

With the amount of the Funds held by Lender, together with the future monthly payments of the Funds, shall be paid the due date of the monthly payments, shall be paid the amount required to pay the escrow items when due, the amount of any monthly hazard insurance premiums, and the amount of any monthly fire insurance premiums, if any. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay the amount of any such items when due, or make up the delinquent amount or more payments as required by Lender.

If any payment in or to the Funds is made by this Security Instrument, Lender shall promptly pay to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall, as soon as practicable, pay to the sale of the Property or its acquisition by Lender, any Funds held by Lender, in the amount applicable to the agreement of the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraph 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayments of interest under the Note; third, to amounts payable under paragraph 7; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, taxes and impositions, and other obligations on the Property which may attach prior to the maturity of this Security Instrument, and household payments or prepayments of 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 owed payment. Borrower shall promptly furnish to Lender all receipts of any amount to be paid for this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender a receipt of the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument of which Borrower has agreed in writing to the payment of the obligations secured by the lien in a manner acceptable to Lender, the contents in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property, or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards of 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, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage, or substantially change the Property, allow the Property to deteriorate or become 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 estate 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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188 16 E. WILLOW
Prospect Heights

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Property of Cook County Clerk's Office

PLEASE SEE ATTACHED LEGAL DESCRIPTION

ADJUSTABLE RATE RIDER
(1 Year Treasury Index - Rate Caps)

July 15th day of July 1987

That ADJUSTABLE RATE RIDER herein has been granted and shall be deemed to amend and supplement the Mortgage Deed of Trust and Supplemental Security Agreement (the "Mortgage") of the same date given by the undersigned (the "Mortgage") to secure the advance of funds to the Borrower by the Lender as set forth in the Mortgage and the Supplemental Security Agreement and the same rate and currency the property described in the Deed of Trust instrument and located at

1185 16 E. Willow, Prospect Heights, IL 60070

(Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT THE NOTE LIMITS THE AMOUNT THE BORROWERS' INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY

AN ANNUAL COLLATERAL ASSIGNMENT is subject to the covenants and agreements made in the Deed of Trust instrument, the Mortgage and the Supplemental Security Agreement as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an annual rate change of 2.5% per year. The Lender reserves the right to change the interest rate on the Note from time to time.

B. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for a monthly rate change of 1/8% per month. The Lender reserves the right to change the interest rate on the Note from time to time.

Change Dates

The interest rate will pay any change in the monthly rate of 1/8% per month. The Lender reserves the right to change the interest rate on the Note from time to time.

The Index

The interest rate will be based on the one-year Treasury bill rate as published in the Federal Reserve Bulletin. The Lender reserves the right to change the interest rate on the Note from time to time.

The Lender reserves the right to change the interest rate on the Note from time to time. The Lender reserves the right to change the interest rate on the Note from time to time.

Calculation of Changes

The interest rate will be based on the one-year Treasury bill rate as published in the Federal Reserve Bulletin. The Lender reserves the right to change the interest rate on the Note from time to time.

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Limits on Interest Rate Changes

The interest rate will not be greater than 9.5% per year. The Lender reserves the right to change the interest rate on the Note from time to time.

Effective Date of Changes

The interest rate will be based on the one-year Treasury bill rate as published in the Federal Reserve Bulletin. The Lender reserves the right to change the interest rate on the Note from time to time.

Choice of Changes

The Lender reserves the right to change the interest rate on the Note from time to time. The Lender reserves the right to change the interest rate on the Note from time to time.

MEMORANDUM OF THE PROPERTY OR A BENEFICIAL INTEREST IN THE PROPERTY

The Lender reserves the right to change the interest rate on the Note from time to time. The Lender reserves the right to change the interest rate on the Note from time to time.

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OVERSIGHT UNIT

Tonia A. Khosravani
Amit H. Khosravani

at the end of the Security Agreement, Lender also shall not exercise this option if (a) Borrower has defaulted on the Security Agreement, and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption. Lender may also exercise this option if (a) Borrower has defaulted on the Security Agreement, and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption. Lender may also exercise this option if (a) Borrower has defaulted on the Security Agreement, and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption. Lender may also exercise this option if (a) Borrower has defaulted on the Security Agreement, and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption.

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