THIS INSTRUMENT PREPARED BY: CENTRAL MORTGAGE PROCESSING UNIT FOR THE EVERGREEN BANKS c/o FIRST NATIONAL BANK OF EVERGREEN PARK 3101 WEST 95th STREET EVERGREEN PARK, ILLINOIS 60642

\$16.00

[Space Above This Line For Recording Data] -

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on MAY 9TH
89 The mongagor is RAYMOND ALIS, DIVORCED AND NOT SINCE REMARRIED

("Borrower"). This Security Instrument is given to
FIRST NATIONAL GANK OF EVERGREEN PARK
which is organized and existing under the laws of THE UNITED STATES OF AMERICA

, and whose address is

3101 W. 95TH STREET, EVERGREEN PARK, ILLINOIS 60642

("Lender").

44000.00

). 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 10, 2014. 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 Borr, er's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mor gage, grant and convey to Lender the following described property

located in COOK

County, Illinois:

SEE ATTACHED ADDENDUM

COOK COMMEY, 1 - SA FILED FOR SECOND

1989 MAY TO AN 10: 29

OHNA C 89209717

which has the address of 4108 WEST 99TH STREET, UNIT D

OAK LAWN

(City)

Illinois

60453 [Zip Code]

("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 use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

ILLINOIS-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

Form 3014 12/83

1908/19

PREMIER FORMS 1-800-848-3677

8920971

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BOX 333 - M1	779	vergreen Park, IL. 606
~	c of Evergreen Park	101 W, 95th St. 'o First Wattonal Bank The Evergreen Bank
Motary Public	tau gates	sucrel Mortgage Proces
	ommission Expires Mer. 3, 1990	My Commission expires My C
10 yeb H	OFFICIAL SEAL!	Given under mygnand
	***************************************	set forth.
free and voluntary act, for the uses and purposes therein	< i.A za snomunisni t	signed and delivered the said
me this day in person, and acknowledged that he		subscribed to the foregoing
o me to be the same person(s) whose na ne's)	, personally known to	
ND NOT SINCE REMARRIED	MOND ALIS, DIVORCED A	do hereby certify that RAY!
, a Notary Public in and tor said county and state,	NTARAS P. CEPENAS	r 9
County ss: X	>	STATE OF ILLINOIS,
Line for Acknowledgment)		
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BAYMOND ALJS —Borrower		
& Chaymond this (Seal)		
corded with it.	s) executed oy Borrower and re	e)retrument and in any rider(s
sees to the terms and covenants contained in this Security		
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init Development Rider		is TVF 4 belaubard []
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to homestead exemption in the Property. See inders are executed by Borrower and recorded together with each such rider shall be incorporated into and shall amend and ity instrument as if the rider(s) were a part of this Security	tead. Borrower waives all righ urity Instrument. If one or manding the covenants and agreements of this Secural box(es)]	22. Waiver of Homest 23. Riders to this Sec 23. Riders to this Sec this Security (n. Papent, the
by this Security Instrument, Lender shall release this Security	ayment of all sums secured to Borrower shall pa	ді. Release, Upon pa
wing judicial sale, Lender (in person, by agent or by judicially assession of and manage the Property and to collect the rents of by Lender or the receiver shall be applied first to payment of the nis, including, but not limited to, receiver's fees, premiums on the sums secured by this Security instrument.	y period of redemption follo entitled to enter upon, take pe past due. Any rents collected Property and collection of re	prior to the expiration of an appointed receiver) shall be a the Property including those costs of management of the
itie evidence. paragraph 19 or abandonment of the Property and at any time	e attorneys' fees and costs of t	but not limited to, reasonable
all specify; (a) the default; (b) the action required to cure the notice is given to Borrower, by which the default must be cured; its specified in the notice may result in acceleration of the sums is proceeding and sale of the Property. The notice shall further on and the right to assert in the foreclosure proceeding the non-on acceleration and foreclosure. If the default is not cured on or acceleration and foreclosure. If the default is not cured on or may require immediate payment in full of all sums secured by use require immediate payment in full of all sums secured by use therefore this Security Instrument by judicial proceeding. Bursuing the remedies provided in this paragraph 19, including, pursuing the remedies provided in this paragraph 19, including,	nan 30 days from the date the da he default on or before the duter trument, foreclosure by judic tto reinstate after acceleration y other defense of Borrower t the notice, Lender at its option ithout further demand and m	default; (c) a date, not less the default; (c) a date, not default the coure the court of the right of the date specified in the date specified in this Security Instrument with Security Instrument with this Security Instrument.
etice to Borrower prior to acceleration following Borrower's TI bna El adgragaraq robna noitarelesas of rollo following the first following the fi	treement in this Security Insti	breach of any covenant or ag

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

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requesting payment.

the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt to Borrower secured by this Lender may take action under this paragraph 7, Lender does not have to do so.

Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although in the Property. Lender's actions may include paying any sums secured by a fien which has priority over this Security regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights Lender's rights in the Property (such as a proceeding in bankrupicy, probate, for condemnation or to enforce laws or covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect If Borrower fails to perform the

7. Protection of Lender's Rights in the Property; Mortgage Insurance.

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 6. Preservation and Maintenance of Property; Leascholds. Borrower shall not destroy, damage or substantially

Instrument immediately prior to the acquisition.

from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security postpone the due date of the monthly payments referred to in paragraphs I and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or

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

carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, insurance proceeds 5D II be applied to restoration or repair

all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender recuire, Borrower shall promptly give to Lender

unreasonably withheld.

requires insurance. This insurance shall be maintained in the anicar's and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrow er subject to Lender's approval which shall not be insured against loss by fire, hazards included within the term "extend :d coverage" and any other hazards for which Lender

Hazard Insurance. Borrower shall keep the improviments now existing or hereafter erected on the Property

of the giving of notice.

the Property is subject to a lien which may attain priorily over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien of the cor more of the actions set forth above within 10 days of the actions of the sections and give Borrower and action of the actions are forth above within 10 days agreement satisfactory to Lender subordinating the han to this Security Instrument. If Lender determines that any part of prevent the enforcement of the lien or forfeiture c. 2.11y part of the Property; or (c) secures from the holder of the lien an agrees in writing to the payment of the obligation of oured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement (1), ie lien in, legal proceedings which in the Lender's opinion operate to Borrower shall promptly discharg any lien which has priority over this Security Instrument unless Borrower: (8)

receipts evidencing the payments. pay them on time directly to the person o wed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender

Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner. Borrower shall Property which may attain priority over this Security Instrument, and leaschold payments or ground rents, if any, 4. Chargest Liens. Mirower shall pay all taxes, assessments, charges, fines and impositions attributable to the

application as a cred against the sums secured by this Security Instrument.

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

3. Application of Properties Unless applicable law provides otherwise, all payments received by Lender under the paragraphs I and 2 shall be applied. first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable, ander paragraph 2; fourth, to interest due; and last, to principal due.

Note; third, to amounts payable, ander paragraph 2; fourth, to interest due; and last, to principal due.

than immediately p.ior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later

Upon 28, ment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower

smount necessary to make up the deficiency in one or more payments as required by Lender. amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any

at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to

this Security Instrument.

purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agreement is made or applicable law Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or

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leaschold payments of ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums; and (d) yearly may estimate the Funds due on the one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Mote, until the Mote is paid in full, a sum ("Funds") equal to

the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note. 1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows.

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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 secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or

to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower of Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or

10. Borrower tot Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify aincreization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns 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 that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with legard to the terms of this Security Instrument or the Note without

that Borrower's consent.

12. Loan Charges. If the loan secured by this Scurily Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; 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 educes principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of

paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrumen's nall 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 Security Instrument shall be deemed to have been given to Borrower or Lender's hen given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal low and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security in trument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this 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.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any

remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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

4108 WEST 99TH STREET, UNIT D, OAK LAWN, ILLINOIS 60453

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

[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.

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

A. Condomirium 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 documents 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 Umform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazar a insurance on the Property; and

(ii) Borrower's obligation under Us iform 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 heu of restoration or repair following a loss to the Property, whether to the unit or to common elements, my 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 no lee 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

(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 or verage maintained by the Owners Association unacceptable to Lender.

F. Remedies, If Borrower does not pay condominium dues and assessments when due, then Lenger may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secuted by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest (reg) 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.

THIS INSTRUMENT PREPARED BY: CENTRAL MORTGAGE PROCESSING UNIT FOR THE EVERGREEN BANKS	x Raymond alis	.11
c/o FIRST NATIONAL BANK OF EVERGREEN PARK 3101 W. 95th STREET	RAYMOND ALIS Borrow	•
EVERGREEN PARK, IL 60642	(See	J)
PTI #24-10-225-029-1004	Borrow	
	(Sca	J)
	Воттон	¥
	(Sca	1)
	-Borrawi	м

120971

Lender:

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ADDENDUM

THIS RIDER ATTACHED TO LORTGAGE DATED MAY 9, 1989

TO: FIRST NATIONAL BANK OF EVERGREEN PARK

FROM: RAYMOND ALIS, DIVORCED NOT SINCE REMARRIED

UNIT 4108-D AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS "PARCEL"): LOT 6 IN PARKSHIRE ESTATES, BEING A RESUBDIVISION OF LOT 1 IN BARTOLOMEO AND MILORD SUBDIVISION OF PART OF SECTION 10, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION OF CONDOMINIUM MADE BY BEVERLY BANK, TRUSTEE UNDER TRUST AGREEMENT DATED NOVEMBER 12, 1970 AS TRUST NUMBER 8-2584 RECORDED IN THE OFFICE OF THE RECORDER OF COOK COUNTY, ILLINOIS, AS DOCUMENT NO. 21735960 TOGETHER WITH AN UNDIVIDED 5.08 PERCENT INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEROF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY).

MORTGAGOR ALSO HEREBY GRANTS TO THE 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 THE DECLARATION OF CONDOMINIUM AFORESAID.

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

PTI #24-10-225-029-1004

PROPERTY ADDRESS: 4108 WEST 99TH STREET, UNIT D, OAK LAWN, IL 60453