

Robert Comein and

This instrument was prepared by *Harriet Hartig*
(Name) Harriet Hartig, Aetna Bank
(Address) 2401 N. Halsted, Chicago, IL

Ursula Comein

4107 N. Marine Drive No.7B

Aetna Bank
2401 N. Halsted
Chicago, Illinois 60614

Chicago, Illinois 60613

MORTGAGEE

"You" means the mortgagee, its successors and assigns.

MORTGAGOR

"I" includes each mortgagor above.

REAL ESTATE MORTGAGE: For value received, I, Robert Comein and Ursula Comein, his wife-----
July 27, 1990, mortgage and warrant to you to secure the payment of the secured debt described below, on _____
 the real estate described below and all rights, easements, appurtenances, rents, leases and existing
 and future improvements and fixtures (all called the "property").

PROPERTY ADDRESS: 4107 N. Marine Drive, 7B Chicago, Illinois 60613
 (Street) (City) (Zip Code)

LEGAL DESCRIPTION:

RIDER ATTACHED HERETO IS MADE A PART HEREOF:

PIN# 14-16-304-039-1038

ADDRESS: 4107 N. Marine Dr.
Cook, IL

15.00

Cook

County, Illinois.

TITLE: I covenant and warrant title to the property, except for encumbrances of record, municipal and zoning ordinances, current taxes and assessments not yet due and payable.

SECURED DEBT: This mortgage secures repayment of the secured debt and the performance of the covenants and agreements contained in this mortgage and in any other document incorporated herein. Secured debt, as used in this mortgage, includes any amounts I owe you under this mortgage or under any instrument secured by this mortgage.

The secured debt is evidenced by (List all instruments and agreements secured by this mortgage and the dates thereof.):

Note dated July 27, 1990 in the amount of \$50,000.00.

Future Advances: All amounts owed under the above agreement are secured even though not all amounts may yet be advanced. Future advances under the agreement are contemplated and will be secured and will have priority to the same extent as if made on the date this mortgage is executed.

Revolving credit loan agreement dated July 27, 1990, with initial annual interest rate of 11.00 %. All amounts owed under this agreement are secured even though not all amounts may yet be advanced. Future advances under the agreement are contemplated and will be secured and will have priority to the same extent as if made on the date this mortgage is executed.

The above obligation is due and payable on July 27, 1995 if not paid earlier.

The total unpaid balance secured by this mortgage at any one time shall not exceed a maximum principal amount of: FIFTY THOUSAND AND NO/100th Dollars (\$ 50,000.00), plus interest, plus any disbursements made for the payment of taxes, special assessments, or insurance on the property, with interest on such disbursements.

Variable Rate: The interest rate on the obligation secured by this mortgage may vary according to the terms of that obligation.
 A copy of the loan agreement containing the terms under which the interest rate may vary is attached to this mortgage and made a part hereof.

TERMS AND COVENANTS: I agree to the terms and covenants contained in this mortgage and in any riders described below and signed by me.

Commercial Construction

ValueLine

SIGNATURES

Robert Comein
Robert Comein

Ursula Comein
Ursula Comein

ACKNOWLEDGMENT: STATE OF ILLINOIS,

Lake County ss: 27 day of July, 1990

The foregoing instrument was acknowledged before me this 27 day of July, 1990
 by Robert Comein & Ursula Comein, his wife (Title)

Corporate or
Partnership
Acknowledgment

(Name of Corporation or Partnership)

My commission expires:

(Sign)

9-18-1990

on behalf of the corporation or partnership.

"OFFICIAL SEAL"
HAROLD HARTIG

Notary Public Lake County, Illinois
My Commission Expires Sept. 16, 1990

ILLINOIS

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MORTGAGE

MORTGAGE

COOK COUNTY, ILLINOIS
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1990 AUG 2 AM 11:36

1. Payments. I will keep the property in good condition and make all repairs reasonably necessary.

2. Damages. I will pay all taxes, assessments, liens and encumbrances on the property when due and will defend title to the property.

3. Insurance. I will keep the property under terms and conditions provided by law.

4. Obligation assumed by this mortgagee. You may accelerate the maturity of the secured debt and exercise any other remedy available to you.

5. Expenses. I agree to pay all your expenses, including reasonable attorney fees as those incurred by an appellate court, will pay these amounts to you as provided in the mortgage or as otherwise provided in law.

6. Disputes. I agree to pay all your expenses, including reasonable attorney fees as those incurred by an appellate court, will pay these amounts to you as provided in the mortgage or as otherwise provided in law.

7. Assignment of notes and interests. I assign to you the rents and profits of the property, unless we have agreed otherwise in writing.

8. Leaseholds. Conditions precedent, I will perform until development of any lease this mortgage is on a leasedhold.

9. Lessorships. Conditions precedent, I agree to comply with the provisions of any lease this mortgage is on a leasedhold.

