Spr

ng

UNOFFICIAL₄CQRY o

This Instrument Was Prepared By: CAROL M. TASHARSKI

When Recorded Mail To

FIRST NATIONWIDE BANK, A FEDERAL SAVINGS BANK DOCUMENT CONTROL P.O. BOX 348450 SACRAMENTO, CA 95834-8450 COOK COUNTY, ILLINOIS

1990 AUG 24 PH 12: 04

90412890

90412890

(Space Above This Line For Recording Data)

DOC. 020

MORTGAGE

\$ 17.00

THIS MORTGAGE ("Security Instrument") is given on AUGUST 21, 1990
The mortgager is ROSALIE REICHERT, A DIVORCED WOMAN, NOT SINCE REMARRIED

("Borrower"). This Security Instrument is given to FIRST NATIONWIDE BANK, A FEDERAL SAVINGS JANK
under the laws of THE UNITED STATES OF AMERICA, and whose address is 700 MARKET STREET,
SAN FRANCISCO, CA 94102

("Lender"). Borrower owes Lender the principal sum of THIRTY THREE THOUSAND FIVE HUNDRED AND 00/100

Dollars (U.S. \$ *****33,500.00). 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 SEPTEMBER 191, 2020 . This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and 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:

AS PER LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF BY REFERENCE.

3 MADE A PART HEREUP DI

PIN 32-11-108-029-1032

which has the address of

425 COTTAGE GROVE
UNIT 425
GLENWOOD, IL 60425-0000
("Property Addross");

Together With all the improvements now or hereafter erected on the property, and all easements, rights, appurtenences, 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 horeby 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.

CLOSER ID: 10253

FNMA/FHLMC Uniform Instrument 3014 12/83

Page 1 of 4 AIM1

L0959 (R03) 2/90 IL - Single Family

COPY 01 OF 03

Loan # 0046830679

Copies: 1 of 3 - Return to Lender

2 of 3 - Borrower

3 of 3 - File

9041289

BOX 333-GG

of half babusess forth

ETHAL MOTHUMOREE BANK, A FEDERAL SAVINGS BARK POCLARDY COMPRO! A. C. BOX SABABO SACTRAMERTO, CA BUSSA-B nama desde Ad

Loan Villag

09937300

HALMANA

which is against the states and the suitable a

17.00

SAIR TA TEDERAL SAVINGS CANE

the following as to desire the exame done on the factories to if and paid envilor, then and payers on the paid serial tipe and of straightful entered in the New and the conservation e tour out of the extension of Agrana and Artis and Attin Artis of the order of the Artis of the Artis of the A The Artis of the Artis at historial grangery lendingering grice of all adeals line

THIS MORTORICE ("Security factouring") a given on and the first the second of th

> AS PER POAR TEOLOGO Copto d'A

is, prostelate off: zed fixedia

THE SOUTH ASS ÎNSMAR KI

AND BENEFIT OF THE PROPERTY.

Tagesthee Wilh all and authorization is the highest to be supposed to the HW and to the control of the control and the stood best what we so eathern has alrefur usin but the decisions fundle genon the line to an order of the real countries and the base series may be a. Here's more Hebra langue to arrest agos

The company of the Archael Section of the Commission of the Commis ર્શામાં આવેલા કર્યા હોયું મહત્વ છે. જે જો પાસના જીવના અને જુરા કરવા કર્યા છે. અને કરાઈ જીવાના જુરા જે છે જે તો છે an agus que est lucy is est competicion como la lis tem ego est especia est obsettist

This Souncity Instrument combined uniform regenants for accounty triples of the advantage transmission of the second second contraction of the second second and the second second

Section and accord American Controlle Controlled The Control of the Co

amain'S

90412890

Uniform Covenants, Borrower and Lendor covenant and agree as follows:

1. 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.

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 Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds

and applicable law permits Lender to make such a charge.

A charge assessed by the Lender in connection with Borrower's entering into this Security Agreement to pay the cost of an

independent tax reporting service shall not be a charge for purposes of the preceding sentence.

