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AFTER RECORDING MAIL TO

RECORDS DEPARTMENT
P. O. BOX 1487
CHICAGO, ILL. 60646-0148

92271403



LOAN NO 200 16 00

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on December 13, 1991. The mortgagor is
MILTON J. BARRETT, JR., SINGLE PERSON

(Borrower)

This Security Instrument is given to ANCOBS MORTGAGE, INC.,
MORTGAGE BANK

which is organized and existing under the laws of ILLINOIS, and whose address is
P. O. BOX 1487, CHICAGO, ILL. 60646-0148 (Lender)

Borrower owes Lender the principal sum of Five thousand five hundred and no/100
Dollars (US \$5,500.00). This debt is

secured by Borrower's interest in the same date as this Security Instrument ("Mortgage") which provides for monthly
payments with the first due and paid no later than January 1, 1992. The Security
Instrument secures to Lender (a) the repayment of the debt evidenced by the Note, with interest, and all reasonable
expenses and costs of the Note; (b) the payment of all other debts with interest advanced under paragraph 7
of the Security Instrument; and (c) the performance of Borrower's covenants and agreements
under the Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to
Lender the following described property located at 4825 W. COOK
County Illinois

TOGETHER WITH ALL THE IMPROVEMENTS THEREON, TOGETHER WITH AN UNREDEEMED PERCENT INTEREST
IN THE PROPERTY OF THE MORTGAGOR AND IN THE TRACT OF THE SOLE PASTURE DESCRIBED AS
BEING THE SW/4 CORNER OF SECTION 36 IN TOWNSHIP 41 NORTH, RANGE 12 WEST, IN DEPT. OF LAND SURVEY, BEING
A SUBDIVISION OF THE SW/4 CORNER OF SECTION 36, IN DEPT. OF LAND SURVEY, BEING A SUBDIVISION IN THE SOUTHWEST
QUARTER OF SECTION 36 AND THE SOUTHWEST QUARTER OF SECTION 34, TOWNSHIP 41
NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Mortgagor also hereby grants and assigns to Lender
its successors and assigns, parking space no. 11 as
shown on the plat, as an appurtenant easement as set forth and provided
in the aforementioned declaration of
C/O BARRETT, JR.

which has the address of 410 PROSPECT STREET #5
CHICAGO, ILLINOIS 60611 (Property Address) BARRETT
(City)

TOGETHER WITH all the improvements now or hereafter erected on the property and all easements
appurtenant to and future, now or hereafter a part of the property. All replacements and additions shall also be
covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to
mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record
Borrower warrants and will defend (jointly with title to the Property against all claims and demands, except to any
encumbrances of record.

ILLINOIS - SINGLE FAMILY FHMA, FHLBC UNIFORM INSTRUMENT
FC, CM078, 0481 3-1-89 v.1.1

FORM 8010 8/89

PAGE 3 OF 8

***THIS DOCUMENT IS BEING RE-RECORDED TO ALL
THE PARKING SPACE PARAGRAPH REQUIRED.

06-35-306-079-100/
358

91684277

Handwritten signature or initials.

07/21/17 - record due 1/1/92

92271403

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8 Inspection Lender or its agents may make reasonable written inspections and inspections of the Property Lender shall give Borrower notice of 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, defect or consequential in connection with any condemnation or other taking of any part of the Property or its contents 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 in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking unless Borrower and Lender otherwise agree in writing the sums secured by the 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 In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides the proceeds shall be applied to the sums secured by the Security Instrument whether or not the sums are then due

If the Property is abandoned by Borrower or if after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim 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 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 such payments

10 Borrower Not Released Forbearance By Lender Not a Waiver Extension of the time for payment or modification of amount due of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest Lender shall not be required to commence a proceeding against any successor in interest or refuse to extend time for payment or modification of the sums secured by this Security Instrument by reason of any default 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 waiver of or preclude the exercise of any right or remedy

