

UNOFFICIAL COPY

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THIS INSTRUMENT WAS PREPARED BY: **DEBBIE BROOKS**
One North Dearborn Street
Chicago, Illinois 60602

CITICORP SAVINGS

MORTGAGE

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

LOAN NUMBER: 000986059

BOA 100

THIS MORTGAGE ("Security Instrument") is given on **March 30**
1988. The mortgagor is **BOZENA A NOWICKA, UNMARRIED HAVING NEVER MARRIED**

("Borrower"). This Security Instrument is given to **Citicorp Savings of Illinois, A Federal Savings and Loan Association**, which is organized and existing under the laws of The United States, and whose address is **One South Dearborn Street, Chicago, Illinois 60603** ("Lender"). Borrower owes Lender the principal sum of **FORTY THOUSAND AND 00/100** Dollars (U.S. \$40,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the principal sum, with the full debt, if not paid earlier, due and payable on **April 1, 2003**.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all thereon was extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 hereof to secure the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described parcel, located in **COOK** County, Illinois:

UNIT 16D IN FORTY EAST CEDAR STREET CONDOMINIUM, AS DELINEATED ON THE SURVEY OF THAT PORTION OF LOTS 8, 9 AND 10 (TAKEN AS A TRACT) IN THE ASSESSORS DIVISION OF BLOCK 2 IN THE SUBDIVISION BY THE COMMISSIONERS OF THE ILLINOIS AND MICHIGAN CANAL OF THE SOUTH FRACTIONAL 1/4 OF SECTION 3, TOWNSHIP 39 NORTH, RANGE 14, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE NORTH LINE OF CEDAR STREET, 5 FEET WEST OF THE SOUTHEAST CORNER OF SAID LOT 9, RUNNING THENCE WEST ON THE SAID NORTH LINE OF CEDAR STREET, 83 FEET, THENCE NORTH AT RIGHT ANGLES WITH SAID NORTH LINE OF CEDAR STREET, 145 5/10 FEET, MORE OR LESS TO THE NORTH LINE OF SAID LOT 9, THENCE EAST ALONG THE NORTH LINE OF SAID LOT 9 AND THE NORTH LINE OF SAID LOT 10 TO THE SOUTHWEST CORNER OF LOT 5 IN TALEGT'S SUBDIVISION OF LOTS 15 TO 20 BOTH INCLUSIVE, IN HEALY'S SUBDIVISION OF LOT 1, THE NORTH 1/2 OF LOT 1) AND PART OF LOT 1) IN ASSESSORS DIVISION OF BLOCK 2 AFORESAID; THENCE SOUTH ALONG THE WEST LINE OF LOT 5 AFORESAID PRODUCED SOUTH 20 FEET; THENCE WEST PARALLEL WITH THE NORTH LINE OF LOT 10, AFORESAID, 5 FEET THENCE SOUTH 125 5/10 FEET MORE OR LESS TO THE PLACE OF BEGINNING IN COOK COUNTY, ILLINOIS AS DOCUMENT NO. 24707714 TOGETHER WITH AN UNDIVIDED 1.35 PER CENT INTEREST IN SAID PARCEL (EXCEPT FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL OF THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY ATTACHED THERETO)

PERMANENT TAX NUMBER: 17-03-201-069-1067. M

COMMONLY KNOWN AS: 40 E. CEDAR ST.
CHICAGO, ILLINOIS.

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

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

THIS RIDER IS ATTACHED TO AND MADE PART OF THIS MORTGAGE DATED THIS
30TH DAY OF MARCH 1988, A.D.

2/5/88 / 8/20/88

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COOK COUNTY CLERK'S OFFICE

PROPERTY RECORDS DEPARTMENT

THIS SECURITY INSTRUMENT CONVEYS UNIFORM COVENANTS FOR NEIGHBORHOOD USE AND ENFORCEMENT TO AVOID UNIFORM COVENANTS TO CONSTITUTE A UNIFORM SECURITY INSTRUMENT COVERING REAL PROPERTY.

AND WHEREBY THE PROPERTY AND THE PROPERTY IS UNIFORM COVENANTS FOR NEIGHBORHOOD USE AND ENFORCEMENT TO AVOID UNIFORM COVENANTS TO CONSTITUTE A UNIFORM SECURITY INSTRUMENT COVERING REAL PROPERTY. SUBJECT TO ANY AND ALL APPLICABLE LAWS AND ORDINANCES.