Borrower and Londor may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall excress the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Londer.

Upon payment in full of the ums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under Paragraph 15 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this

Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Londor under Paragraphs 1 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

under Paragraph 2; fourth, to interest due; and ast to principal due.

4. Charges; Liens. Borrower shall pay a't laxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and tecsehold payments or ground rents, if any. Borrower shall pay those obligations in the manner provided in Paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of mounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts widencing the payments.

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

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazer dr for which Lender requires insurance. 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 Londer's approval which shall not be unreasonably withheld.

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

not made promptly by Borrower.

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

Unless Londor and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in Paragraphs 1 and 2 or change the amount of the payments. If under Paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition

shall pass to Londer to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Preservation and Maintenance of Property; Leaseholds, Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or 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 Londer agrees to

the merger in writing.

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorney's less and entering on the Property to make repairs. Although Lender may take action under this Paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this Paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement

at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

CLOSER ID: 10253
FNMA/FHLMC Uniform Instrument 3014 12/83
Page 2 of 4 A I M2
L0959 (R03) 2/90 IL - Single Family

Loan # 0046830679

Copies: 1 of 3 - Return to Lender

2 of 3 - Borrower

3 of 3 - File

Baltican to be with the right and Leader covered that agree a fuller

es. Males over set segment Forc I tan takeer open thebroant bas beginnist To Index 201. inti interest on the doin reidenced by the Notes and sprepiegoses at interest sections of the person in the section

I want to Because and been been being at the or the property of the read of the read of the first transfer of the second of the day imperinty on your to see due madee the Media, harte there is early a reach the constant of the o en persona en escritor e escritor e en en la la la entra como de la escritor en el esta de en el esta de la e orio 🧸 a oraș area, a sa serva egogologu vinare. (bilinal penningrag manantal bust al vinarg to^{ri}, fin finader andre extension the Production earthedesia et carry at duter sits an appear when any an angele

And the second of the landscar of through all contacting on or blocked their about of the Constitution of the cast of materials and the contraction of the cast of the cast of the cast of the cast They are provided the second was reposit your how remains and judge their firm both gair tops, but gaileteth , an mác i, daga vitura or rakace I ratarrán gial alde siregia bagr

A chirple ingressed by the Legider in togagetion with itselfaces to account in the contract of the introposition that repositing our runs about got bire about for parious or the parious received as a constraint

Used, he less, it had be welched all grift out of very six he whood has windramed the control of the property of the property of the following set of the set of the set of the set of the set of iderralisme, within 1960 contraction and the contract of the Panda, then eggs cotton and an exercise second The property of the contract o

or of the entry of the property of the control of t o processing states on the contract of the first policities of the states of the correct light planets being the the man attention to the exercise of the man recognition of half in a perception of being or par the escand (trime when the horizone et all the first for hands our terms and the first for the end the

the deep the eye and to return it bed in an trying rational and bed in the entering of the experiment of to courty increases

The A. Application of Physician by the bear applicable on a case of the colors of the and one program therefore not in much makes not confined and tend confidenced field. untiler l'invignagit, four in a maintervertaine, and les f. in personal stance

oner consister. The four firsts we carried signal from and A. & . mily attain perently area fair decertify beat anama, and to consider an early a consideration . The second comments that the language is a figure great spit bullivater tenantin bulk Some at all contains to a strong the subscall of a hind voluminary Rain activation. directly Borrower shall prangilly to now tear also see a new areaing a co war gland of had been a great year agained by by the paragraph and by the contraction of the contraction of

you while the man has a factored beautique and restricted with throughous and cut ci discount content of the first in, legal or constitute taken in a fix of the could have be approved by an extragable part of logic seria in ambiging the their Security distributed of Lieute in circulary this part of the part South the transmit tender may give becomes soften the co actions see that habour within Websyck of the group of notice.

