

Upon payment in full of all sums secured by this Mortgage, we shall promptly refund to you any funds held by us. If under paragraph 17, the property is sold or acquired by us, we shall apply, no later than immediately prior to the sale of the property or its acquisition by us, any funds held by us at the time of application as a credit against the sums secured by this Mortgage.

If the amount of the funds held by us, together with the future monthly payments of funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at your option, either promptly repaid to you or credited to you on monthly payments of funds. If the amount of the funds held by us is not sufficient to pay the escrow items when due, you shall pay to us any amount necessary to make up the deficiency in one or more payments as required by us.

If the amount of the funds held by us, together with the future monthly payments of funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at your option, either promptly repaid to you or credited to you on monthly payments of funds. If the amount of the funds held by us is not sufficient to pay the escrow items when due, you shall pay to us any amount necessary to make up the deficiency in one or more payments as required by us.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by us, you shall pay to us on the day monthly payments are due under the Note until this Note is paid in full, a sum ("funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attach to the property, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by us on the basis of assessments and bills and reasonable estimates thereof. You shall not be obligated to make such payments of funds to us to the extent that you make such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

1. (A) Payment of Principal and Interest. You shall promptly pay when due the principal of and interest indebtedness evidenced by the Note and late charges as provided in the Note.

Uniform Covenants. You and we covenant and agree as follows: (A) Payment of Principal and Interest. You shall promptly pay when due the principal of and interest indebtedness evidenced by the Note and late charges as provided in the Note.

which has the address of 5501 Cartingway #111-A, Rolling Meadows, IL 60008, (herein "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 Mortgage. All of the foregoing is referred to in this Mortgage as the "property."

UNIT NO. 111-A, AS DEPICTED ON SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREIN AFTER REFERRED TO AS "PARCEL"); LOTS 1 AND 2 IN THREE POUNDS AT PLUM GROVE UNIT NO. 2, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 10, 1970 AS DOCUMENT NO. 2113240, BEING A SUBDIVISION OF SECTION 8, TOWNSHIP 41 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 21465676, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

MORTGAGOR ALSO HEREBY GRANTS TO MORTGAGEE, ITS SUCCESSORS AND ASSIGNS, AS RIGHTS AND EASEMENTS APPURTENANT TO THE ABOVE DESCRIBED REAL ESTATE, THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID PROPERTY SET FORTH IN AFOREMENTIONED DECLARATION.

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

P.L.N. No. 1: 08-08-301-036-1011

To secure to us (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants, and agreements, you do hereby mortgage, grant, convey and warrant (unless you are an Illinois land trust, in which case you mortgage, grant, convey and quit claim) to us the following described property ("Property") located in the County of Cook and State of Illinois:

WHEREAS, is (are) indebted to us in the principal sum of U.S. \$ 15,000.00, which indebtedness is evidenced by Borrowers note dated November 16, 1990 and extensions and renewals hereof (herein "Note") providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on December 1, 2005.

THIS MORTGAGE ("Mortgage") is made on November 16, 1990 between Mortgagor, Marieta D. Huffman (Married, Having Never Married) (herein "You," "Your" or "Yours") and the Mortgagee, Citibank, Federal Savings Bank, a corporation organized and existing under the laws of the United States, whose address is One South Dearborn Street, Chicago, Illinois 60603 (herein "We," "Us" or "Our").

This instrument was prepared by: Julie Ruder Chicago, Illinois 60603

2nd Mortgage

MORTGAGE 1990 NOV 21 PM 3:31 90569559

CITIBANK COOK COUNTY, ILLINOIS

90569559

281735FA [Signature]

\$ 16.00

Ref.No.: 010044840

90569559

90569559

CITIBANK

COOK COUNTY, ILLINOIS

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If we, on the basis of any information obtained regarding the transferee reasonably determines that our security may be impaired, or that there is an unacceptable likelihood of a breach of any covenant or agreement in this Mortgage, or if the transferee is not a transferee of the Property, you shall be obligated to be obligated under the Note and this Mortgage unless we release you in writing.

16. **Transfer of the Property.** If you sell or transfer all or any part of the Property or an interest therein, excluding (a) the creation of a lien or encumbrance subordinate to this mortgage, (b) a transfer by devise, descent, or by operation of law upon the death of a joint tenant, or (c) the grant of any leasehold interest of three years or less not containing an option to purchase, you shall cause to be submitted information required by us to evaluate the transfer as if a new loan were being made to the transferee. You will continue to be obligated under the Note and this Mortgage unless we release you in writing.

15. **Rehabilitation Loan Agreement.** You shall fulfill all of your obligations under any home rehabilitation improvement, repair, or other loan agreement which you enter into with us. We, at our option, may require you to execute and deliver to us, in a form acceptable to us, an assignment of any rights, claims or defenses which you may have against parties who supply labor, materials or services in connection with improvements made to the Property.

14. **Your Copy.** You shall be given one conformed copy of the Agreement and of this Mortgage. If you shall be given one conformed copy of the Agreement and of this Mortgage. To this end the provisions of this Mortgage and the Agreement are declared to be severable.

13. **Governing Law; Severability.** This Mortgage shall be governed by federal law and regulation and the law of the jurisdiction in which the property is located. In the event that any provision or clause of this Mortgage or the Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Agreement which can be given effect without the conflicting provision. To this end the provisions of this Mortgage and the Agreement are declared to be severable.

