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

CITICORP SAVINGS*

ADJUSTABLE RATE
MORTGAGE

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

88169238

LOAN NUMBER: 000988121

THIS MORTGAGE ("Security Instrument") is given on **April 18**
1988. The mortgagor is **(LYNN HENRY, 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 EIGHT THOUSAND NINE HUNDRED AND 00/100** Dollars (U.S. \$**48,900.00**). 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 **May 1, 2018**

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, 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 the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in **COOK** County, Illinois:

SEE RIDER ATTACHED

I.D. #14-21-111-008-1020

which has the address of **547 WEST ADDISON UNIT IN** **CHICAGO**
Illinois **60657** **(Street)** **(City)**
("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully 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 used and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

W

C1192000D

Coldwell Banker Title Services

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Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower or 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.

6. **Preservation and Maintenance of Property; Leaseholds.** Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

7. **Protection of Lender's Rights in the Property; Mortgage Insurance.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may, at its option, pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property, including attorneys' fees and costs, and Lender may take action under this paragraph 7, Lender does not have to do so.

8. **Insurance.** Borrower shall maintain and pay for the insurance on the Property, including fire, theft, and other risks, in an amount sufficient to protect the value of the Property and Lender's rights in the Property. If Borrower fails to maintain the insurance, Lender may, at its option, pay for the insurance on the Property, including attorneys' fees and costs, and Lender may take action under this paragraph 8, Lender does not have to do so.

9. **Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insuring. This insurance shall be maintained in the amounts 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.

10. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

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

12. **Change of Lender.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may accrue or become payable over the term of this Security Instrument, unless Borrower (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to a lien which may attach 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.

13. **Escrow Items.** Lender shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may accrue or become payable over the term of this Security Instrument, unless Borrower (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to a lien which may attach 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.

14. **Escrow Items.** Lender shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may accrue or become payable over the term of this Security Instrument, unless Borrower (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to a lien which may attach 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.

15. **Escrow Items.** Lender shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may accrue or become payable over the term of this Security Instrument, unless Borrower (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to a lien which may attach 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.

16. **Escrow Items.** Lender shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may accrue or become payable over the term of this Security Instrument, unless Borrower (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to a lien which may attach 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.

17. **Escrow Items.** Lender shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may accrue or become payable over the term of this Security Instrument, unless Borrower (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to a lien which may attach 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.

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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 the sums secured by this Security Instrument in Lender and any other Borrower may agree to extend, modify, forfeit or make any accommodations with regard 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 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 limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limits; and (b) any sums 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 in 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 shall 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 Borrower. Any notice provided for in this paragraph 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 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 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.

18. **Borrower's Right to Reinstatement.** 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 would be due under this Security Instrument and the Note had not 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 remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under the paragraphs 13 or 17.

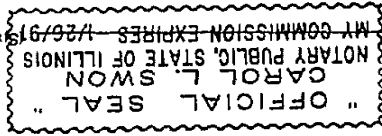
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BOX #165

88169238



My Commission expires:

Given under my hand and official seal, this 18th day of April 1988, I, personally known to me to be the same Person(s) whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed and delivered the said instrument as free and voluntary act, for the uses and purposes therein set forth.

STATE OF ILLINOIS, County ss: Cook THE UNDERSIGNED LYNN HENRY, UNMARRIED HAVING NEVER MARRIED hereby certify that

LYNN HENRY Borrower - Borrower

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any riders(s) executed by Borrower and recorded will it.

SEE RIDERS ATTACHED HERETO AND MADE A PART HEREOF

- Adjustment to R/L Rider [X]
Graduated Payment Rider []
Planned Unit Development Rider []
2-4 Family Rider []
Other(s) [Specify] []

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.) The notice shall specify: (a) the default; (b) the action required to cure the default; and (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 release this Security Instrument but not limited to, reasonable attorneys' fees and costs of the evidence.

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11/11/2014

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CITICORP SAVINGS FORM 3607A (3/85)

MULTISTATE CONDOMINIUM RIDER — Single Family — FNMA/FHLMC UNIFORM INSTRUMENT

LYNN HENRY

-Borrower-

-Borrower-

-Borrower-

-Borrower-

88269138

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider. 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. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. The Owners Association unacceptably to Lender.

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptably to Lender. or (iii) termination of professional management and assumption of self-management of the Owners Association; Lender; (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of eminent domain;

(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, in the case of a taking by condemnation or consent, either partition or subdivision of the Property or consent to:

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9 elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in Association maintaining a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender. C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower. Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be in the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the

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

(ii) 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

(i) Lender waives the term "extended coverage" within the term "extended coverage" for the periods, and against the hazards Lender requires, including fire and hazards included coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included

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 promptly pay, when due, at dues and assessments imposed pursuant to the Constituent Documents.