ac issue roce in the author of the property of the property of the control of the

who will proported the policy of the real products are to the first proportion being real block of figure rights to teste the possesses now is a construction of the construction of the tester of the construction or the contract and have the west and parting being that dispositivity by Macianer. Editor: Laruter and Howes, eviden which areas in extremely account on the contraction. not invide promptly by the cover-

dokument is the continuous and the continuous of the continuous and th Three is a state of the east to each the action for a state of

one of the grown of the consideration of the constant of the c girquingo by bondry. However is slock to sory localized as a second colorie, and a colories and the the control of the control of the control of the more can be the theory all of arising half originally the control of the cont

B. Propherochen and Minimenengo of Property, Laurenbert J. Level and A. Bergert a Proposity, allow the Proposity rotation are the comment of the Binteria wife of the second of the comment of th the second of the first conformation of the form and consequent to the model will be an end for an end of the contract of the कार्याचाराच्या महत्रकार्याच्या हाती

th dynamy landb as a peacething take, and upon the control of the control of the control of the control of the ्रहेतु । १ वर्षान्तः । इत्यान् वर्षान्त्र १०० वर्षाः वर्षात्र । वर्षाः १ वर्षाः १ वर्षाः । वृष्याः १ वर्षाः वर्षाः १ वर्षाः । a the Proposition of the medical description and a second of the second second second of the second

the consideration of the state of the special lift ration rational and bearing at the state of the The adjust the second and tenders agreed a properties of the engine set, the engineer that the second of the second ggi tha dipte eath and sheet ha pay able, with intended, beam aspection dender in this evaluation of the contraction

UNOFFICIAL4CORY o

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 sottle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Londer 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 Nat Released; Forbearance By Lender Not a Waiver, Extension of the time for payment or modification of amortization of the sur, s so cured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commonce proceedings against any successor ir interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reasonal 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 Assi; as Bound; Joint and Several Liability; Cosigners. The covenants and agreements of this Security Instrument shall bind and benefit the accessors and assigns of Lender and Borrower, subject to the provisions of Paragraph 17. Borrower's covenants and agreements shall be joint in I several. Any Borrower who cosigns this Security Instrument but does not execute the Note: (a) is cosigning this Security Instrument on 10 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, medity, forbear 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 thi / Sec unity 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: (a) 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 relund 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 prapayment 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 eccording to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and my invoke any remedies permitted by Paragraph 19. If Lender

exercises this option, Londer shall take the steps specified in the second par graph of Paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security In articles shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice snall by 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 it, this Security Instrument 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 rederal 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 this Security Instrument or the Note which are 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 Scurity 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 russon) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Soci rity Instrument. However, this option shall not be exercised by Londor if exercise is prohibited by federal law as of the date of this Security is rument.

If Lander exercises this option, Lander shall give Borrower notice of acceleration. The notice shall provide, 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 Sourity 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 attorney's fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Socurity 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 roinstate shall not apply in the case of acceleration under Paragraphs 13 or 17.

CLOSER ID: 10253 FNMA/FHLMC Uniform Instrument 3014 12/83

A I M3 Page 3 of 4 L0959 (R03) 2/90 IL - Single Family

COPY 01 OF 03

Loan # 0046830679

Copies: 1 of 3 - Return to Lender 2 of 3 - Borrower

3 of 3 - File

A lightlead required mort gage transformed by a condition of the first and bounded from the condition of the Court promition required to maintain the insurface in affect both lanch those of the requirement last one as a case of an oral aldebilique un faction agreement in thick advice but the contract of the local party and the local pa

and the growth comparison the state earlies made made part magnetic in value of an allinging & out of the fine of the principle course of the principle action of the principle of the pri

9. Czenberaration. The proceedant was award a china to those per climatical according another tilking effacts not the frequency, or for conversion of the frequency of the conversion of the conversion

