

UNOFFICIAL COPY

89473320
Mortgage

Loan No. 01-46848-04

(Corporate Land Trustee Form)

Box 403

220
V09715.24

THIS INDENTURE WITNESSETH: That the undersigned 89473320
FIRST NATIONAL BANK OF LAKE FOREST, a National Banking Association

~~a corporation organized and existing under the laws of the~~ **UNITED STATES OF AMERICA**

not personally but as Trustee under the provisions of a Deed or Deeds in trust duly recorded and delivered to the undersigned in pursuance of a Trust Agreement dated **AUGUST 29, 1983** and known as trust number **7310**, hereinafter referred to as the Mortgagor, does hereby Mortgage and convey to

CRAGIN FEDERAL BANK FOR SAVINGS

a corporation organized and existing under the laws of the **UNITED STATES OF AMERICA 89473320**

hereinafter referred to as the Mortgagee, the following real estate in the County of **COOK** is the State of **ILLINOIS**, to wit:

LOT 1, EXCEPT THE SOUTH 122.25 FEET, AS MEASURED AT RIGHT ANGLES TO THE SOUTH LINE THEREOF, AND EXCEPT THE NORTH 2.37 FEET OF THE SOUTH 124.62 FEET, AS MEASURED AT RIGHT ANGLES TO THE SOUTH LINE THEREOF, OF THE EAST 28.08 FEET, AS MEASURED AT RIGHT ANGLES TO THE EAST LINE THEREOF, OF LOT 1 IN EVERGREEN WOOD PLAT OF PLANNED UNIT DEVELOPMENT IN THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 15, TOWNSHIP 41 NORTH RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JULY 14, 1987 AS DOUMET #388770, IN COOK COUNTY, ILLINOIS, COMMONLY KNOWN AS 1000 ARBOR COURT, MT. PROSPECT, ILLINOIS 60056. PERMANENT INDEX # **08-15-202-025**

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TO HAVE AND TO HOLD the said property, with said buildings, improvements, fixtures, appliances, apparatus and equipment, and with all the rights and privileges thereto belonging, unto said Mortgagee forever, for the uses herein set forth, free from all rights and benefits under the homestead, exemption and valuation laws of any state, which said rights and benefits said Mortgagee does hereby release and waive.

TO SECURE

(1) the payment of a Note executed by the Mortgagor to the order of the Mortgagee bearing even date herewith in the principal sum of **ONE HUNDRED FIFTY-FIVE THOUSAND AND NO /100** Dollars, which Note is payable **155000.00** Dollars.

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(2) ~~the payment of a Note executed by the Mortgagor to the order of the Mortgagee bearing even date herewith in the principal sum of~~ **ONE HUNDRED EIGHTY-SIX THOUSAND AND NO /100** Dollars, which Note is payable **186000.00** Dollars.

(b) for **seventeen months** next thereafter succeeding and a final payment of the unpaid balance of the principal sum together with all the earned and unpaid interest thereupon and all costs, advances, expenses and penalties, if any, which may have accrued thereupon on or before the first day of **JANUARY, 1991**.

(2) any advances made by the Mortgagee to the Mortgagor, or its successor in title, for any purpose, at any time before the release and cancellation of this Mortgage, but at no time shall the Mortgagee be required to advance any such sum together with such additional advances, in a sum in excess of **ONE HUNDRED EIGHTY-SIX THOUSAND AND NO /100** Dollars, which shall be secured hereby when advanced to protect the security of the Mortgage, provided that, nothing herein contained shall be considered as limiting the amount that shall be secured hereby when advanced to protect the security of the Mortgage in accordance with covenants contained in the Mortgage.

(3) the performance of all of the covenants and obligations of the Mortgagor to the Mortgagee, as contained herein and in said Note.

THE MORTGAGOR COVENANTS:

A (1) To pay said indebtedness and the interest thereon as herein and in said note provided, or according to any agreement extending the time of payment thereof; (2) To pay when due and before any penalty attaches thereto all taxes, special taxes, special assessments, a city charge, sewer system charge, and condominium assessments against said property (including those heretofore due), and to furnish Mortgagee upon request, duplicate receipts therefor, and all such items as landed agents; said property shall be conclusively deemed valid for the purpose of this requirement; (3) To keep the improvements now or hereafter upon said premises insured against damage by fire, and such other hazards as the Mortgagee may require to be insured against, and to provide public liability insurance and such other insurances as the Mortgagee may require, until said indebtedness is fully paid, or in case of foreclosure, until expiration of the

RECEIVED
FEB 10 1984
FBI - CHICAGO
89-473320

1520

Box 403

MORTGAGE

FIRST NATIONAL BANK OF LAKE FOREST
TR NO 7318 DTD. 08-29-83

to

CRAGIN FEDERAL BANK FOR SAVINGS

PROPERTY AT:
1000 ARBOR COURT
MT. PROSPECT, ILLINOIS 60056

Loan No. 01-46848-04

Property of Cook County Clerk's Office

89473320

101

THE MORTGAGE CONTRACT

The borrower has obtained the benefit of the mortgage in the amount of \$155,000.00... The mortgage is a first mortgage on the premises described in the Schedule 'A' hereof...