12. **Notice.** Except for any notice required under applicable law to be given in another manner, (a) any notice to you provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to you at the Property Address or at such other address as you may designate by notice to us as provided herein, and (b) any notice to Lender shall be given by certified mail to our address stated herein. Any notice provided for in this Mortgage shall be deemed to have been given to you or us when given in the manner designated herein.

11. **Successor and Assigns Bound; Joint and Several Liability; Co-Signers.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of yours shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to us under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that we and any other Borrower hereunder may agree to extend, modify, forebear or make other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the property.

10. **You're Not Released; Forbearance by Us Not a Waiver.** Extension of the time for payment or modification or amortization of the sums secured by this Mortgage granted by us to a successor in interest of yours shall not operate to release the liability of the original successor in interest. We 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 Mortgage by reason of any demand made by you or your successors in interest. Any forbearance by us in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

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 us subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

8. **Inspection.** We or our agent may make reasonable entries upon and inspections of the property, provided that we require us to incur any expense or take any action thereunder.

7. **Protection of Lender's Security.** If you fail to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects our interest in the Property, then we, at our option, upon notice to you, may make such applications, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect our interest. We may also require you to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

6. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** You shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions or any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, you shall perform all of your obligations under the declaration or covenants creating or governing the condominium or planned unit development and constituent documents.

5. **Hazard Insurance.** You 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 such other hazards as we may require and in such amounts and for such periods as Lender may require.

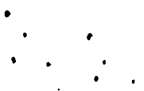
4. **Prior Mortgages and Deeds of Trust; Charges; Liens.** You shall perform all of your obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attach a priority over this Mortgage, and leasehold payments or ground rents, if any.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by us under the Note and paragraph 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to us by you under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

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required information is not submitted, we may declare all of the sums secured by this Mortgage to be immediately due and payable. If we exercise such option to accelerate, we shall mail you notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered within which you may pay the sums declared due. If you fail to pay such sums prior to the expiration of such period, we may, without further notice or demand on you, invoke any remedies permitted by paragraph 17 hereof.

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

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon your breach of any covenant or agreement in the Mortgage, including the covenants to pay when due any sums secured by this Mortgage, we, prior to acceleration shall give notice to you as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date this notice is mailed to you, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform you of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of your acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, we, at our option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. We shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees and cost of documentary evidence, abstracts and title reports.

18. Your Right to Reinstate. Notwithstanding our acceleration of the sums secured by this Mortgage due to your breach, you shall have the right to have any proceedings begun by us to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) you pay us all sums which would be due under this Mortgage and the Note had no acceleration occurred; (b) you cure all breaches of any other covenant or agreements of yours contained in this Mortgage, and in enforcing our remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) you take such action as we may reasonably require to assure that the lien of this Mortgage, our interest in the Property and your obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by you, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, you hereby assigns to us the rents of the Property, provided that you shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, We shall be entitled to have a receiver appointed by the court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by 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, premiums on receiver's bonds and reasonable attorneys' fees and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Mortgage, we shall release this Mortgage without charge to you. We shall pay any recordation costs.

21. Waiver of Homestead. You waive all right of homestead exemption in the property.

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

X [Signature] (Seal)
Borrower Marietta D. Huffman

Florida
State of [blank] } SS
County of Hillsborough

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Marietta D. Huffman *, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed, sealed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 16th day of November, 1990

NOTARY PUBLIC STATE OF FLORIDA
COMMISSION EXP. MAR. 27, 1994
BONDED THROUGH GENERAL INS. UND.

[Signature]
Notary Public

Commission Expires: _____

*UNMARRIED, HAVING NEVER MARRIED

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CONDOMINIUM RIDER

2nd Mortgage

Ref.No.: 010044840

THIS CONDOMINIUM RIDER is made on November 16, 1990, 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

Citibank, Federal Savings Bank

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

5501 Carriageway #111-A, Rolling Meadows, IL 60008

(Property Address)

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

5501 Carriageway Condominium

(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.

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 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 due, all dues and assessments imposed pursuant to the Constituent Documents.
- B. **Hazard Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy 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 premium installments for hazard 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 prompt notice of any lapse in required hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu 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 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 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 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 Lender;
 - (iii) termination of professional management and assumption of self-management of the Owners Association; or
 - (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.
- F. **Remedies.** If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

Marietta D. Hoffman
Borrower Marietta D. Hoffman (Seal)

MULTISTATE CONDOMINIUM RIDER -- Single Family -- FNMA / FHL.MC UNIFORM INSTRUMENT (Form 3140 12/83)

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1-4 FAMILY RIDER

(Assignment of Rents)

2nd Mortgage

Ref.No.: 010044840

THIS 1-4 FAMILY RIDER is made on **November 16, 1990**, 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

Citibank, Federal Savings Bank

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

5501 Carriageway #111-A, Rolling Meadows, IL 60008

(Property Address)

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

- A. **USE OF PROPERTY, COMPLIANCE WITH LAW.** Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.
- B. **SUBORDINATE LIENS.** Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.
- C. **RENT LOSS INSURANCE.** Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.
- D. **"BORROWER'S RIGHT TO REINSTATE" DELETED.** Uniform Covenant 18 is deleted.
- E. **ASSIGNMENT OF LEASES.** Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph E, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.
- F. **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.

If Lender gives notice of breach to Borrower: (i) all rents received by Borrower shall be held by Borrower as Trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the rents of the Property; and (iii) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph F.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

- G. **CROSS-DEFAULT PROVISION.** Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider.


Borrower Marietta D. Huffman (Seal)

MULTISTATE 1-4 FAMILY RIDER -- Fannie Mae / Freddie Mac Uniform Instrument (Form 3170 10/85)

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