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State of Illinois

FHA Care No.

THIS MORTGAGE ("Security Instrument") is given on A AUGUST (23 HT E) The mortgagor is BRIAN L. KROGER AND DONNA M. KROGER, HUSBAND AND WIFE

whose address is 229 WEST JOHNSON, 2B PALATINE, IL 60067

4201 EUCLID AVENUE

SAFLTER MORTGAGE CORPORATION

("Borrower"), This Security Instrument is which is organized and existing

given to under the laws of

THE STATE OF WISCONSIN , and whose address is the said ROLLING MEADOWS, IL 60008

garaga katemakan dan disebagai Borrower owes

in lawy bay and in the or layer report

Lender the principal sum of EIGHT? THREE THOUSAND FIVE HUNDRED AND NO/100

Pollars (U.S. \$ 83,500,00). This debt is evidenced by Borrower's note

ar ara garage

dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not This Security Instrument SEPTENBER 1, 2020 paid earlier, due and payable on secures to Lender: (a) the repayment of the cebt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 6 to protect the security of this Security Instrument; and (c) the performance of Bo rover's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mongrape, grant and convey to Lender, the following described property located in 2 COOK County, Illinois:

County, Illinois:

PARCEL 1: UNIT 2-A2-TRATOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN DEER RUN CONDOMINIUM, PHASE 2 AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 85116690, AS AMENDED FROM TIME TO TIME IN THE NORTHWEST 1/4 OF SECTION 15, TOWN-SHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PARCEL 2: EASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 AS DEFINED AND SET FORTH IN DOCUMENT RECORDED AS NUMBER 85116689.

COOK COUNTY RECORDER

the contract get with more than the pumps brokening manap bytake disposeds by (Such property having been purchased in whole or in part with the sums secured hereby.) Tax Key No: 02-15-111-019-10392X

[Sireof] the first of the state of the state

[Zip Code]

60067 Illinois

s("Property Address"); and a medition on type to be used upon a first

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, wrights, 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 seized 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.

Lender may do and pay whenever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of saces, hazard insurance and other liens mentioned in Paragraph 2. coverants and agreements contained in this Security, instrument, or there is a legal proceeding that may significantly affect Lander's rights in the Property (such as a proceeding in bencing the condemnation or to enforce laws or regulations), then If Borrower fails to make these payments or the payments required by Paragraph 2, or fails to perform any other

there residue, a sedment group mental broundedy laminsh to London receipts evidencing these payments. 6. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, these and impositions that are not included in Paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property,

taged univers Landor agrees to the moster in withing the tel the course to the ment are provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not to protect and protective such vacant or abandoned property. If this Security Instrument is on a leasehold, Borrower shall ey suspect the property is vacent or abandoned or the loan is in default. Lender may take reasonable action 5. Procervation and the interance of the freperty Lagesholds. Borrower shall not commit waste or destroy, name or subminishy change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender

idebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser. I make the Properties of this Security Insurance of other usualer of title to the Property that extinguishes the MA PERIA CHIQUE DICIONAL MARAGGER, HUSBARD AND VIN

rence proceeds over an amount required to pay all outstanding indebtedness under the Note and this Schurity Instrument the monthly payments which are referred to in Paregraph 2, or change the amount of such payments. Any excess Eventy definances amounts applied in the order in Paragraph 3, and then to prepayment of principal, o. (v.) to the restoration whose angine of the proceeds to the principal shall not extend of postpone the due moderately ac Leader, Hancad of to Borover and to Lender jointly in All orienty part of the insurance; proceeds may be applied by a Leader, at its option, sillier to descent the local control of the insurance of the indebtodness under the Note and this Security Listrament. Tust to As company by Acrement. Each insurance company concerned is hereby authorized and discours, or to make payment for such loss In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made