In the event of a total taking of the fraperior, the geometrical become to a continue to the equivalence of the or including disease and the reason of the reason of the reason of the following reasons and the second and the reasons are agrantic writing, the connection of this Secretify leading and the color of the color of the color of lengthous (at the total annient of the general property institute, both a ter island, that the term immediately between the taking, ing halos a hall the paint to the period

reserves to be a local military medical trade areas within the community of the administration of research the contract of the The same field the weighter their properties of the region of the demonstration of the electric color with the contract of the electric color of the elect resident and digital the languaged at each galant, alther ha co-legises a grand all the contract of the languag instrument, edictions or not seen deer,

or most, and only the constitution are a superational telephone and the selection of the selection of small and the selection of the selection end and the confidence of the Professional infections between any Administration with the confi All linerary of the Roll word. Pakes round the Europe. And a Corner

and the chief of the supplication of the first self-call and because and the instruction of the continued to the onto la se com tempo, colle consormali e se un momenta tendri ingrand dia affiliada di lada monaday sia or to appear got only a raine it wanter a treating of restaurate year touchour of the mark and and officer was also well to make and telephore and physical which requires make as at early the observer of the grangith trive printed.

11, Sacrement and Assler Boll on, Inlat ved Sover Ablation the section of the property on any value of the entire transplaced for fauld that a find must be por rang as are sell year. Samma bifu t mig a t timber na hipig is he selfminance lar og vidde til 1800 og priv ogsmede er oftenskrivetik frakkrivetik melle gjelkende gjelkendelik and a contract the property of the property of the contract of the state of the contract of th admin to analysis . There times to at acres your assistant sadian than Indianaparity state without in their move and anti-

the energy of the complete of red by their east both it was mult broad to be a bargailte e ag a ca reag ag abh na barann ag bhaith an teathaga a shaigh air ba anoma (1875) i 1885, iller i sa tredio especida mod di allergen (altropad) Astalias is to be to be a condition of any arm and many but pollute the configuration all erges brooklegiveing all geschler ad beater on water or new hall buy the holland of the main making At logistation Allordic, Lourent Figure,

probably of the Rele we this foregray second vitty and becomes some the to Hut at Joan will especially option, I enter that take the little description of

absocia ac victorii or abboa dan sanitest. At a como Meiro Is visa combepar ivid estambigap moding Hain estab Decreased described by action to Lincoln that the plant of the property of artered attended to the party of a stranger of a straight of the first account. तीया. भू तरमाया कर्यों के कि विचायम् एक सक्तेत्रेत्र कार्यक्ष कर्यकेत्रेत्र । क्षत्रकारकार्वेद्धियां कार्यक्ष

ta. traitide principation deliceres de 35.25 Symming Large was read to the second story of the light of the comment of t lamested vitals no carry radio i millo iso floris millima diage 2 m. Te como carry gratimo colta i como carry como colta i giga tra colta i como carry

ration of the control which individual and a province may be in the beautiful

Trackton, commence and the content trackdoor a magaciae remark the a ann airth deanna ailean a baill an an beann ail an an an an an ag an airth airth airth bealth Hackower hatte velge Aleso seined princ to ein eager their gill the secures for ear Inhiberoping without his the matters of denoid his course

ence the contract of the first contract at a court of the court of the first court of the court and the later of the constraint angular print from the borden and the borden read in the print of and the second was at the according to most odd to bless ogeted. Canada batenida ery na nite open coa i color of the company can be that at the belief person to the contract of interest of and the larger model on a reflect of the day and such that have not been related in the contraction of the c the second to the first test and account at each or yet grander read when it was ं राज्यसम्बद्धाः स्थाने पुरे १७७५ हे होत्ते एतं छ । प्रद्यान्त्र मञ्चानकारी पुत्रक् की वर्षा द्वारी के क्षिणी er's asia wite spanner Bula, whereal buscome abustagilchamit bye busines whili ne fit carp areas the bioghedescribered by reconsist of a legiciles. He is graterials

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; (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 reinstale after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Paragraph 19, including but not limited to, reasonable attorney's fees and costs of title evidence.

20. Lender in Possession. Upon acceleration under Paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, promiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Security Instrument.

21. Release, Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without

charge to Borrower, Param or shall pay any recordation costs.