For government monthly next thereafter... For government monthly next thereafter... For government monthly next thereafter...

078347320

ONE HUNDRED FIFTY-FIVE THOUSAND AND NO/100... \$155,000.00

Together with all buildings, improvements, fixtures or appliances... The borrower shall defend, defend and hold the lender harmless...

CRAIG FEDERAL BANK FOR SAVINGS

7318, hereinafter referred to as the Mortgagee, does hereby Mortgage and convey to... August 29, 1983

29915329

2020

FIRST NATIONAL BANK OF LAKE FOREST, a National Banking Association... UNITED STATES OF AMERICA

078347320

(Corporate Land Trustee Form)



Loan No. 01-46848-01

Mortgage 89473320

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PAGE
FIRST NATIONAL BANK OF LAKE FOREST
TR NO 7318 LTD. 08-28-83

CRABIN FEDERAL BANK FOR SAVINGS
TO

PROPERTY AT:
1000 ARBOR COURT
MT. PROSPECT, ILLINOIS 60056
Loan No. 01-46848-04

Property of Cook County Clerk's Office

02/22/2010

89473520

period of redemption, for the full insurable value thereof, in each company. Through such agents or brokers and in such form as shall be satisfactory to the Mortgagee, such insurance policies shall remain with the Mortgagee during said period of period, and until the usual clause satisfactory to the Mortgagee making them payable to the Mortgagee, and in case of foreclosure sale payable to the owner of the central, site of sale or any other party, any recovery or proceeds, or any amount in a deed pursuant to foreclosure, and in case of loss under such policies the Mortgagee is authorized to collect and cash and to make any other necessary proceeds of loss receipts, vouchers, releases or proceeds in its discretion, all claims thereunder and to execute and deliver on behalf of the Mortgagee all necessary documents and releases or acquittances required by the Mortgagee for such purpose, and the Mortgagee is authorized to apply the proceeds of any insurance claim to the reconstruction or repair of the property or upon the indebtedness hereby secured in its discretion, but promptly payments shall continue until said indebtedness is paid in full. (13) Insured premises shall be repaired or promptly complete the rebuilding or restoration of buildings and improvements now or hereafter on the property or upon the indebtedness hereby secured hereby the proceeds of any insurance covering such destruction or damage. (14) To keep said premises in good condition and repair, without waste, and free from any mechanic's or other lien or claim of loss not as properly authorized to the insured premises, unless Mortgagee elects to apply on the indebtedness secured hereby the proceeds of any insurance covering such destruction or damage. (15) To suffer or permit any unlawful use of or any nuisance to exist on said property or to diminish or impair its value by any act or omission to act. (16) To comply with all requirements of law with respect to mortgagee's premises and the use thereof. (17) Not to make, suffer, or permit, with out the written permission of the Mortgagee being first had and obtained, (a) any use of the property for any purpose other than that for which it is used, or any alterations of the improvements, apparatus, appurtenances, fixtures or equipment now or hereafter upon said property, (b) any purchase on credit of any improvements, apparatus, appurtenances, fixtures or equipment to be placed in or upon any building or improvements on said property, (c) to complete within a reasonable time any buildings or improvements now or at any time in process of erection upon the premises, (d) to appear in and defend any proceeding which in the opinion of the Mortgagee affects its security hereunder, and to pay all costs, expenses and attorney's fees incurred or paid by the Mortgagee in any proceeding in which it may participate in any capacity by reason of this mortgage, (18) That the mortgaged premises will at all times be maintained, repaired and preserved in accordance with the Building, Fire, Towing, Health and Sanitation Laws and Ordinances of any City, village, and/or other governmental bureau, authority or agency having jurisdiction over the mortgaged premises.