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

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

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

known as: 547 W ADDISON CONDOMINIUM (Name of Condominium Project)

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

547 WEST ADDISON UNIT 1N, CHICAGO, ILLINOIS 60657 (Primary Address)

described in the Security Instrument and located at: Savings of Illinois a Federal Savings and Loan Association (the "Lender") of the same date and covering the Property

"Security Instrument" of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Citicorp and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the

THIS CONDOMINIUM RIDER is made this 18th day of April, 1988

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

Loan Number: 000988121

CITICORP SAVINGS

CONDOMINIUM RIDER

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4-11-2018

COMMUNICATIONS SECTION

CLERK OF SUPERIOR COURT

If 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 to Notes with Change Date one year or more apart and the Second Index will apply to Notes with Change Dates less than one year apart.

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

LYNN HENRY (SEAL) - Borrower

Lynn Henry

88256138

11. 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 charge (if there is a limit), or (3) an increase in the limit on the amount of interest rate change over the full term of the Note, or of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.

C. Prior Liens
If Lender determines that all or any part of the sums secured by this Security Instrument are subject to lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly act with regard to that lien as provided in paragraph 4 of the Security Instrument or shall promptly secure an agreement in form satisfactory to Lender subordinating that lien to this Security Instrument.

B. Loan Charges
It could be that the loan secured by the Security Instrument is subject to a lien which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The 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.

If the interest rate changes, the amount of Borrower's monthly payments will 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.
In no event over the full term of the Note will the interest rate be increased more than Seven percentage points (7 %) from the Initial Rate of Interest. Before each Change Date the Note Holder will calculate the new interest rate by adding Three and 1/2 percentage points (3.5 %) to the Current Index. However, the rate of interest that is required to be paid shall never be increased or decreased on any single Change Date by more than One percentage points (1 %) from the rate of interest currently being paid.

- (1) * The weekly average yield on United States Treasury securities adjusted to a constant maturity of _____ years, as made available by the Federal Reserve Board.
- (2) * The weekly auction average (investment) yield on six month United States Treasury Bills.
- (3) * Other: _____

A. Interest Rate and Monthly Payment Changes
The Note has an "Initial Interest Rate" of 7.000 %. The Note interest rate may be increased or decreased on the 1st day of the month beginning on November 1, 19 88 and on that day of the month every 6 months thereafter. Changes in the interest rate are governed by changes in an interest rate index called the "Index". The Index is the _____ one box to indicate Index.

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

547 WEST ADDISON UNIT 1N, CHICAGO, ILLINOIS 60657
Property Address

(the "Lender"), of the same date (the "Note"), and covering the property described in the Security Instrument and located at _____

This Rider is made this 18th day of April, 19 88, 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.

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.

Citicorp Savings of Illinois
A Federal Savings and Loan Association
Loan Number 000988121

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To begin the conversion process in a particular month, I must telephone Lender during regular business hours sometime from the opening of business on the first business day of that month through the close of business on the fourth business day of that month at Lender's Customer Service Department (312-977-5770) or at such other number as Lender may advise me. Lender will advise me of the fixed rate then available to me and give me instructions on completing my Notice of Conversion.

2. Exercise of Conversion Option
I may not begin the conversion process earlier than the month immediately preceding the Change Date. My last opportunity to begin the conversion process is the month immediately preceding the Final Change Date to occur during the Conversion Period. I may begin the conversion process during any month between these months.

If I want to exercise the Conversion Option, I must first meet certain conditions. Those conditions are that: (a) I am not in default or foreclosure under the Note or the Security Instrument on the date I give the Lender notice that I want to exercise the Conversion Option, or on the date the Lender receives my signed Notice of Conversion; (b) I am not in default or foreclosure under the Note or the Security Instrument on the date on which my interest rate converts from an adjustable rate to a fixed rate (the "Conversion Date"); (c) I have not been assessed for more than one (1) late charge in the twelve (12) months immediately preceding the date I give the Lender notice that I want to exercise the Conversion Option, and I am not assessed a late charge from the time I give such notice to the Conversion Date; (d) within the time described below in Section A(2) I (i) give Lender notice of my desire to exercise the Conversion Option; (ii) pay a non-refundable fee (the "Conversion Fee") equal to \$ 250.00; (iii) properly complete and return to the Lender the Notice of Conversion after I obtain from the Lender the information necessary to complete it; and (iv) I give Lender any additional documents and meet any additional requirements that may be necessary for exercise of the Conversion Option; and (e) no assumption of my loan has occurred. (If my loan is assumed, as may be permitted under certain conditions specified in an Assumption Certificate that may have been delivered to me by the Lender, my loan will not be convertible to a fixed rate loan). My rights under this Rider are not assignable.

The conversion can only take place on a date specified by the Note Holder during the period of time (the "Conversion Period") beginning on the Second Change Date and ending on the Tenth Change Date of my Note. Each date on which my adjustable interest rate can convert to a new fixed rate is called a "Conversion Date". I can convert my interest rate only on one of these Conversion Dates.

I have an option, (the "Conversion Option") which I can exercise to convert the interest rate I am required to pay by the Note from an Adjustable Rate to a Fixed Rate calculated under Section A (4) below for the remaining term of my loan unless sections A(1) or A(2) of this Rider will not permit me to do so.

