PREPARED BY: DAN THOMPSON FFICIAL GOPY

CHICAGO, IL 60603

RECORD AND RETURN TO: CITIBANK, FEDERAL SAVINGS BANK BOX 165

91196916

(Space Above This Line for Recording Date).

MORTGAGE

010052476

THIS MORTGAGE ("Security Instrument") is given on APRIL 19
The mortgagor is WERLENDEXXEXXEBRANEEMX MAN POLL TAXXXNEEDS XEXXXXBESSEE TO ! TAJUDEEN O. IBRAHIM AND PERINDA D. IBRAHIM, HIS WIFE

. 1991

("Borrower"). This Security instrument is given to CITIBANK, FEDERAL SAVINGS BANK

which is organized and existing under the laws of

1 SOUTH DEARBORN UNITED STATES OF AMERICA, and whose address is CHICAGO, ILLINOIS 60603

("Lander").

Borrower owes Lender the rencipal sum of SEVENTY SIX THOUSAND AND NO/100

76,505,00 Dollars (U.S. \$). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable . This Security instrument secures to Lender: (a) the repayment of the debt evidenced on MAY 1, 2006 by the Note, with interest, and all renawals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security instrument; and (c) the performance of Borrowar's covenants and agreements under this Security in trument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in

COOK

PARCEL 1: LOT 34 IN PARKWOOD VILLAGE UNIT NO. 2, BEING A SUBDIVISION
OF PART OF THE NORTHEAST 1/4 OF SECTION 18, TOWNSHIP 41 NORTH, SEE ATTACHED RIDER FOR LEGAL DESCRIPTION.

91196916

क्षाप्रदेशक है है जो अपने 38771 6 38 90 38 in 36 (2979) 11875:00

Junit Clorks K-92-186916 34.101.165.

-18-213-022

which has the address of

242 HIGHBURY DRIVE

Illinois

(2788201-7 TO THE

60120 (21p Code)

("Property Address");

ELGIN

TOGETHER WITH all the improvements now or hereafter erected on the property, and all exsements, 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 Security is strument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby convoyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform coverants for national use and non-uniform coverants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS Borrower and Lender covenant and agree as follows:

1. PAYMENT of PRINCIPAL and INTEREST; PREPAYMENT and LATE CHARGES. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

ILLINOIS-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

Borrower(s) initials: MB-284 Rev. 10/09 14084

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2: FUNDS for TAXES and INSURA VE. subject to logic upon or to a virter valver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funder" equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security-Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazzed insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or/guaranteed by/a federal or/ state agency (including Lander if Lender is such an institution). Lender shall apply the Funds to pay the estrow Items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the estrow Items. Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. A charge assessed by Lender in connection with Borrower's entering into this Security Instrument to pay the cost of an independent tax reporting service shall not be a charge for the purposes of the preceding santence. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the summare accounts.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due; dates of the escrow items, shall exceed the amount, required to pay the escrow items when due; the excess shall be; at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary on ske up) the deficiency, infone for more payments as required by Lender 1971 (1985) of the control of the funds held by Lender 1971 (1985) of the control of the funds held by Lender 1971 (1985) of the control of the funds held by Lender 1971 of the control

Upon payment in trill of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender Cender shall apply! no later than immediately prior to the role of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit agrant the sums secured by this Security Instrument.

3: APPLICATION of PAYIATITS. Unless applicable law provides otherwise; all payments received by Lender under the paragraphs 1 and 2 shall be applied first, to late charges due under the Note; second) to prepayment charges due under the Note; third, to amounts payable and reparagraph 2; fourth, to interest due; and last, to principal due;

Property, which may attain priority over the Security Instrument, and leasehold payments or ground rents. If any Borrowerd shall pay these obligation, in the manner provided in paragraph 2, on if not paid in that manner. Borrower, shall pay them one time directly to the person owed payment. Parrower shall promptly furnish to Lender, all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

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

5. HAZARD INSURANCE. Borrower shall keep the improvements of w existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended congrege" and any other hazards for which Lander requires insurance. This insurance shall be maintained in the amounts and or the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give the Lender all receipts of paid premiums and renewal notices. In the event of joss, Borrower shall git e prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied 'un estoration or repair is economically feasible and Lender's security's notilessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess produce Borrower, if Borrower abandons the Property, or does not enswer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds....Lender may use the property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day, period will, begin when the notice is given.

