State of Minois

Mortgage

FHA Case No.:

131:5921813-734

This ludeature, Made this , 1990, between KATHRYN L JOHNSON, A SINGLE PERSON AND FREDENBURG, A SINGLE PERSON NEVER MARRIED D & N MURTGAGE CORPORATION s corporation organized and existing under the laws of THE STATE OF MICHIGANICARA TRAN 2484 01/10/90 15 18:00 Mortgagee. #552 # D ※--90--016874 Witnesseils: That whereas the Mortgagor is justly indebted to the Mortgagee, as is evidenced by a bertally promissory field bearing even due herewith, in the principal sum of FIFTY SEVEN THOUSAND FIVE HUNDRED, FIETY AND NO/100 Dollars (\$ 57,550.00 payable with interest at the rate of TEM 5) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its per centum 10.000 . 818 BEAVER RD., SUITE 306, TROY, MI. 48084 face as the holder may designate in writing, and delivered; the said principal and interest being payable in monthly installments of FIVE MUNDRED FIVE AND 04/100 Dollars (\$ 505.94 , and a like sum on the first day of each and every month thereafter until the note is fully paid. . 19 90 MARCH except that the final payment of principal and in crest, if not sooner paid, shall be due and payable on the first day of FEBRUARY 20 20 Now, therefore, the said Mortgagor, for the better securing of the payment of the said principal sum of money and interest and the performance of the said principal sum of money and interest and the performance of the said principal sum of money and interest and the performance of the said principal sum of money and interest and the performance of the said principal sum of money and interest and the performance of the said principal sum of the performance of the said principal sum of the said principal sum of the performance of the said principal sum of the mance of the covenants and agreements herein contained, doe by these presents Mortgage and Warrant unto the Mortgagee, its successories or assigns, the following described Real Estate situate, lying, and being in the county of CHOK and the State of Illinois, to wit: LEGAL DESCRIPTION ATTACHED PERMANENT INDEX NO. 07-08-101-019-1192 PROPERTY COMMONLY KNOWN AS: 1770 SESSIONS WALL HOFFMAN ESTATES, ILFAU195 PREPARED BY: MICHELLE A BROWNING D & N MORTGAGE CORPORATION 5999 S NEW WILKE ROAD, #408 ROLLING MEADOWS. IL 60008

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging, and the rents, issues, and profits thereof; and all apparatus and fixtures of every kind for the purpose of supplying or distributing heat, light, water, or power, and all plumbing and other fixtures in, or that may be placed in, any building now or hereafter standing on said land, and also all the estate, right, title, and interest of the said Mortgagor in and to said premises.

To have and to hold the above-described premises, with the appurtenances and fixtures, unto the said Mortgagee, its successors and assigns, forever, for the purposes and uses herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the said Mortgagor does hereby expressly release and waive.

And said Mortgagor covenants and agrees:

To keep said premises in good repair, and not to do, or permit to be done, upon said premises, anything that may impair the value thereof, or of the security intended to be effected by virtue of this instrument; not to suffer any lien of mechanics men or material men to attach to said premises; to pay to the Mortgagee, as hereinafter provided, until said note is fully paid, (1) a sum sufficient to pay all taxes and assessments on said premises, or any tax or assessment that may be levied by authority of the State of Illinois, or of the county, town, village, or city in which the said land is situate, upon the Mortgagor on account of the ownership thereof; (2) a sum sufficient to keep all buildings that may at any time be on said premises, during the continuance of said indebtedness, insured for the benefit of the Mortgagee in such forms of insurance, and in such amounts, as may be required by the Mortgagee.

This form is used in connection with mortgages incured under the one- to four-family programs of the National Housing Act which provide for perfects Martgage incurance Premium payments.

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In case of the refusal (it neglect of the Mortgagor to make such payments, or to satisfy any prior lien or incumbrance other than that for taxes or assessments on said premises, or to keep said premises in good repair, the Mortgagee may pay such taxes, assessments, and insurance premiums, when due, and may make such repairs to the property herein mortgaged as in its discretion it may deem necessary for the proper preservation thereof, and any moneys so paid or expended shall become so much additional indebtedness, secured by this mortgage, to be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagor.