B In order to provide for the payment of taxes, assessments, license payments, insurance premiums, and other annual charges upon the property securing this indebtedness and other insurance required or accepted, the undersigned promises to pay to the Mortgagee a private portion of the current year taxes upon the disbursement of the loan and to pay monthly to the Mortgagee, in addition to the above payments, a sum estimated by the Mortgagee to be equivalent to one twelfth of such taxes, which payments may, at the option of the Mortgagee, be held by it without interest provided not in conflict with State or Federal law and commingled with other such funds of its own funds for the payment of such taxes, (b) be carried in a savings account and withdrawn by it to pay such taxes or (c) be credited to the unpaid balance of said indebtedness as received, provided that the Mortgagee advances upon this obligation some sufficient to pay the taxes at the same time as the same are payable. If the amount advanced is not sufficient to pay said taxes it is not sufficient, the undersigned promises to pay the difference upon demand. If such taxes are held or carried in a savings account or escrow account, the same are hereby pledged in further security this indebtedness. The Mortgagee is authorized to pay said taxes as charged or billed without further inquiry.

C This mortgage contract provides for additional advances which may be made at the option of the Mortgagee and secured by this mortgage, and it is agreed that in the event of such advances the amount thereof may be added to the mortgage debt and shall increase the unpaid balance of the note hereby secured by the amount of such advance and shall be a part of said note indebtedness under all of the terms of said note and this contract as fully as if a new such note and contract were executed and delivered. An Additional Advance Agreement may be given and accepted for such advance and provision may be made for different monthly payments and a different interest rate and other express modifications of the contract, but in all other respects this contract shall remain in full force and effect as to said indebtedness, including all advances.

D That in case of failure to perform any of the covenants herein, Mortgagee may do on Mortgagee's behalf everything so covenanted that said Mortgagee may also do any act it may deem necessary to protect its interest hereon, that Mortgagee will upon demand any moneys paid or disbursed by Mortgagee for any of the above purposes and such moneys together with interest thereon at the highest rate for which it is then lawful to contract shall become so much additional indebtedness secured by this mortgage with the same priority as the original indebtedness and may be included in any decree foreclosing this mortgage and be paid out of the rents or proceeds of sale of said premises as otherwise provided, but nothing herein contained shall be construed as requiring the Mortgagee to advance any moneys for any purpose nor to do any act hereunder, and the Mortgagee shall not incur any personal liability because of anything it may do or omit to do hereunder.

E That it is the intent to secure payment of said note and obligation whether the entire amount shall have been advanced to the Mortgagee or the date hereof, or at a later date, and to secure any other amount or amounts that may be added to the mortgage indebtedness under the terms of this mortgage contract.

F That in the event the ownership of said property or any part thereof becomes vested in a person other than the Mortgagee, or in the event there is an assignment of the beneficial interest in said property, the Mortgagee may, without notice to either the guarantors of the note hereby secured or the Guarantors or deal with such guarantors or successors in interest with reference to this mortgage and the debt hereby secured in the same manner as with the Guarantors or Mortgagee, and may resort to one or any extent here for payment of the debt hereby secured, without discharging, in any way affecting the liability of the Mortgagee hereunder or the guarantors of the debt hereby secured.

G That title in the premises hereof and if default be made in performance of any covenant herein contained or in making any payment under said note or obligation or any extension or renewal thereof or if proceedings be instituted to enforce any lien or charge upon any of said property, or upon the filing of a proceeding in bankruptcy by or against the Mortgagee, or if the Mortgagee abandon any of said property, or upon the sale or transfer of the mortgage property be placed under control of or in custody of any court, or if the Mortgagee abandon any of said property, or upon the sale or transfer of the mortgage property or an assignment of the beneficial interest in said property or an agreement to sell, transfer or assign without the written consent of the Mortgagee, or upon the death of any maker, endorser or guarantor of the note secured hereby, or in the event of the filing of a suit in connection with or as a part of the property, or in the event of any partition, removal or destruction of all or any part of the property covered by this mortgage, or in the event the mortgagee fails to comply with the terms of a condemnation, removal or construction declaration provided against the property secured hereby, then and in any of said events, the Mortgagee is hereby authorized and empowered, at its option and without affecting the law hereof, created or the priority of said lien or any right of the Mortgagee hereunder, to declare without notice, all sums secured hereby immediately due and payable, whether or not such default is remedied by the Mortgagee, and apply toward the payment of said mortgage indebtedness any indebtedness of the Mortgagor to the Mortgagee, and said Mortgagee may also immediately proceed to foreclose this mortgage, and in any foreclosure a sale may be made of the premises herein made without offering the several parts separately.