TOGETHER WITH ALL THE IMPROVEMENTS NOW OR HEREINAFTER MADE OR TO BE MADE ON THE PROPERTY, AND ALL THE RIGHTS AND INTERESTS IN THE PROPERTY, INCLUDING BUT NOT LIMITED TO, WATER RIGHTS, MINERAL OIL AND GAS RIGHTS AND PROFITS, AND ALL OTHER RIGHTS AND INTERESTS IN THE PROPERTY, INCLUDING BUT NOT LIMITED TO, WATER RIGHTS, MINERAL OIL AND GAS RIGHTS AND PROFITS, AND ALL OTHER RIGHTS AND INTERESTS IN THE PROPERTY.

40 E CEDAR STREET #16D CHICAGO IL 60611 (Property Address)

Property of Cook County Clerk's Office

SEE RIDER ATTACHED I.D. #17-03-201-069-1061

10/14/01

1500 S / 8800 W
10/14

UNOFFICIAL COPY

Property of Cook County Clerk's Office

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

THIS RIDER IS ATTACHED TO AND MADE PART OF THIS MORTGAGE DATED THIS
30TH DAY OF MARCH 1988, A.D.

Any amounts debited by Lender under this paragraph shall become additional debt of Borrower as if such amounts were included in the original amount of the loan. Lender agrees to accept the amount of the loan as stated in this paragraph.

6. **Protection of Lender's Rights in the Property; Mortgage Insurance.** If there are funds to be held in the Security Instrument, Lender shall not be bound by the terms of the Security Instrument. Lender shall not be bound by the terms of the Security Instrument if the Security Instrument is not a mortgage or deed of trust.

7. **Insurance and Maintenance of Property; Leaseholds.** Borrower shall not be bound by the terms of the Security Instrument if the Security Instrument is not a mortgage or deed of trust. Borrower shall not be bound by the terms of the Security Instrument if the Security Instrument is not a mortgage or deed of trust.

8. **Insurance and Maintenance of Property; Leaseholds.** Borrower shall not be bound by the terms of the Security Instrument if the Security Instrument is not a mortgage or deed of trust. Borrower shall not be bound by the terms of the Security Instrument if the Security Instrument is not a mortgage or deed of trust.

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12. **Insurance and Maintenance of Property; Leaseholds.** Borrower shall not be bound by the terms of the Security Instrument if the Security Instrument is not a mortgage or deed of trust. Borrower shall not be bound by the terms of the Security Instrument if the Security Instrument is not a mortgage or deed of trust.

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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 so awarded to 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 by this Security Instrument divided by (b) the fair market value of the Property immediately before the taking, divided by (c) the fair market value of the Property immediately before the taking. Any amount not so paid to Borrower.

If the property is abandoned by Borrower or if after notice by Lender to Borrower that the abandonment has taken place an award or settlement claim for damages, Borrower fails to respond to Lender within thirty days after the date of the award or settlement claim is abandoned by Borrower or if after notice by Lender to Borrower that the abandonment has taken place an award or settlement claim for damages, Borrower fails to respond to Lender within thirty days after the date of the award or settlement claim is abandoned by Borrower, or if after notice by Lender to Borrower that the abandonment has taken place an award or settlement claim for damages, Borrower fails to respond to Lender within thirty days after the date of the award or settlement claim is abandoned by Borrower, then the sums secured by this Security Instrument shall be applied to the sums so awarded to this Security Instrument, whether or not then due.

If Lender and Borrower otherwise agree in writing any applicable provisions to paragraphs 1 and 2 or change the amount of the payments to the sums secured by this Security Instrument, whether or not then due.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time of payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any borrower in interest of the original 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 release to a third party the sums secured by this Security Instrument by reason of any payment made by the original Borrower or of 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 Agents Bound; Joint and Several Liability; Designers. 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 11. Borrower's covenants and agreements shall be joint and several. Any Borrower who assigns this Security Instrument but does not execute the Note or is co-signing this Security Instrument only to mortgage, sell, lease, convey, or otherwise dispose of the Property, shall be deemed to have assigned this Security Instrument to the assignee and shall remain liable for the sums secured by this Security Instrument and for any other obligations that Lender and any other Borrower may have under this Security Instrument. Lender may choose to make this refund by retaining the sums secured under the Note or by making a direct payment to Lender. If a refund reduces principal, the refund will be treated as a partial payment without any prepayment charge under the Note.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and the 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 amount, then any such loan charges shall be reduced to the permitted amount necessary to reduce the charge to the permitted level, and by any sums already collected from Borrower and any amounts previously collected from Borrower. Lender may choose to make this refund by retaining the sums secured under the Note or by making a direct payment to Lender. If a refund reduces principal, the refund will be treated as a partial payment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If this instrument 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 enforce its remedies permitted by applicable law. If Lender exercises this option, Lender shall take the steps specified in the Security Instrument set forth in paragraph 14.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given in writing to the mailing address or other address designated by Borrower in writing by notice to Lender, and notice to Lender shall be given by first class mail unless applicable law requires use of another method. The notice shall be deemed to have been given to the mailing address or other address designated by Borrower by notice to Lender, and notice to Lender shall be deemed to have been given to the mailing address or other address designated by Lender, when Lender has mailed a copy of the notice to the mailing address or other address designated by Borrower. 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 of the Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of the Security Instrument or the Note which can be given effect without the conflicting provision. To 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 conforming copy of the Note and of this Security Instrument. Note are declared to be severable.