22. Waiver of Hor Latead, Borrower waives all right of homestead exemption in the Property.

23. Riders to this Socurity Instrument. If one Instrument, the covenants and eigenements of each such agreements of this Security Ir strument as if the rider(s)	rider shall be incorporated into and shall	i amend and supplement the covenants and
Graduated Payment P Jer	Condominium Ridor Planned Unit Development Ridor Convertible Rider	1-4 Family Rider
By Signing Bolow, Borrower accepts and in any rider(s) executed by Borrower and recorde (w	ngrees to the terms and covenants conits it.	tained in this Security Instrument and
Proalie luckert	0/	8121190
ROSALIE REICHERT	C _O .	Date
The state of the s	77%	Date
	0/2	Date (soal)
(Space	Below This Line For Acknowledgment)	Date
STATE OF ILLINOIS	ss.	
PERSONS WHOSE NAMES ARE SUBSCRIBED TO THE PERSON, AND ACKNOWLEDGED THAT THEY FREE AND VOLUNTARY ACT, FOR THE USES AN GIVEN UNDER MY HAND AND OFFICIAL	PERSONALLY KITHE FOREGOING INSTRUMENT, AS SIGNED AND DELIVERED THE SID PURPOSES THEREIN SET FORTI	NOWN TO ME TO BE THE SAME PPEARED BEFORE ME THIS DAY AID INSTRUMENT AS THEIR H.

MY COMMISSION EXPIRES:

OFFICIAL SEAL NANCY A. DE MAAR Notary Public, State of Illinois My Commission Expires 11/9/93

Loan # 0046830679

PUBLIC

Copies: 1 of 3 - Return to Lender

2 of 3 - Borrower

3 of 3 - File

10253 CLOSER ID: FNMA/FHLMC Uniform Instrument 3014 12/83

A 1 M4 Page 4 of 4 L0959 (R03) 2/90 IL - Single Family

COPY 01 OF 03

Nail Lindbyrn Torganne, Borgange and Louise Enthernier 19. Acceptaintion, Remarks. Leader shall give origin to formus. In convenient he lightenenced by thick Society frathment (but his print to Sirie) in translation of The control of the same of the control of the first of the first of the first of the control of the control of the first o date the nection is given in Because it with which the dulant, many of succession with the horomest anner will be produced from the thomat of the maintain and an bentition of where we to a consensul weights, contains their contains off of progest and to also are the law arounds particularing and although his base on the version mais malbenhooting contemplate in cultivities are business that differ encelled in the darket lightness in the encil and the encil and the Fixacesty including twisting thirteer diseased and max reporting true her over the anciest callect of adverses fine uread to present per concite a service to the first of the concept for 29. Linden in Presidential Upon analyzation ander Coloque II el character et les complication of any parind of redesignifon believed to judicial scale. Leading for received entitied to extensional, take proceeding at and connego the street porce or or the to your time, to be altegraphed trill busings, oil Andi partisans with no relinably dibarretting which **reale**, foldudikg, **bût** not limsind du, roudwe'e koes, crumhaan on krenn en krennes en ne net die de secured by this spaurity Instrument. 21, Rednage, Coor payment of 513 same evokerd by the Menet votes views a tour institution for your gray thaile revolutions? , reversionally is egiptible 22. Waland Mark Harring Strate, Director of the control of the control of annual control of Difficult of within Bor article Insportant, it ere at cover and hadringent, the congruents and orienness of corbining in which both be encognished in a a programment in the first of the first the first transfer of transfer o Condensialle Reduc Planned Unif Reserve Diagnostics Actor J.Admetable Retentible: Graduated Paymont Rules (a Decide) (a panto) He Supplied Below. Unrecover account and appoint to the in any riderial executed by Decreeing and seconded with it

STATE OF ILLISORS

7.5 位。在民间为1.1年6月6年至2668年本。

COLORS VEROSE NAMES ARE SUBSTRICTED OF THE COURSE OF THE CONTRACTOR THE STATE OF A CHANGE WHIT AND GROWING MOUNT WAS MORSELY WE **PRING AND YOR DETAIN**, ALT, BORDING LING AND PURIOSIS OF THE LINE THE PROPERTY OF THE PARTY OF CHECKER SERVE THE