H That the Mortgagee may employ counsel for advice or other legal services at the Mortgagee's discretion in connection with any dispute as to the debt hereby secured or the lien of this instrument, or any litigation to which the Mortgagee may be made a party or in which the lien or which may affect the title to the property securing the indebtedness hereby secured or which may affect said debt or lien and any reasonable attorney's fees so incurred shall be added to and be a part of the debt hereby secured. Any costs and expenses reasonably incurred in the foreclosure of this mortgage and sale of the premises securing the same and in connection with any other dispute or litigation affecting said debt or lien including reasonable attorney's fees of the Mortgagee and of the mortgagor, shall be added to and be a part of the debt hereby secured. All such amounts shall be payable by the Mortgagee to the mortgagor on demand and if not paid shall be included in any decree or judgment at a sale of said mortgage debt and shall include interest at the highest contract rate, or if no such contract rate then at the legal rate. In the event of a foreclosure sale of said premises, then and there first be paid out of the proceeds thereof all of the aforesaid amounts, then the entire indebtedness whether due and payable by the terms hereof or not, and the interest due thereon up to the time of such sale, and the surplus, if any, shall be paid to the Mortgagee, and the purchaser shall not be obliged to see to the application of the purchase money.

I In case the mortgaged property, or any part thereof, shall be taken by condemnation, the Mortgagee is hereby empowered to collect and receive all compensation which may be paid for any property taken or for damages to any property not taken and all condemnation compensation as received shall be forthwith applied by the Mortgagee as it may elect, to the immediate reduction of the indebtedness secured hereby or to the repair and restoration of any property so damaged, provided that any excess over the amount of the indebtedness shall be delivered to the Mortgagee or his assignee.

J All payments, rents, issues and profits of said premises are pledged, assigned and transferred to the Mortgagee, whether now due or hereafter to be come due under or by virtue of any lease or agreement for the use or occupancy of said property, or any part thereof, whether said lease or agreement is written or verbal, and it is the intention hereof, (a) to pledge said rents, issues and profits in a party with said real estate and not accidentally and such pledge shall not be deemed merged in any foreclosure decree, and (b) to establish an absolute transfer and assignment to the Mortgagee of all such leases and agreements and all the aforesaid thereunder, together with the right in case of default, either before or after foreclosure sale, to enter upon and take possession of said premises, maintain and operate said premises, or any part thereof, make leases for terms deemed advantageous to terminate or modify existing or future leases, collect said rents, issues and profits, regardless of when earned, and use such moneys whether legal or equitable as it may deem proper to enforce collection thereof, employ roofing agents or other employees, alter or repair said premises, buy furnishings and equipment therefor when it deems necessary purchase adequate fire and extended coverage and other forms of insurance as may be deemed advisable and in general exercise all powers and authority incident to absolute ownership, advance or borrow money necessary for any purpose herein stated to secure a lien which is hereby covered on the mortgagee's premises and on the income therefrom which lien is prior to the lien of any other indebtedness hereby secured, and out of the income retain reasonable compensation for itself, pay insurance premiums, taxes and assessments, and all other expenses of every kind including attorney's fees incurred in the exercise of the powers herein given, and from time to time apply any balance of income not in its sole discretion needed for the aforesaid purposes, first on the interest and then on the principal of the indebtedness hereby secured, before or after any decree of foreclosure, and in the deficiency in the proceeds of sale if any, whether there be a decree in personam therefor or not. Whenever all of the indebtedness secured hereby is paid, and the Mortgagee, in its sole discretion, feels that there is no substantial uncorrected default in performance of the Mortgagee's agreements herein, the Mortgagee may continue until all indebtedness secured hereby is paid in full or until the delivery of a Deed pursuant to a decree foreclosing the lien hereof, but if it so elects to issue, then until the expiration of the statutory period during which it may be issued, Mortgagee shall however, have the discretionary power at any time to refuse to take or to abandon possession of said premises without affecting the lien hereof. Mortgagee shall have all powers, if any, which it might have had without this paragraph. No suit shall be sustainable against Mortgagee based upon acts or omissions relating to the subject matter of this paragraph unless commenced within sixty days after Mortgagee's possession ceases.

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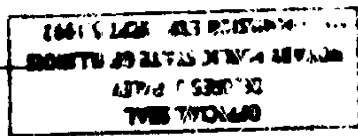
It is understood, agreed and assumed that the interest on each disbursement shall be computed and shall be payable from the actual date on which such disbursement or respective advance of the loan, evidenced by the note secured by the progress of this mortgage, was made by the association from time to time during the progress of the construction of the building situated upon the premises herein described all in conformity with the rules and regulations of the association applicable to, govern- ing and controlling loans entered in force in which may be adopted hereafter in said respect.