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 that sale or transfer is not a material payment 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 exercised, as provided 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 be deemed to have been given to Borrower if Lender has mailed a copy of the notice to the mailing address or other address designated by Borrower by notice to Lender, and notice to Lender shall be deemed to have been given to the mailing address or other address designated by Lender, when Lender has mailed a copy of the notice to the mailing address or other address designated by Borrower. 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 of the Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of the Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

18. Borrower's Right to Reinstatement. If Borrower meets certain conditions, Borrower 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 exercised, as provided by applicable law. If the Security Instrument is reinstated, the Security Instrument shall be deemed to have been given to Borrower by notice to Lender, and notice to Lender shall be deemed to have been given to the mailing address or other address designated by Lender, when Lender has mailed a copy of the notice to the mailing address or other address designated by Borrower. 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 of the Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of the Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

19. Borrower's Right to Reinstatement. If Borrower meets certain conditions, Borrower 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 exercised, as provided by applicable law. If the Security Instrument is reinstated, the Security Instrument shall be deemed to have been given to Borrower by notice to Lender, and notice to Lender shall be deemed to have been given to the mailing address or other address designated by Lender, when Lender has mailed a copy of the notice to the mailing address or other address designated by Borrower. 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 of the Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of the Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

20. Borrower's Right to Reinstatement. If Borrower meets certain conditions, Borrower 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 exercised, as provided by applicable law. If the Security Instrument is reinstated, the Security Instrument shall be deemed to have been given to Borrower by notice to Lender, and notice to Lender shall be deemed to have been given to the mailing address or other address designated by Lender, when Lender has mailed a copy of the notice to the mailing address or other address designated by Borrower. 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 of the Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of the Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

CONDOMINIUM RIDER

CITICORP SAVINGS

Loan Number: 000986059

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

THIS CONDOMINIUM RIDER is made this 30th day of March, 1988, 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 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: 40 E CEDAR STREET #16D, CHICAGO, ILLINOIS 60611 (Property Address)

The Property includes a Unit in, together with an undivided interest in the common elements of, a condominium project known as FORTY EAST CEDAR STREET CONDOMINIUM (Name of Condominium Project)

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

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

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) The abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;

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

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

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

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

Bozena A Nowicka (Signature)
BOZENA A NOWICKA -Borrower

-Borrower

-Borrower

-Borrower

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Loan Number: 000986059

NON-UNIFORM COVENANTS, Borrower and Lender have agreed to the following:

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.) 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 the notice is 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, 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 non-existence 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 of all sums secured by 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 pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

20. 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 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 rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

22. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

23. Riders 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 the Security Instrument as if the rider(s) were a part of the Security Instrument. [Check applicable box(es):

- Adjustable Rate Rider
- Condominium Rider
- 2-4 Family Rider
- Graduated Payment Rider
- Planned Unit Development Rider
- Other(s) [specify]:

SEE RIDERS ATTACHED HERETO AND MADE A PART HEREOF

BY SIGNING BELOW, Borrower 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.

Bozena A. Nowicka
BOZENA A NOWICKA

DEPT-01

\$15.00

14444 TRAN 1541 04/04/88 09:00
D * -88-137191
COOK COUNTY RECORDER

-Borrower

-Borrower

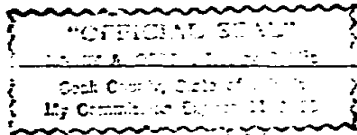
STATE OF ILLINOIS, Cook County ss:

I, THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that BOZENA A NOWICKA, UNMARRIED HAVING NEVER MARRIED

personally known to me to be the same Person(s) whose name(s) is she subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 20 day of March, 1988

My Commission expires 11/3/90



Mary Ellen
Notary Public

Place Below This Line Signature For Lender and Recorder

BOX #165

15.00

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