10. Authority of mortgagee to enter property. You may enter the property to inspect, if you give me notice beforehand. The notice must state the reasonable cause for your inspection.

11. Sale or transfer. You may sell the property to anyone if you give me notice beforehand. The notice must state the reasonable cause for your sale or transfer.

12. Condition of title. I assign to you the proceeds of any sale or transfer of my interest in title to the property with a condition or other taking of all or any part of the property, such proceedings will be applied toward or claim for damages connected with a condition or other taking of all or any part of the property.

13. Waiver. By exercising any remedy available to you, you do not waive your right to later consider it, nor do you give up your rights to later sue to recover damages for any breach of contract.

14. Joint and several liability; co-signers; successors and assigns. You are jointly and severally liable on this mortgage, but do not co-sign this underlying debt, so only to me, as sole mortgagee, may other changes in the terms of this mortgage be made, except as otherwise provided in the mortgage.

15. Note. Unless otherwise required by law, any notice to me shall be given by delivery to my certified mail address or to my other address on the front side of this mortgage, or to any other address which you have designated, will give any notice to you by delivery to your address on the front side of this mortgage, or to my address provided by the transferor. You may also demand immediate payment of the secured debt. You may also demand immediate payment of the secured debt if it is sold or transferred to another.

16. Transfer of the property or a beneficial interest in the mortgage. If it is sold or transferred, you will discharge this mortgage without charge to us, agree to pay all costs to record this mortgage in the above structures if it is not a general partner and a beneficial interest in the mortgage is sold or transferred to another. You may also demand immediate payment of the secured debt if it is sold or transferred to another.

17. Release. When I have paid the secured debt, you will discharge this mortgage without charge to us, agree to pay all costs to record this mortgage.

18. Notice. Unless otherwise required by law, any notice to either of us when given in the manner stated below, will be deemed to have been given to either of the parties to this mortgage, or to any other address which you have designated, will give any notice to you by delivery to your address on the front side of this mortgage, or to my address provided by the transferor. You may also demand immediate payment of the secured debt if it is sold or transferred to another.

19. Mortgagor's address. Any notice shall be deemed to have been given to either of us when given in the manner stated below.

20. Miscellaneous. This instrument is executed in two copies, one copy for each party. It is acknowledged that both parties have read this instrument and understand its contents.

UNIT 7B, IN WATERFORD CONDOMINIUM, AS DELINEATED ON SURVEY OF THE
FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS
'DEVELOPMENT PARCEL').
LOTS 7, 8, 9 AND 10 IN COUNTY CLEAK'S DIVISION OF LOTS 62 AND 13 AND
LOT 25 (EXCEPT THE WEST 550 FEET THEREOF) TOGETHER WITH ACCRETION
THERETO IN SIMONS AND GORDON'S ADDITION TO CHICAGO A SUBDIVISION OF
LOTS 10 AND 19 AND VACATED STREETS BETWEEN IN SCHOOL TRUSTEES'
SUBDIVISION OF SECTION 16, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE
THIRD PRINCIPAL MERIDIAN; ALSO THE WEST 100 FEET OF LOT 13 IN SIMON AND

GORDON'S ADDITION TO CHICAGO SAID ADDITION BEING A SUBDIVISION OF LOT
10 AND LOT 19 AND VACATED STREET BETWEEN SAME IN SCHOOL TRUSTEES'
SUBDIVISION OF SECTION 16, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE
THIRD PRINCIPAL MERIDIAN, WSADTO DECLARATION MADE BY LA SALLE NATIONAL
BANK AS TRUSTEE UNDER TRUST NO. 43051, RECORDED IN THE OFFICE OF THE
RECORDER OF COOK COUNTY, ILLINOIS, AS DOCUMENT 22414417; TOGETHER WITH
ITS UNDIVIDED PERCENTAGE INTEREST IN SAID DEVELOPMENT PARCEL (EXCEPTING
FROM SAID DEVELOPMENT PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL
THE UNITS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY) ALL IN
COOK COUNTY ILLINOIS.

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CONDOMINIUM RIDER

#950102-9

THIS CONDOMINIUM RIDER is made this 27th day of July, 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 Aetna Bank (the "Lender")
of the same date and covering the Property described in the Security Instrument and located at:
4170 N. Marine Drive, Unit 7B, Chicago, Illinois 60613
(Property Address)

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

Waterford 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;

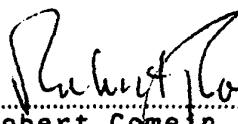
(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;

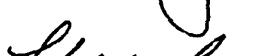
(iii) termination of professional management and assumption of self-management of the Owners Association; or

(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.


Robert Comein
(Seal)
Borrower


Ursula Comein
(Seal)
Borrower

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