6133 WEST FULLERTON AVENUE CHICAGO, ILLINOIS 60639

THIS INSTRUMENT WAS PREPARED BY
CRAGIN FEDERAL BANK FOR SAVINGS

RICHARD J. JAHNS

MY COMMISSION EXPIRES



Richard J. Jahns
Notary Public

026635

GIVEN under my hand and Notarial Seal this 11th day of September 1982

voluntary act and deed of said corporation for the use and purpose therein set forth pursuant to authority given by the Board of Directors of said corporation as their true and voluntary act, and as the true and said instrument approved before me this day in person and verbally acknowledged that on or about the date of the recording of said instrument, they signed and delivered Secretary of said corporation, and personally known to me to be the personally known to me to be the

and for said County in the State of Illinois, IN HEREBY CERTIFY THAT

STATE OF ILLINOIS

COUNTY OF

BY *[Signature]* President

ATTEST

FIRST NATIONAL BANK OF LAKE FOREST
As Trustee as aforesaid and not personally

IN WITNESS WHEREOF the undersigned corporation, not personally but as Trustee as aforesaid, has caused these presents to be signed by its

President and its corporate seal to be hereunto affixed and attested by its

Secretary, this 14th day of July 1982

PERSONAL NOTICE OF THE RIGHTS OF DEBTORS IN THE EVENT OF FORECLOSURE

1. That upon the commencement of any foreclosure proceeding hereunder, the court in which such suit is filed may at any time either before or after sale, and without notice to the Mortgagee or any party claiming under him, and without regard to the time of filing of said petition, and

2. That upon the commencement of any foreclosure proceeding hereunder, the court in which such suit is filed may at any time either before or after sale, and without notice to the Mortgagee or any party claiming under him, and without regard to the time of filing of said petition, and

3. That upon the commencement of any foreclosure proceeding hereunder, the court in which such suit is filed may at any time either before or after sale, and without notice to the Mortgagee or any party claiming under him, and without regard to the time of filing of said petition, and

4. That upon the commencement of any foreclosure proceeding hereunder, the court in which such suit is filed may at any time either before or after sale, and without notice to the Mortgagee or any party claiming under him, and without regard to the time of filing of said petition, and

5. That upon the commencement of any foreclosure proceeding hereunder, the court in which such suit is filed may at any time either before or after sale, and without notice to the Mortgagee or any party claiming under him, and without regard to the time of filing of said petition, and

6. That upon the commencement of any foreclosure proceeding hereunder, the court in which such suit is filed may at any time either before or after sale, and without notice to the Mortgagee or any party claiming under him, and without regard to the time of filing of said petition, and

7. That upon the commencement of any foreclosure proceeding hereunder, the court in which such suit is filed may at any time either before or after sale, and without notice to the Mortgagee or any party claiming under him, and without regard to the time of filing of said petition, and

8. That upon the commencement of any foreclosure proceeding hereunder, the court in which such suit is filed may at any time either before or after sale, and without notice to the Mortgagee or any party claiming under him, and without regard to the time of filing of said petition, and

9. That upon the commencement of any foreclosure proceeding hereunder, the court in which such suit is filed may at any time either before or after sale, and without notice to the Mortgagee or any party claiming under him, and without regard to the time of filing of said petition, and

10. That upon the commencement of any foreclosure proceeding hereunder, the court in which such suit is filed may at any time either before or after sale, and without notice to the Mortgagee or any party claiming under him, and without regard to the time of filing of said petition, and

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 14th day of JULY 1989

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 CRAIG FEDERAL BANK FOR SAVINGS of the same date and covering the Property described in the Security Instrument and located at: 1900 ARBOR COURT, MT. PROSPECT, ILLINOIS 60054

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in

(the "Declaration"). The Property is a part of a planned unit development known as (Name of Planned Unit Development)

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

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

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the: (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. 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 insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amount, for the period, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in the Security Instrument 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 the Security Instrument 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 provided by the master or blanket policy.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the loan 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 or the common areas and facilities of the PUD, 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 the Security Instrument.

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 PUD, 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 its 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 PUD dues and assessments when due, then Lender may pay them. Any amount 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 conditions contained in this PUD Rider. NORTHWEST TRUST COMPANY, LAKE FOREST, ILLINOIS, is hereby acknowledged as the agent for the PUD Rider.

ATTEST: [Signature]

BY: [Signature]

TRUST OFFICER (Seal)

SECOND VICE PRESIDENT

First National Bank of Lake Forest

individually or jointly

CHICAGO, ILL.

Form 150 13/83

MULTISTATE PUD RIDER

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