11 Successors and Assigns Joint and Several Liability Co-signers The covenants and agreements of this Security Instrument shall extend to and include the successors and assigns of Lender and Borrower subject to the provisions of paragraph 12 Borrower's covenants and agreements shall be joint and several Any Borrower who co-signs this Security Instrument but does not make up the Note (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument (b) is not personally obligated to pay the sums secured by this Security Instrument, and (c) agrees that Lender and any other instrument of the Note with that Borrower's consent

12 Loan Charges If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges and that law is fully adopted so that the attached and other loan charges collected or to be collected in connection with the loan exceed the permitted limits then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower Lender may choose to make the refund by reducing the principal owed under the Note or by making a direct payment to Borrower If a refund reduces principal the reduction will be treated as a partial prepayment without any prepayment charge under the Note

13 Notices Any notices to Borrower 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

14 Governing Law Severability This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without there being any prepayment To this end the provisions of this Security Instrument and the Note are declared to be severable

15 Borrower's Copy Borrower shall be given one copy of the Note and of this Security Instrument

16 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

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LOAN NO 200-10-00

and by the Secured Party. However, the right shall not be exercised by Lender if exercise is prohibited by federal law or the state of the Security Instrument.

Lender reserves the right to require Borrower to make an acceleration. The Lender shall provide a period of 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums paid to the satisfaction of the Lender, Lender may exercise any remedies permitted by the law and without further notice or demand on Borrower.

18. Borrower's Right to Homestead: If Borrower meets certain conditions, Borrower shall have the right to have one or more of the sums secured by this Security Instrument (but not more than the amount of the sums secured by this Security Instrument) paid to any person or entity named in the Security Instrument or the entity of assignment or assignment of the Security Instrument. These conditions are that Borrower (a) pays all sums secured by this Security Instrument and the Note as if no acceleration had occurred; (b) pays all sums secured by this Security Instrument and the Note as if no acceleration had occurred; (c) pays all expenses incurred in order to enforce the Security Instrument, including but not limited to reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the debt of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon compliance by Borrower, the Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to rescind shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note, Change of Loan Servicer: The Note or a part or part of the Note (together with this Security Instrument) may be sold or assigned without prior notice to Borrower. A sale may result in a change in the entity that acts as the Loan Servicer or that makes payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be notified within 30 days of the change in accordance with paragraph 14 above and applicable law. The name and address of the new Loan Servicer and the address to which payments should be made. The name and address of any other institution required by applicable law.

20. Hazardous Substances: Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence and storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and maintenance of the Property.

Borrower shall notify the Lender within 30 days of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower knows or is notified by any governmental or regulatory authority that any removal or other remedial or other Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all measures and actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" means substances defined as toxic or hazardous substances by Environmental Law and the following substances: (a) lead, asbestos, other harmful or toxic petroleum products, toxic pesticides and herbicides, volatile solvent materials containing asbestos or formaldehyde and other hazardous materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COMMERCIAL CODE: Borrower and Lender further covenant and agree as follows:

21. Acceleration Remedies: Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of litigation.

22. Release: Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recording costs.

23. Waiver of Homestead: Borrower waives all right of homestead exemption in the Property.

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LOAN NO 700-10-06

If Riders to this Security Instrument if one or more riders are attached by reference and recorded together with this Security Instrument the covenants and agreements of each such rider shall be incorporated into and shall govern and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable rider(s))

- Adjustable Rate Rider
- Checkered Payment Rider
- Balloon Rider
- Other(s) (specify)
- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

BY SIGNING BELOW Borrower accepts and agrees to the terms and conditions contained in this Security Instrument and in any rider(s) attached by Borrower and recorded with it

Witnesses

[Signature] _____
 Social Security Number 229925392

Social Security Number _____

Social Security Number _____ Social Security Number _____

(Space Below This Line For Acknowledgment)

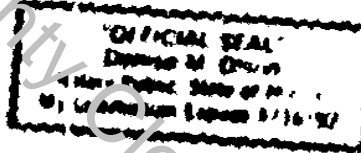
STATE OF ILLINOIS _____ County of _____
 a Notary Public in and for said county and state do hereby certify

personally known to me to be the same person(s) whose name(s) is/are mentioned in the foregoing instrument, appeared before me this day in person and acknowledged that he/she/it signed and delivered the said instrument as his/her/its free and voluntary act for the uses and purposes therein set forth