MY COMMISSION EXPLICE

OFFICIAL SEAL! MANCY A. DE MAAR Notary Public State of litinois My Commission Expired 11/9/92

the file as of the many by grade is the even and

5441403

BOAR & Arrest

UNIT NUMBER 425 IN HICKORY BEND CONDOMINIUM DEVELOPMENT NO. 5, AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE: OUT LOT "A", IN BROOKWOOD POINT NUMBER 4, BEING A SUBDIVISION OF PART OF THE NORTH WEST 1/4 OF SECTION 11, TOWNSHIP 35 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN: ALSO PART OF OUT LOT "B" IN BROOKWOOD POINT NUMBER 4 SUBDIVISION AFORESAID WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM MADE BY THE SOUTH HOLLAND TRUST AND SAVINGS BANK, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 10, 1973 KNOWN AS TRUST NUMBER 2091, RECORDED NOVEMBER 8, 1973 AS DOCUMENT 25539898 AND AMENDED BY DOCUMENT 25591540: TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

Droporty of Cook County Clark's Office

LOAN: 0046830679

CHAIT MUNICIPER 425 THE HECKOPY BEND CONDONTELLES CONTRIBUTED AS DELINEATED ON SURVEY OF THE FOLLOWING BEFORE BY DEPARTED OF REAL ESTATE: OUT LOT MAN, IN DROCHMON ONTE ESTATES LESSED TO THE MORTH WEST 1/1 - F SETTEME TO SOMETHING OF 1941 IN THE DESCRIPTION OF A STATE OF STATES AND STAT SAVINGS MANA, AS TRUSTER LITCHE TRUST ACCEPT HE CATTLE CHILL THE ELICIAN AS TELEST PLANSES COUL, PERCONDER OF THE COURT OF COCUMENT 25539898 AND AMERICAD BY DOCIMENT PROPERTY FORCE FORCE WITH ITS UNDIVICED BERCEWIAGE INTEREST ID THE COMPACULAR OF THE

Dolon Cook

CONDOMINIUM RIDER

DOC. 022

THIS CONDOMINIUM RIDER is made this 21ST day of AUGUST. 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 FIRST NATIONWIDE BANK, A FEDERAL SAVINGS BANK of the same date and covering the Property described in the Security Instrument and located at: (the "Lender")

425 COTTAGE GROVE UNIT 425 60425-0000 GLENWOOD IL

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

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

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument,

Borrower and Lender further covenant and agree as follows:

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

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

the term "extended coverage" then:

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

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

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

In the event of a distribution of he care insurance proceeds in liou of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secure I 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 rolling 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 Londer. 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 at a notice to Lender and with Lender's prior written consent,

either partition or subdivide the Property or consent to:

- (i) the abandonment or termination of the Condominium From c'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 ominant
- (ii) any amendment to any provision of the Constituent Documen's if the provision is for the express benefit of Lender;
 - (iii) termination of professional management and assumption of self-maragement 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 Londer.

F. Romedies. If Borrower does not pay condominium dues and assessments when due, then Londer may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Enrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of paymont, these amounts shall be at interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Forror or requesting payment. BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Confominium Rider.