It is expressly provided, however (all other provisions of this mortgage to the contrary notwithstanding), that the Mortgagee shall not be required nor shall it have the right to pay, discharge, or remove any tax, assessment, or tax lien upon or against the premises described herein or any part thereof or the improvements situated thereon, so long as the Mortgagor shall, in good faith, contest the same or the validity thereof by appropriate legal proceedings brought ir a pourt of competent jurisdiction, which shall operate to prevent the collection of the tax, assessment, or lien so contested and the sale or forfeiture of the said premises or any part thereof to satisfy the same.

And the said Mortgagor further cover and agrees as

That privilege is reserved to pay the debt in whole, or in part, on any installment due date.

That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, the Mortgagor will pay to the Mortgagee, on he first day of each month until the said note is fully paid, the following sums:

- (a) An amount sufficient to provide the holder hereof with funds to pay the next mortgage insurance premium if this instrument and the note secured hereby are insured, or a monthly charge (in lieu of a mortgage insurance premium) if they are held by the Secretary of Housing and Urban Development, as follows;
- (1) If and so long as said note of even date and this instrument are insured or are reinsured under the provisions of the National Housing Act, an amount sufficient to accumulate in the hands of the holder one (1) month prior to its due date the annual mortgage insurance premium, in order to provide such holder with funds to pay such premium to the Secretary of Housing and Urban Development pursuant to the National Housing Act, as amended, and applicable Regulations thereunder; or
- (II) If and so long as said note of even date and this instrument are held by the Secretary of Housing and Urban Development, a monthly charge (in lieu of a mortgage insurance premium) which shall be in an amount equal to one-twelfth (1/12) of one-half (1/2) per centum of the average outstanding balance due on the note computed without taking into account delinquencies or prepayments;
- (b) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (all as estimated by the Mortgagee) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and asseisments will become delinquent, such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and special assessments; and
- (c) All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the note

secured hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgagor each month in a single payment to be aplied by the Mortgagee to the following items in the order set forth:

- (1) premium charges under the contract of insurance with the Secretary of Housing and Urban Development, or monthly charge (in lieu of mortgage insurance premium), as the case may
- (II) ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums;
- (III) interest on the note secured hereby;
- (IV) amortization of the principal of the said note; and
- (V) late charges.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may collect a "late charge" not to exceed four cents (4') for each dollar (\$1) for each payment more than fifteen (15) days in arrears, to cover the extra expense involved in handling delinquent payments.

If the total of the payments made by the Mortgagor under subsection (b) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagee for ground rents, taxes, and assessments, or insurance premiums, as the case may be, such excess, if the loan is current, at the option 🐠 of the Mortgagor, shall be credited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor. If,, however, the monthly payments made by the Mortgagor under subsection (h) of the preceding paragraph shall not be sufficient to pay ground tents, taxes, and assessments, or insurance premiums, as the case may be, when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagee any amount necessary to make up the deficiency, on or before the tiate when payment of such ground rents, taxes, assessments, or insurance premiums shall be due. If at any time the Mortgagor shall tender to the Mortgagee, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor an rayments made under the provisions of subsection (a) of the preceding paragraph which the Mortgagee has not become obligated to pay it the Secretary of Housing and Urban Development, and any balance remaining in the funds accumulated under the provisions of subsection (b) of the preceding paragraph. If there shall be a defruit under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the Mortgagee acquires the property otherwise after default, the Mortgagee shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the balance then remaining in the furds accumulated under subsection (b) of the preceding paragraph as a credit against the amount of principal then remaining unpaid under said note and shall properly adjust any payments which shall have been made under subsection (a) of the preceding paragraph.

And as additional security for the payment of the indebtedness aforesaid the Mortgagor does hereby assign to the Mortgagee all the rents, issues, and profits now due or which may hereafter become due for the use of the premises hereinabove described.