GHA DANG MURBON STORE THE ENGLISH STORE THE STORE WILL AND STORE OF THE STORE AND STORE OF THE S The insurance policies and any renewals shall be held by Lender and shall include los, payable clauses in favor of, and in galing by floods to see extent required thy the Secretary All insurance shall be carried with companies approved by Lender. 100. Promotes attails also improvements on the Proporty, whether now in axistence or subsequently erected, against we hender requires in am ance. If This insurance shall be maintained in the amounts and for the periods that Lender requires. mindow in existence or indeequently erected against any hazards, casualties, and contingencies, including fue, for which Solver the president Other Hezard Insurance. Borrower shell I lance all improvements on the Property, whether

officers delication and expendential of the colors of to ment in Lourist to smouth at of the principal of the Note;

THIRD in microst due under the Mote:

principal programme as icolonico: With the state of the state special special special possession by the state of ground routs, and fire, flood and other hazard

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UME CEPES 1 to describe the months and the first of the secretary of the described of the months of the secretary of the Application of Paymente. All payments naturalism to and 2 shall be applied by Lender as follows:

be credited with any balance remaining i've at installments for items (a), (b), and (c). is Berrower. Immediately prior to a tareelo une sate of the Property or its acquistion by Lender, Borrower's account shall mentioned that Londor has not become chilgated to pay to the Secretary, and Londer shall promptly refund any excess funds

shall be credited with the balance tor uning for all installments for items (s), (b) and (c) and any mortgage insurance premium If Bratower senders to Let de this payment of all sums secured by this Security Instrument, Borrower's account squal to one-twelfth to one-half p accent of the outstanding principal balance due on the Note: to the Secretary, or Mithis Security Instrument is held by the Secretary, each monthly charge shall be in an amount

manasce premium with Lender one menth prior to the date the full annual mortgage insurance premium is due denoted of the a.o. (1845) insurance promium shall be in an amount sufficient to accumulate the full annual mortgage the material of a section in author premium if this Security instrument is held by the Secretary. Each monthly ment of the summed morteges insurance premium to be paid by Lender to the Secretary, or (ii) a monthly require savere any vincent of the online mortgage insurance premium, then each monthly payment shall also include either: of the order of registe transpore premium. If this Security Instrument is or was insured under a program which did not gree. Mest Security Instruments insured by the Secretary are insured under programs which require advance payment ad has the standard and the Secretary integers the Secretary of Housing and Urban Development or his or her deficiency on patons the date the legal pocomes due.

or (c) is assufficient or pay the item whose due, then Borrower shall pay to Lender any amount necessary to make up the the by Bonewer, at the septon of Bonrower. If the total of the payments made by Bonrower for item (a), (b), refused the excess over one-sixth of the seams when such it payments on the Note are current, then Lender shall either refused the excess over one-sixth of the estimated payments to payments for such series series beyshie to Lender prior to the due dates of such items, exceeds by more than one-sixth the estimated

If at any time the total of the payments held by Londer for items (a), (b), and (c), together with the future monthly become definition was seen about the missing the initial collected in mat to pay from (a), (b) and (c) before they become definitions as The case strong to the control of th they sender, place an emotion to maintain an additional belance of not more than one-sixth of the estimated amounts. the feate Mach monthly transliners for home (a); (b) and (c) shall equal one-twelfth of the annual amounts, as reasonably estimated (c) premiums for insurance required by Paragraph 4.

congenies with the principal and increase as see forth in the Note and say late charges, an installment of any (a) taxes and special sactoments fevied so to be levied egains; the Property, (b) leasehold payments or ground rents on the Property, and BOLOANS AMCOUNTY To prison of Texase Illineurance and Other Oranges! Borrower shall include in each monthly payment, learness by the Mote and late charges due under the Note

1. Payment of Principal, Interest and Late Orierge. Borrower shall pay when due the principal of, and interest on,

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Any amounts disbursed by Lender under this Paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender, shall be immediately due and payable.

- 7. 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 place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in Paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in Paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.
 - 8. Fees. Lender may collect fees and charges authorized by the Secretary.