Unless Lender, and Borrower, otherwise agree in writing, any application of proceeds to principal shall not extend or postpone, the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments if under paragraph, 18 the Property is acquired by Lender. Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisiton shall pass to Lender to the extent of the sums secured by this Security. Instrument immediately prior to the acquisition.

substantially change the Property, allow the Property to deteriorate or commit wasten if this Security Instrument is on a leasehold. Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, that leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

7. PROTECTION of LENDER'S RIGHTS in the PROPERTY, MORTGAGE INSURANCE. If Borrower falls to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect, Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' feet and entering on the Property, to make repairs. Although, Lender may take action under this paragraph 7, Lender does not have to do so.

Borrower(s) Initials:



*Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this

Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. INSPECTION: Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. CONDEMNATION. | The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property a abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle valaim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and porrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

- 10. BORROWER NOT RELEASED; FORBEARANCE BY LENDER NOT a WAIVER. Extension of the time for payment or modification of amortization of tra 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 Borrower's successors in interest. Lender shall not be required to communee 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 or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a walver of or preclude the exercise of any right or remedy.
- 11. SUCCESSORS and ASSIGNS BOUND; 19/NT and SEVERAL LIABILITY; CO-signers. The covenants and agreements of this Security Instrument shall bind and benefit, the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and egreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Nota, (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 Instrumint; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.
- 12. LOAN CHARGES. If the loan secured by this Security light ment is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or officer to an charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any uch loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sum- already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduce principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.
- 13. LEGISLATION AFFECTING LENDER'S RIGHTS. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17.
- 14. NOTICES. Any notice to Barrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail 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 other 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 in this paragraph.
- 15. 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.
 - 16. BORROWER'S COPY. Borrower shall be given one conformed copy of the Note and of this Security Instrument.
- 17. TRANSFER of the PROPERTY or a BENEFICIAL INTEREST IN BORROWER. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower falls to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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State of illinois. COOK County ss: A Notary Public in and for said county, and state, do hereby certify that REPINOIS OXXX BRACK IN X AND EXTRACT AND TO I TATUDEEN O. IBRAHIM AND PERINDA D. IBRAHIM, HIS WIFE personally known to me to be the same Person(s) whose name(s) ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.	purposes therein set forth	h. Marika 1870 a. disarahan mengantan s	19th day of April 19	the
State of illinois, COOK for said county and state, do hereby certify that REPLYCAN ON TRACE INVAMENTAL SUPPLY COUNTY TATIDEEN O. TRAHIM AND PERINDA D. TRAHIM, HIS WIFE personally known to me to be the same Person(s) whose name(s) ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set, forth. Given under my hand and official seal, this 19th day of 1	purposes therein set forth	and official seal, this	19th day of April 19th	the and
State of illinois, COOK County and state, do hereby certify that REPANDANT XXXI RECOLUTE YEAR DIVINOR X STEPHEN XXXI STATE AND THE STATE OF THE STA	purposes therein set forth	and official seal, this	19th day of April 19th	the and
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PARCEL 1: LOT 34 IN PARKWOOD VILLAGE UNIT NO. 2, BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 18, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN THE CITY OF ELGIN, ACCORDING TO THE PLAT OF SAID PARKWOOD VILLAGE UNIT NO. 2, RECORDED OCTOBER 2, 1974 AS DOCUMENT 22, 865,813, IN COOK COUNTY, ILLINOIS.

EASEMENTS FOR THE BENEFIT OF PARCEL 1 CREATED BY THE PARCEL 2: DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF PARKWOOD VILLAGE RECORDED OCTOBER 3, 1974 AS DOCUMENT NO. 22,866,213 IN THE RECORDS OF COOK COUNTY, ILLINOIS AND BY SUPPLEMENT NO. 1 TO DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF PARKWOOD VILLAGE RECORDED OCTOBER 10, 1974 AS DOCUMENT NO. 22,873,469 IN THE RECORDS OF COOK COUNTY, ILLINOIS AND AS GRANTED BY THE DEED TO MARK A. BRUNER AND SUSAN A. BRUNER, HIS WIFE, RECORDED JUNE 24, 1975 AS DOCUMENT 23,125,815 ALL IN COOK COUNTY, ILLINOIS.