That he will keep the improvements now existing or hereafter erected on the mortgaged property, insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, casualties and contingencies in such amounts and for such periods as may be required by the Mortgagee and will pay promptly, when due, any premiums on such insurance provision for payment of which has not been made hereinbefore.

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plural the singular, and the masculine gender shall include the Wherever used, the singular number shall include the plural, the ministrators, successors, and assigns of the parties hereto. and advantages shall innie, to the respective heits, executors, ad-The covenants berein contained shall bind, and the benefits

any manner, the original liability of the Mortgagor. cessor in interest of the Mortgagor shall operate to release, in of the debt hereby secured given by the Mortgagee to any suc-It is expressly agreed that no extension of the time for payment

or delivery of such release or satisfaction by Mortgagee. be null and void and Mortgagee will, within thirty (30) days after

benefits of all statutes or laws which require the earlier execution satisfaction of this mortgage, and Mortgagor hereby waives the written demand therefor by Mortgagor, everate a release or the covenants and agreements herein, then this conveyance shall aforesaid and shall abide by, comply with, and duly perform all If Mortgagor shall pay said note a cine and in the manner

shall then be paid to the Mortzagor. thatining unbaid. The overvius of the proceeds of sale, if any, debtedness hereby secured; (A) all the said principal money reni od) no bisgan gninismor teorotai bart oa odt lle (t.) ;obom in the note secured hereby, from the time such advances are the mortgage with interest on such advances at the tale set torth advanced by the Mortgagee, if any, for the purpose authorized in cost of seid abstract and examination of title; (2) all the moneys and stancgraphers' fees, outlays for documentary evidence and adve tising, sale, and conveyance, including attorneys, solicitors, sance of any such decree: (1) All the costs of such suit or suits, -ruq ni abam alak yng focceeds of any sale made in pur-And there shall be included in any decree foreclosing this more-

cognigation eith guizolootof socoab yns ni so much additional indebtedness secured hereby and be allowed premises under this mortgage, and all such expenses shall become ceedings, shall be a further lien and charge upon the said Mortgagee, so made parties, for services in such suit or proreasonable fees and charges of the attorneys or solicitors of the by reason of this mortgage, its costs and expenses, and the proceeding, wherein the Mortgagee shall be made a party thereto pose of such foreelosure; and in case of any other sun, or legalevidence and the cost of a complete abstract of title for the purant in such proceeding, and also for all outlays for documentary for the solicitor's fees, and stenographers' fees of the complainin any court of law or equity, a reasonable sum shall be allowed And in case of foreclosure of this mortgage by said Mortgagee

out the provisions of this paragraph. expend itself such amounts as are reasonably necessary to carry. premises hereinabove described; and employ other persons and collect and receive the rents, issues, and profits for the use of the beyond any period of redemption, as are approved by the court, gagor or others upon such terms and conditions, either within or quired by the Mortgagee; lease the said premises to the Mortmaintain such insurance in such amounts as shall have been reassessments as may be due on the said premises; pay for and said premises in good repair; pay such current or back taxes and mortgage, the said Mortgague, in its discretion, may: keep the an action is pending to foreclose this mortgage or a subjectification the above described premises under an order of a court in which Whenever the said Mortgagee shall be placed in possession of

tion and preservation of the property. costs, taxes, insurance, and other items necessary for the proteccollected may be applied toward the payment of the indebtedness, period of redemption, and such rents, issues, and profits when and, in case of sale and a deficiency, during the full statutory the said premises during the pendency of such foreclosure suit Mortgagee with power to collect the rents, issues, and profits of sion of the premuses, or appoint a receiver for the benefit of the as a homestead, enter an order placing the Mortgagee in possesshall then be occupied by the owner of the equity of redemption, without regard to the value of said premises or whether the same an order to place Mortgagee in possession of the premises, and time of such applications for appointment of a receiver, or for liable for the payment of the indebtedness secured hereby, at the regard to the solvency or insolvency of the person or persons gagor, or any party claiming under said Mortgagor, and without either before or after sale, and without notice to the said Morethe court in which such bill is filed may at any time thereafter, this mortgage, and upon the filing of any bill for that purpose, due, the Mortgagee shall have the right immediately to foreclose And in the event that the whole of taid debt is declared to be