 - 9. Grounds for Acceleration of Debt.
 (a) Default. Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:
 - (i) Boundary defaults by failing to pay in full any monthly payment required by this Security Instrument prior
 - to or on the due date of the next monthly payment, or

 (ii) Boriswer defaults by failing, for a period of thirty days, to perform any other obligations contained in this
 - (b) Sale Wilhout Create Approval. Lender shall, if permitted by applicable law and with the prior approval of the Secretary require immediate payment in full of all the sums secured by this Security Instrument if:
 - (i) All or part of the Property is sold or otherwise transferred (other than by devise or descent) by the Borrower, and
 - (ii) The Property is not occupied by the purchaser or grantee as his or her primary or secondary residence, or the purchaser or grant does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.
 - (e) No Walver. If circumstances occur that would permit Lender to require immediate payment in full, but Lender
 - does not require such payments. Lender does not waive its rights with respect to subsequent events.

 (d) Regulations of HUD Secretary. In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.
- 10. Reinstatement. Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate are Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Bonowe; this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if; (i) Lender has accepted reinstatement alto, the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current to eclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatemen will adversely affect the priority of the lien created by this Security Instrument.
- 11. Borrower Not Released; Forbearance By Lender Not a Walver. Extension of the time of 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 operate to release the liability of the original Borrower or Borrow r's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower's successors in interest. Any forbearance by Lender in exercising any inht or remedy shall not be a waiver of or preclude the exercise of any right or remedy.
- 12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The crivening and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9.b. 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, in dify, forbear or make any accommodations with regard to the term of this Security Instrument or the Note without that Borrower's consent,
- 13. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class maif 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 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 when given as provided
- 14. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of 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.
 - 15. Borrower's Copy. Borrower shall be given one conformed copy of this Security Instrument.
- 16. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

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To Condennation. The proceeds of any areast, or of familiar to an earliest our consequences and a consequence of any part of the Property, or far volument or an earliest and are also as a familiar or and a consequences and a consequences of a consequence of the familiar or and a consequence of the familiar or and a consequence of the Society Instrument: Londer shall upply such proceeds to the solution in the leader from the earlier to the ele Instrument, first to any deligipient amounts applied in the order published to be exceed to be able to a fact the recent to the second ere is the cutton of the part colored, amorphic for higher the light legities of the colore 80009 in the California Colored MERCHANDROPHO SHOW SHOW AND THIS Sequelty Instrument that the policy begins to the entry begins to the control of the control incorrect adough handadhin regardo ban rest rigili

ion of Debt. CONTRACTOR OF THE SECOND CONTRACTOR OF THE SEC W MONITHER SINT require im a by wie see easy to seeman a in Court of the state of 68 (1) My commission en Civen under my h TSUOUA:30 Secrenty, red come compared this in the compared in rened the the population of the best mineral and the control of th act, for the uses sout pe me this day imperson, and acknowledged that they signed and delivered the said instrument as their free and voluntary personally knewn to me to be the same person (s) whose name(s) are subscribed to the foregoing instrument appeared before (d) to distribute of the second to month continue to the county second to the month of the month , a Notary Public in and for said county and state, gir mge skie tri kerker net berne? <u>(e (**spece Below This Line for Acknowk**t dgm mi</u> In strumont data with a Homze accelerate in our big 19. Helastatoment. Bronowyr beett dyla to be WE STEED ON A M. KROGER Bonower and, an eight him ing na can monera an ga<mark>g ta cambh a agirottott s</mark>a (fco2) three to sure proceedings are included to the remaining the Section all missans required to bring from away's necount of the car an Borrower . L. a. Adres John benedicke and Jacobski jack military karassa kalik (fas2) Leading the telescionary photosecric तुर्वे इत असम्बद्धाराज्येन केल्क्क्क्री । the second remain in office it is a color but the reason. beginning the engineering of the contact less recognises within two years innoclitically proceeding the contractoristics to a correct hadre(s) executed by Borrowar and roomided within to one (i.e. tension or a 100 6 25 4 6 created pales Security Borrower acrepts and agrees to the terms contained in this Security Instrument and in any 14. Boirowni Not Rélagned; Et their mais By Lender froi o'N store of gotton Transfer of Unit Development Rider The Graduated Payment Rider Other spirit inc talk decomposition in Act of company in the Adult state Rate: Ridge Growing Equity Rider chart joseany spirat planacie same a né princiagaigh agus allagh seimearpe BIGHERS SPICEPRAPER(C) Comban in the control of the atury forthearange in transla where coverients and agreement a at this Security Instrument as if the rider(s) were in a part of this Security Instrument. this secting therein, the coverants of each eller trides stall be incorporated into and shall amend and supplement this Seart Here to the security matrianes. It one or more riders are executed by Borrower and recorded together with due to Lender's to the to remit a mortgage insurance premium to the Secretary. Motwithstanding to foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely

sectivy instrument and the note sectived thereby, shall be deemed conclusive proof of such incligibility. memonic of wy suther receipt the Secretary dated subsequent to 60 days from the date hereof, declining to bryding in Paragraph 9, require immediate payment in full of all sums secured by this Security Instrument. A written under the Millorial Housing Act Withmin 60 days "from the date hereof, Lender may, at its option and notwithstanding resulting of the borrower agrees that should this Security Instrument and the note secured thereby not be eligible for insurance Entre 19, Walver of Montestand Borrower Waves all right of homestead exemption in the Property. Materiment without charge to Borrower, Borrower shall pay any recordation costs."

PLOS (148 Manage 29 Upon payment of all sums secured by this Security Instrument. Lender shall release this Security entedies provided in this Paragraph 17, including, but not limited to, reasonable attorneys' fees and costs of title evidence. university in the celebrate proceeding. Lender requires immediate payment in full under Paragraph 9, Lender may foreclose the Security instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the

de regils of the Property shall terminate when the debt secured by the Security Instrument is paid in full. breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of remedy of Lender. This assignment

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Loan No: 0102002924

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FIIA Case No. 131-6170060-734

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 23RD day of **AUGUST** and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note ("Note") to

SHELTER MORTGAGE CORPORATION

("Lender") of the same date and covering the Property described in the Security Instrument and located at:

719 DEER RUN DRIVE, A2, PALATINE, IL 60067

[Property Address]

The Property Address includes a unit in, together with an individual interest in the common elements of, a condominium project known as:

DEER RUN CONDOMINIUMS

[Name of Condominium Project]

("Condominium Project"). If the owners association or other entity which acts for the Condominium Project ("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 cover and agree as follows:

- A. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring all property subject to the condominium documents, including all improvements now or existing hereafter erected on the Property, and such policy is satisfactory to Lender and provides insurance coverage in the amounts, for the pericus, and against the hazards Lender requires, including fire and other hazards included within the term "extended coverage," and loss by flood, to the extent required by the Secretary, then: (i) Lender waives the provision in Paragraph 2 of this Security Instrument for the monthly payment to Lender of one-twelfth of the yearl / premium installments for hazard insurance on the Property, and (ii) Borrower's obligation under this Paragraph 4 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 lap e in required hazard insurance coverage and of any loss occurring from a hazard. In the event of a distribution of bizard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the could minium unit or to the common elements, any proceeds payable to Borrower are hereby assigned and shall be mid to Lender for application to the sums secured by this Security Instrument, with any excess paid to the may legally entitled thereto,
- B. Borrower promises to pay Borrower's allocated share of the common expenses or assessments and charges imposed by the Owners Association, as provided in the condominium documents.
- C. If Borrower does not pay condominium dues and assessments when due, then I ander may pay them. Any amounts disbursed by Lender under this paragraph C shall become additional act 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 interes', 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.

(Seal)

Bosrower

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CONDOMINUMENDER

THIS CONDONNALIM RIDER is made this 23ED day at ALCHES.

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SHELTER MORTGAGE CORPORATION

("Leader") of the same thin and covering the Property described in the Sectory be consensued bester or

TIP DEEK RUN DRIVE AZ , PALATINE, U. 60067

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The Property Address includes a valid in laggefler with an objectivit interest in the common election of a company project known as:

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((Condominium Project[©]). Withe owners assimilition of chief machinists in the extension of an experiment. Association D. Icide allo conforcions the benefit for any in his mission of the constant of the conformal Association and the good procedure the constant of the conformal Association and the good procedure the constant of the conformal Association and the good procedure the constant of the conformal Association and the good procedure the constant of the conformal and the constant of the conformal and the good procedure the conformal and the

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