A. Fixed Interest Rate Option
1. Option to Convert to Fixed Rate.

The Adjustable Rate Note Conversion Rider to Borrower's Note contains provisions that allow the Borrower to convert the Adjustable Rate Note to a fixed rate Note. That Rider provides as follows:

ADDITIONAL COVENANTS: In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender agree as follows:

THIS ADJUSTABLE RATE MORTGAGE CONVERSION RIDER is made this 18th day of April, 1988, and is incorporated into and shall be deemed to amend and supplement the Mortgage (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to Citicorp Savings of Illinois, a Federal Savings and Loan Association (the "Lender"), and covering the property described in the Security Instrument located at:

Loan Number: 000988121

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Property of Cook County Clerk's Office

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88169238

#2747 # B * - 08 - 18 9 23 38
COOK COUNTY RECORDER
#2222 TRAN 9523 94/22/88 11:24:00
DEPT-01 RECORDING \$19.00

Borrower

LYNN HENRY
Lynn Henry

Adjustable Rate Mortgage Conversion Rider.
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this

If the adjustable interest rate of my Note is converted to a fixed rate under this Conversion Option, all of the assumption rights available under the terms of my Assumption Certificate provided to me to supplementing the Note and Security Instrument will terminate on the Conversion Date, and the terms under which I may be required to pay in full all amounts I owe under the Note which are described in the section of the Note captioned "Uniform Secured Note" shall continue to be in full force and effect without exception.

B. Transfer of the property or a Beneficial Interest in Borrower.

If I choose to exercise the Conversion Option, the Note Holder will determine the amount of the monthly payment that would be sufficient to repay the unpaid principal I am expected to owe on the Conversion Date in full on the maturity date at my new fixed interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment. Beginning with my first monthly payment after the Conversion Date, I will pay the new amount as my monthly payment until the maturity date.

5. Determination of New Payment Amount.

If I choose to exercise the Conversion Option, the Note Holder will determine the amount of the monthly payment that would be sufficient to repay the unpaid principal I am expected to owe on the Conversion Date in full on the maturity date at my new fixed interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment. Beginning with my first monthly payment after the Conversion Date, I will pay the new amount as my monthly payment until the maturity date.

4. Calculation of Fixed Rate

If I satisfy all of the conditions for exercising the Conversion Option described in Section A(2) above, the new fixed interest rate will go into effect on the first day of the month following Lender's receipt of the Notice of Conversion and Conversion Fee. This date is called the "Conversion Date". If I do not satisfy all of these conditions for exercising my Conversion Option, or I improperly complete or sign my Notice of Conversion, any attempted exercise of my Conversion Option will be of no effect. If I have timely satisfied all of these conditions for exercising my Conversion Option, I may cancel my exercise of my Conversion Date. If I do cancel my exercise of my Conversion Option, I must complete my Notice of Conversion and return it to Lender together with the Conversion Fee. The property completed and signed Notice of Conversion and the Conversion Fee MUST be received by Lender no later than the seventh business day of that month. The Notice of Conversion and Conversion Fee must be received by Lender at its office specified during my telephone conversation required above. Delivery to one of Lender's other offices does not satisfy this delivery requirement, and may result in a delay that will render my attempted exercise of my Conversion Option null and void.

3. Effective Date of Fixed Interest Rate.

If I decide to exercise my Conversion Option, I must complete my Notice of Conversion and return it to Lender together with the Conversion Fee. The property completed and signed Notice of Conversion and the Conversion Fee MUST be received by Lender no later than the seventh business day of that month. The Notice of Conversion and Conversion Fee must be received by Lender at its office specified during my telephone conversation required above. Delivery to one of Lender's other offices does not satisfy this delivery requirement, and may result in a delay that will render my attempted exercise of my Conversion Option null and void.

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Property of Cook County Recorder

20071108

Coldwell Banker Elite Services,

Unit 547-1N in the Westerly 25.02 feet of Lot 4 and all of Lot 5 in the Easterly 34 feet of Lot 6 in Block 1 in Baird and Warner's Subdivision of Block 12 of Hundley's Subdivision of Lots 3 to 21, inclusive and 33 to 37, inclusive, in Pine Grove, a Subdivision of Fractional Section 21, Township 40 North, Range 14 East of the Third Principal Meridian, together with a vacated alley in said block and the tract of land lying Easterly of and adjoining said Block 12 and Westerly of the Westerly line of the North Shore Drive (except street previously dedicated) in Cook County, Illinois, which survey is attached as Exhibit "A" to the Declaration of Condominium recorded as document 25024798 together with its undivided percentage interest in the common elements, in Cook County, Illinois.

I.D. #14-21-111-008-1020

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 RIDE IS ATTACHED TO AND MADE PART OF THIS MORTGAGE DATED THIS 18TH DAY OF APRIL 1988, A.D.

Property

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