without notice, become immediately due and payable. crued interest thereon, shall, at the election of the Mortgagee, whole of said principal sum remaining unpaid together with acof any other covenant or agreement herein stipulated, then the thirty (30) days after the due date thereof, or in case of a breach vided for herein and in the note secured hereby for a period of in the event of default in making any monthly payment pro-

hereby immediately due and payable. holder of the note may, at its option, declare all sums secured conclusive proof of such incligibility), the Mortgagee or the declining tochklure said note and this mortgage, being deemed days' time from the date of this mortgage? sqi oi Secretary of Housing and Urban Development dated subsequent Housing and Urban Development or authorized agent of the hereof) written statement of any officer of the Department of ninitiw 12A gaisuoH lanoilaN also an' mon sysb the note secured hereby not be eligible for insurance under the

The Mortgagor further agrees that should this mortgage and indebtedness secured hereby, whether are or not. forthwith to the Mortgages to be applied by it on account of the assigned by the Mortgagor to the Wortgagee and shall be paid gage, and the Note secured nereby comaining unpaid, are hereby the extent of the full amount to indebtedness upon this Mortdamages, proceeds, and the versideration for such acquisition, to any power of eminent Joriain, or acquired for a public use, the

That if the premites, or any part thereof, be condemned under

force shall pass to the purchaser or grantee. terest of the Mortgagor in and to any insurance policies then in ment of the indebtedness secured hereby, all right, title and inor other transfer of title to the mortgaged property in extinguishthe property damaged. In event of foreclosure of this mortgage the indebtedness hereby secured or to the restoration or repair of applied by the Mortgagee at its option either to the reduction of jointly, and the insurance proceeds, or any part thereof, may be the Mortgagee instead of to the Mortgagor and the Mortgagee authorized and directed to make payment for such loss directly to Mortgagor, and each insurance company concerned is hereby gagee, who may make proof of loss if not made promptly by loss Mortgagor will give immediate notice by mail to the Mortfavor of and in form acceptable to the Mortgagee. In event of the Mortgages and have attached thereto loss payable clauses in