Rusalie Renhert	8	121/90
ROSALIE REICHERT	·	Dale
		Date
		Date
		(seal)
		Date

10253 CLOSER ID: FNMA/FHLMC UNIFORM INSTRUMENT 3140 12/83 LO494 (RO3) 3/89 NATIONWIDE CRA 1

0046830679 Loan # Copies: 1 of 3 - Lender 2 of 3 - Borrower 3 of 3 ~ File

			the second secon	
	ing the production of the residence of t		MINE PIER Sements of the state of	
	o o o o o o o o o o o o o o o o o o o			
Programme and the second	· "我们	i Populyaya ing pakaba	新工作。A FEE	四省60日子4日,丁2岁1万
	ा । व रिपर्न मास्त्रम् तीवद्गः विवासन्य वर्षे । सर्वे	ar industry and the production of the	Section (SECTION)	i ang tarring Acts. Tang tarring Acts
,			一位自负的产品金数的第三人	
The second secon	something and and an experience of the			i sobulani kirogeiti ndil kaswa wa 1770 Kili
	•	No selection	Application of the second seco	(2) 3 (1) 1 (1) Call (2) (2) (2)
The second secon	est de la Santificia de Santificia. Característico			Ctha "Coaslammiam" Pro "Oscarosasiam" —
	n de la companya de La companya de la co			
	odenie wywanie in in	conservingly of anidialists.	STANKEN IN	CONTROLLINGS
	en e	्रात्स्य । स्थानिक विकास स्थानिक विकास । स्थानिक स्थानिक स्थानि		However and Leading to
	energy and the first street.	of the second section and the second	di tempitime in ediç.	Coastifued Decemberts
				Combinishes Proposti & pry kaben don, all doss
0,	N К. 1 К. К. С. 1 В. Д. № 3 г. на	cas and arrange energy (માં જેવા છે. કુટલી જેવે . મહામા	and the Health tremen
/	A CONTRACTOR OF THE STATE OF TH	it i descritorifest cumbilis Li tilloco e traditation cal	prilone') sal per yollog Protein sambata sale	"Fysicald" to "Ferreign general of the annument
	-/-/x	*. * *	gage, theat	the trens "extended cove
		and the property of the second se		duse rebiad (1) Histori amimori idase (
	The second of the second of	on a lating property of the second	abligatory sador Dr	siminary of (ii)
	e de la Constantina	elik (televis jog se faktivare av biges Sastes i sea sesigelik (tipolikare)		reall of haded to broundly
		a distribute habita in t	record in operations.	a to tarro out old
		A STATE OF STATE OF STATE OF	community of the filmous	de la sentrativa deprisoprit.
			្ត ព្រះស្រាស់ សម្រាស់ ស្រាស់ ស្រា សមាន ស្រាស់	departmented to being.
v.		seuto mun aj ister.	. versa i villadasa haletarr	ร เอร์เปลเครีย สถาปกโจตจะไร
•,	er en		nis (s. 1. ideomytens, mei t. 1.). Dismetta sis amttamatemie	rear concurbant J. M Pro-tand Mark mathempers
	the second of the second of the second	the state of the s	a zerodoji jar stovaty ti <mark>vat</mark>	referenciates, and for the re-
- 	ranger (1941) en de filosofie en de la composición de la composición de la composición de la composición de la Composición de la composición de la co			and velication and time.
		16d (11 8) 1921	r to viragori edi shiri	indire manifelyang vollers
	n an said in an in an in ang isang sang Tanggaran		p sollendur for un'habite con moissantemels to blace	aghnoda vall (1) valut Te orași alli sii vist
				dounains
	in the first of the second of the second	Government of the po	oli song kun at mount	Landary and entered
	And the state of the state of the	an regard and Mary the Beerly.	on miles of althought or	natural (1113
		et our misson forments o		
	e karangan karangan da	er i skrimge bild, eggjer		หนั้น เพลสะน้ำเหล่า ถึง นะเหลงสมัย - 31 - เล่นปีอาณิกัสต์ (ปี.)
ar in the second of the second		र जो के मोर्ट में के हा कुछ क्या है।		หลางสีสุดเปราสีก็ผลได้ทำกัดสีย เอรา อเลโลไรี เรตเลตเก็บเทริ
	er i de la companya de la companya di Su	veiligie, gelah wasseren, eta	ng mi Bude lam stur k	distinct and in Indiana, and the
	$(a) = \max_{i \in \mathcal{I}} (i, i) \in \operatorname{Exp}(\mathcal{P})$	ं स्टाप्टर भूतर हो। कर सुसार्थ	ne desirate francia (A.)	STATE OF THE PROPERTY.
	in the second of the second			AHOTHE STANSON
			تؤسطون أفيسل فيسألها أأشفوا الم	