Given under my hand and seal of office this _____ day of _____, 19____

My Commission expires _____

This instrument was prepared by _____



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CONDOMINIUM RIDER

LOAN NO. 10 06

THIS CONDOMINIUM RIDER is made this 15th day of December 1981 and is incorporated into and shall be deemed a part of and supplement the Mortgage Loan of Trust or Borrower (the "Borrower") and the terms hereof shall be governed by the Underwriting (the "Underwriting") to be used by the Borrower's Lender to ADDUCE MORTGAGE AND MORTGAGE BANKER

110 PROSPECT ROAD #A BARTLETT IL 60103
(Property Address)

The Property is a lot of land together with all undivided interest in the common elements of a condominium project known as

(Name of Condominium Project)

the Condominium Project, of the nature and character of other entity which acts for the Condominium Project (the "Owners Association") title to property for the benefit of use of its members or shareholders the Property also include Borrower's interest in the Owners Association and the use, proceeds and benefits of Borrower's interest

CONDOMINIUM COVENANTS

In addition to the covenants and agreements made in the Security Instrument Borrower and Lender hereby covenant and agree as follows:

A. Condominium Obligations Borrower shall perform all of Borrower's obligations under the Condominium Project, including the payment of the "Condominium Documents" and the (i) Declaration or any other document which creates the Condominium Project, (ii) rules and regulations, and (iii) other documents that create the Condominium Project, which are all of the nature and character of other entity (referred to as the "Condominium Documents")

B. Hazard Insurance Borrower shall pay the Owners Association premiums with a specialty or special insurance Lender a "Specialty or Special Insurance" with the same terms and conditions as the policy which is satisfactory to Lender and which provides coverage for the property for the periods and against the hazards Lender requires, including fire and hazards excluded under the form indicated coverage. (then)

Lender agrees (the provision in Uniform Covenants 2 for the monthly payment to Lender of one month of the monthly premium and Lender agrees to hazard insurance on the Property, and Lender agrees to add provisions in Uniform Covenants 5 to maintain hazard insurance coverage on the Property as required, with the intent that the required coverage is provided by the Owners Association policy

Borrower shall pay the monthly premium for any lapse in required hazard insurance coverage. If a loss occurs, the amount of hazard insurance proceeds in full of restoration or repair following a loss to the Property, whether or not the loss is covered by the Security Instrument, shall be paid to Borrower and shall be paid in full to the extent of 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 feasible to ensure 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 or any other party as a result of other taking of all or any part of the Property, whether of the unit or of the common elements, or for any other cause or reason of condemnation, are hereby assigned and shall be paid to Lender. Such payments shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenants 10

E. Lender's Prior Consent Borrower shall accept after notice to Lender and with Lender's prior written consent, either partial or substantial, the Property, or consent to 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 of eminent domain

(a) any abandonment to any provision of the Condominium Documents if the provision is for the express benefit of Lender
(b) termination of professional management and assumption of self management of the Owners Association, or
(c) any action which would have the effect of terminating the public liability insurance coverage maintained by the Owners Association as required to Lender

F. Remedies If Borrower should fail to perform any of the obligations and covenants when due, then Lender may pay them. Any amounts disbursed by Lender under the 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 Ate 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 the Condominium Rider

(Signature) _____
Borrower

(Signature) _____
Lender

12/15/81
[Handwritten signatures and stamps]

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CERTIFY THAT THIS IS A TRUE AND CORRECT COPY
OF DOCUMENT 91684237
Cassidy Braun
RECORDED
LOOK UP

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Blackford III to 1110-0187

P.O. Box 1687

Amcor Materials Inc

92471403



COOK COUNTY RECORDER

DEPT. OF RECORDING

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CAROL MOSELEY BRAUN

RECORDER OF DEEDS / REGISTRAR OF TORRENS TITLES
COOK COUNTY, ILLINOIS

CERTIFIED COPY
OF A

TO

Document No. _____

Record Book No. _____

Page _____

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