Mortgagee and the policies and tenewals thereof shall be held by

All insurance shall be carried in companies approved by the

LEGAL DESCRIPTION FOR THE PROPERTY LOCATED AT: 1770 SESSIONS WALK HOFFMAN ESTATES, IL. 60195

Unit address No. 1770 Sessions Walk, and the right to exclusive use and possession as a limited common element of Carport Parking Space No. NONE in Hilldale Condominium as delineated on the Survey of the following: That part of the West half of Section 8, Township 41 North, Range 10, East of the Third Principal Meridian, in Cook County, Illinois, bounded by a line, described as follows: Commencing at a point on the North Easterly line of relocated Higgins Road as dedicated according to Document Number 12647606, 371.64 feet (as measured along the NorthEasterly line of Higgins Road aforsaid) NorthWesterly of the point of intersection of said NorthEasterly line of Higgins Road with the East line of the SouthWest quarter of said Section 8, said point being also the intersection of the NorthEasterly line of relocated H. orins Road, aforesaid, and the center line of that easement known as Hunting or Boulevard, as described in the Declaration and Grant of Easement recorded Nay 8, 1970 as Document Number 21154392, thence North and West along the center line of said easement, being a curved line convex to the NorthEast and having a radius of 300.00 feet, a distance of 219.927 feet, arc measure, to a point of tangent; thence North 51 degrees 36 minutes 05 seconds West, 100.00 feet to a point of curve; thence North and West along a curved line convex to the SouthWest and havings a radius of 300.00 feet, a distance of 297.208 feet, arc measure, to a point of tangent; thence continuing along the center line of said easement North 05 degrees 09 minutes 40 seconds East, 502.183 feet; thence leaving the center line of said easement for Huntington Bowlevard, North 84 degrees 50 minutes 20 seconds West, 786.90 feet; thence South 05 degrees 09 minutes 40 seconds West, 215.0 feet; thence North 84 degrees 50 minutes 20 seconds West, 195.33 feet to a point on a line described as running from a point on the South line of the West half of the NorthWest quarter of said Section 8, which is 306.65 feet West of the SouthEast corner thereof and running Northerly 1564.77 feet to a point which is 444.55 feet West, as measured at right angles, of the East line of the West half of the WorthWest quarter of Section 8, aforesaid; thence South along the last described line of said line extended South, 581.775 feet to a point on the NorthEasterly line of relocated Higgins Road, as aforesaid; thence South 74 degrees 11 minutes 56 seconds East along the NorthEasterly line of said road, 1295.00 feet to the point of commencement (except that part falling in Huntington Boulevard as described in Declaration and Grant of Easement recorded May 8, 1970 as Restrictions, Covenants and By-Laws for Hilldale Condominium Association
made by American National Bank and Trust Company of Chicago a Mational Banking Association. as Thereto. 1978 and known as Trust No. 45354, recorded in the Office of the Recorder of Deeds of Cook County, Illinois, as Document No. 25211897; together with its undivided percentage interest in the Common Elements, all in Cook County, Illinois.

TAX ID # 07-08-101-019-1192

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Property of Coot County Clark's Office

FHA ASSUMPTION POLICY RIDER

REQUIRE PAYM	ENT OF THE NO	TE IN FULL UPO	N TRANSFER	OF ALL OR PA	RT OF THE PRO	
ncorporated into a Debt (the "Instrur lote (the "Note") I & N MORTO	and shall be deeme nent") of the same) of the same date AGE CORPORA	ed to amend and su e date given by the to TION, A MICH	oplement the Nundersigned (the IGAN CORF	fortgage, Deed o ne "Mortgagor"; ORATION	to secure the Mor	
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declare all erty is sold gagor, pure which the re with the re	sums secured by his or otherwise transfits and to a contract mortgage is executed quirements of the WHEREOF, the Managements of the Management of the	mortgage to be implemented (other than b) if sale executed noted, to a purchaser we commissioner.	nediately due a y devise, descer later than [X] hose credit hanted this Assum	nd payable if all of the or operation of the operation of the operation of the operation of the operation Policy Rich free (A. Free Penburg)	or part of the prop- law) by the mort- is after the date on oved in accordance der. Mort (Sign Original	•
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	This Assumpt accorporated into the instruction of the "Instruction of the "Note" of N MORTS of MCHENRY LETT A SENSION AMENDED Control of MCHENRY LETT A SENSION OF MCHENRY LETT A SE	This Assumption Policy Rider is accorporated into and shall be deemed bebt (the "Instrument") of the same lote (the "Note") of the same date (1.2. N. MORTBABE CORPORA the "Mortgagee") and covering the "Mortgagee") and covering the "770 SESCIONS WALK, HOW AMENDED COVENANT. In addortgagor further coverant and agree the Mortgage shall, with the declare all sums secured by his crty is sold or otherwise transfigagor, pursuant to a contract which the mortgage is execute with the requirements of the IN WITNESS WHEREOF, the MATHRIN L. JOHNSON OF ILLINOIS OF MCHENRY WILLIAM STATE OF I	This Assumption Policy Rider is made this This Assumption Policy Rider is made this accorporated into and shall be deemed to amend and superior (the "Instrument") of the same date given by the side (the "Note") of the same date to N MORTGAGE CORPORATION, A MICH the "Mortgagee") and covering the property described to the "Mortgagee") and covering the property described to the "Mortgagee" and covering the property described to the covenant and agree as follows: The Mortgagee shall, with the prior approval of the declare all sums secured by his mortgage to be immortage is sold or otherwise transferred (other than by gagor, pursuant to a contract of sale executed not which the mortgage is executed, to a purchaser when the requirements of the Commissioner. IN WITNESS WHEREOF, the Mortgagor has executed the tequirements of the Commissioner. WITNESS WHEREOF, the Mortgagor has executed the mortgage is executed to the coverage of the commissioner. Seal) Mortgagor OTE: If the property is not the principal or secondary residence of the coverage of the cove	This Assumption Policy Rider is made this 65 day of incorporated into and shall be deemed to amend and supplement the Mehi (the "Instrument") of the same date given by the undersigned (the "Note") of the same date given by the undersigned (the "Note") of the same date to Note "Note" of the same date to Note "Note "Note" of the Instrumental Told Sessions Walk, Hoffman Estates, IL 60 (Property Address) AMFNDED OVENANT. In addition to the covenants and agreem longagor further covenant and agree as follows: The Mortgagee shall, with the prior approval of the Federal Hou declare all sums secured by his mortgage to be immediately due a crty is sold or otherwise transferred (other than hy devise, descer gagor, pursuant to a contract of sale executed not later than [X] which the mortgage is executed, to purchaser whose credit has with the requirements of the Commissioner. IN WITNESS WHEREOF, the Mortgagor has executed this Assum Martgagor WHEREOF, the Mortgagor has executed this Assum (Seal) ATHRYN L JOHNSON Mortgagor (Space below this line for acknowledge of ILLINOIS) Of MCHENRY Sest of ILLINOIS, do hereby cell of the Notary Publicated in the Notary Publicated	This Assumption Policy Rider is made this	This Assumption Policy Rider is made this