06-18-213-022

A. 15. COOK COUNTY CIERTS OFFICE TO DAY THIS RIDER IS ATTACHED TO AND MADE A PART OF THIS MORTGAGE DATED APRIL 19, 1991 A.D..

91196916

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THE WAS DESCENDED AT MORE BING APRIL 19, 1991 A.C..

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PLANNED UNIT DEVELOPMENT RIDER 010052476

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 19TH day of APRIL	10 91
and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of	
Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to	
CHIBANK, FEDERAL SAVINGS BANK	(the
"Lender") of the same date and covering the Property described in the Security Instrument at 242 HIGHBURY DRIVE, ELGIN, ILLINOIS 60120	
(PROPERTY ADDRESS)	an and to a store a court
The Property includes, but is not limited to, a parcel of land improved with a dwelling, together parcels and certain common areas and facilities, as described in THE COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD	er with other such
THE COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD	
tihe "Declaration"). The Property is a part of a planned unit development known as	
tthe "Declaration"). The Property is a part of a planned unit development known as PARKWOOL VILLAGE	
(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equive	alent entity awaina
or managing the corumon areas and facilities of the PUD (the "Owners Association") and the proceeds of Borrower's increst.	
PUD COVENANTS. In addition to the covenants and agreements made in the Security Instrum-	ent Borrower and
Lender further covenant and agree as follows:	
A. PUD Obligations. Bortower shall perform all of Borrower's obligations under the PUD's Const The "Constituent Documents" are the: (i) Declaration; (ii) articles of incorporation, trust instrumen	tor any equivalent
document which creates the Owners Association; and (iii) any by-laws or other rules or regulation	ons of the Owners
Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant Documents.	
B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which p	insurance carrier,
coverage in the amounts, for the periods, and against the hazards Lender requires, including fire as	nd hazards includ-
ed within the term "extended coverage," then: (i) Lender waives the provision in Uniform Coverent 2 for the monthly payment to Lender to Lender waives the provision in Uniform Coverent 2 for the monthly payment to Lender to Lender waives the provision in Uniform Coverent 2 for the monthly payment to Lender to Lender waives the provision in Uniform Coverent 2 for the monthly payment to Lender	ler of anostwelfth
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 is deemed satisfied to the extent that the required coverage is provided by the Owners Associate	
Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage prov	ided by the master
or blanket policy. In the event of a distribution of hazard insurance proceeds in help of restoration or repair follo	wing a loss to the
Property or to common areas and facilities of the PUD, any proceeds payable to Borrower are he shall be paid to Lender. Lender shall apply the proceeds to the same secured by the Security Inst	reby assigned and
excess paid to Borrower.	numem, with any
C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure Association maintains a public liability insurance policy acceptable in form, are next, and extent of c	
D. Condemnation. The proceeds of any award or claim for damages, direct of consequential, pa	yable to Borrower
in connection with any condemnation or other taking of all or any part of the Property or of t and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned	
to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instru	
in Uniform Covenant 9. E. Lender's Prior Consent, Borrower shall not, except after notice to Lender and with Lender's	prior written con-
sent, either partition or subdivide the Property or consent to:	
(i) the abandonment or termination of the PUD, except for abandonment or termination the case of substantial destruction by fire or other casualty or in the case of a taking by conde at	ation or entinent
domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for t	ha conress benefit
of Lender;	
 (iii) termination of professional management and assumption of self-management of the Owne (iv) any action which would have the effect of rendering the public liability insurance covera 	
the Owners Association unacceptable to Lender.	
F. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender ma amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secur	
Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall be the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Le	ear interest from
requesting payment.	nder to nortower
BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in t	his PUD Rider.
Younda W. Marchin.	(Senl)
PERINDA D. IBRAHIM	HORROW R
TA JUDEEN O. IBRAHIM	(Scal) BORROWER
MULTISTATE PUD RIDER - Single Family - FNMA / FHLMC UNIFORM INSTRUMENT	Form 3150 12/83

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