\$21 ment. FHA Assumption Policy Rider -- Multistate. VMP MORTGAGE FORMS + (313)293 8100 + (800)521 7291 11/88

"OFFICIAL SEAL" ELIZABETH K. BUNLAP, Notary Public Mulleary County, State of Illinois My Commission Expires 12/4 91

UNOFFICIAL COMPAND #131:5921813-734

FRA SECTION 234 (c)

"The mortgagor further covenants that he will pay his share of the common expenses or assessments and charges by the Association of Owners as provided in the instruments establishing the condominium."

"The Regulatory Agreement executed by the Association of Owners and attatched to the Plan of Apartment Ownership (Master Deed of Enabling Declaration) 10-26-79 in the Land Records of the County of Cook State of Illinois, is incorporated in and made of this mortgage (deed of trust). Upon default under the Regulatory Agreement by the Association of Owners or by the mortgagor (grantor) and upon request by the Federal Housing Commissioner, the mort (agee, as its option may declare this mortgage (deed of trust) in default and may declare the whole of the indebtedness secured hereby to be due and payable."

"As used her in, the term "assessments", except where it refers to assessments and charges by the Association of Owners, shall mean "special assessments" by state or local governmental agencies, districts, or other public taxing or assessing bodies."

The mortgagee shall, with the prior approval of the Federal Housing Commissioner, or his designee, declare 111 sums secured by this mortgage to be immediately due and payable if all or property is sold or otherwise transferred (other than by devise, descent, or operation of law) by the mortgagor, pursuant to a contract of sale executed not later than 24 months after the date of a prior transfer of the property subject to this mortgage, to a purchaser whose credit has not been approved in accordance with the requirements of the Commissioner.

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STATE OF ILLINOIS)

COUNTY OF MEHELING

1. All could signed , a notary public in and for the county and State foresaid, Do hereby Certify that Kathagas A plan and Exical State lung, his wife, personally known to be the same person(s) whose name of the same person(s) subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that Mily Signed, sealed, and delivered the said instrument as Mily free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of the homestead.

GIVEN under my hand and Notarial Seal this 57 January D. 19 90

"OFFICIAL SEAL" ELIZABETH K. MINLA? Nothry Public McHenry County, State of Illinois My Commission Expires 12/4/91

Elizabeth K Cheenlay

Property of Cook County Clerk's Office