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RECEIVED
MORTGAGE TRUST DEPT CHICAGO IL
MAY 14 1989
U.S. DEPT. OF THE TREASURY
DEPARTMENT OF THE TREASURY

Please check the following box:

MORTGAGE

333668-9

THIS MORTGAGE ("Security Instrument") is dated APRIL 20
1989. The mortgagor is RONALD L. BEY AND WALTER PHILLIPS-BEY, HUSBAND AND WIFE.

THIS SECURITY INSTRUMENT IS GIVEN TO COOK MORTGAGE, INC.
ITS SUCCESSIONS AND/OR ASSIGNS.

WHICH IS LOCATED AND DOING BUSINESS UNDER THE NAME OF
2929 CENTRAL STREET

COOK MORTGAGE
AND WHICH ADDRESS IS

EVANSTON, ILLINOIS 60201

("Lender")

FOR THE PAYMENT OF AN UNDETERMINED SUM OF MONEY,

TWO HUNDRED THIRTY-EIGHT SEVEN HUNDRED FIFTY AND NO/100

Dollars (\$23,735.00). This debt is evidenced by Borrower's Note
dated the same date as this Security Instrument, which provides for monthly payments, with the full debt, if not
paid earlier, due and payable on July 1, 1994. The Security Instrument
severa to Lender: (a) the repayment of the sum evidenced by the Note, with interest, and all interest, 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 all other covenants and agreements under this Security Instrument and
the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property

located in **COOK** County, Illinois
PARCEL 1: UNIT 1635-3 IN HINMAN CONDOMINIUM AS DELINEATED ON
A SURVEY OF THIS FOLLOWING DESCRIBED REAL ESTATE:
LOTS 2 AND 3 IN BLOCK 21 IN THE VILLAGE OF EVANSTON IN THE SOUTH
EAST FRACTIONAL 1/4 OF SECTION 18, TOWNSHIP 31-NORTH, RANGE 14-EAST
OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT
"A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO.
27261364 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE
COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.
PARCEL 2: THE EXCLUSIVE RIGHT TO THE USE OF PARKING SPACE 10, A
LIMITED COMMON ELEMENT, AS DELINEATED ON THE SURVEY ATTACHED TO THE
DECLARATION AFORESAID RECORDED AS DOCUMENT NO. 27261364.

This document is being file-recorded
Correct the chain of title

11-18-404-020-1006

which has the address of **1635-3 HINMAN AVENUE**
EVANSTON
ILLINOIS

EVANSTON

Illinois
60201
(as best
("Property Address").

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights,
appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or
hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All the
foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully owner 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 generally the title to the Property against all claims and demands, subject to any
encumbrances of record.

THIS SECURITY INSTRUMENT complies uniform covenant for natural use and non-uniform conditions with
local variations by jurisdiction to constitute a uniform security instrument covering real property.

\$17.00 MAIL

RECORDED - **APR 20 1989** - **CHICAGO** - **COOK** - **ILLINOIS**
U.S. DEPT. OF THE TREASURY - **SECURITY INSTRUMENT** - **SEARCHED** - **INDEXED** - **SERIALIZED**

SEARCHED INDEXED SERIALIZED

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1. **Interest on Funds.** Borrower and Lender agree that all funds held by Lender shall bear interest at the rate of 10% per annum and less charges due under this Note.

2. **Funds for Taxes and Expenses.** Subject to paragraph 10 of this Note, if a written notice by Lender to Borrower shall give us Lender on the day monthly payments are due under this Note and the Note is paid up to date, "Funds," equal to one-twelfth of the monthly taxes and assessments which may then prevail over the amount required to satisfy household payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums, and (d) yearly insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable extensions of future escrow items.

The Funds shall be held in an escrow account or accounts of which are issued or guaranteed by a financial institution (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, applying the account or settling the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. A charge imposed 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 purposes of the preceding sentence. 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 the cost of 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 provided as additional security for the sums secured by this Security Instrument.

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 to make up the deficiency in one or more payments as required by Lender.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly release to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than 10 days prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of acquisition as a credit against the sums secured by this Security Instrument.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1, 2, 4 shall be applied, first, to late charges due under the Note, second, to prepayment charges due under the Note, third, to amounts payable under paragraph 2, fourth, to interest due, and last, to principal due.

4. **Charges, Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may arise a priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time, first, or to the monies owed payment. Borrower 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 payment.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) 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 for the sale 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. If Lender determines that any part of the Property is subject to a lien which may arise a priority over this Security Instrument, Lender may give Borrower a notice 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 any covenants now existing or hereafter created on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for 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 to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give 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 to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sum secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that an insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore 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 postpone the due date of the monthly payments referred to in paragraph 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policy and proceeds arising from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. **Preservation and Maintenance of Property; Leasehold.** Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument creates a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the 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 fails 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 an eminent tract or reorganization), 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 sum accrued by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

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.

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If Lender requires 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.

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

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

In the event of a total taking of the Property, the proceeds shall be applied to the sums required 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, neither Borrower and Lender otherwise agrees to anything, the sums reserved by this Security Instrument shall be reduced by the amount of the proceeds indicated 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 is condemned by Borrower, or if after notice by Lender to Borrower that the condemnor offers to make an award of less than 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 payment of the Security Instrument, whether or not then due.

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

16. Assignment of Note, Mortgagor, Performance By Lender Not a Waiver. Extension of the time for payment or acceleration of the payment of the sum secured by this Security Instrument granted by Lender to any successor in interest of Borrower, or Lender, shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be entitled to commence proceedings against any successor in interest or refuse to extend time for payment or acceleration of the sum 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 waiver of or postpone the exercise of any right or remedy.

17. Borrowers and Lender, Joint 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. Mortgagor's covenants and obligations shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note, (a) is co-signing this Security Instrument only to mortgage, grant and convey the Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums accrued by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, alter or make any accommodations with regard to the terms of this Security Instrument or the Note without the consent of a co-signer.

18. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is so fully interpreted so that the law sets no other loan charges collected or to be collected in accordance 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 loan 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 reduces principal, the reduction will be treated as a partial prepayment without any repayment charge under the Note.

19. Liquidated Alleviating Lender's Right. If non-payment or impairment of applicable law 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 provided by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17.

20. Notice. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by sending it by fax, 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 fax or mailed 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.

21. Governing Law (Second Party). 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.

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

23. Transfer of the Property as a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred in 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 accrued by this Security Instrument. If this option shall not be exercised by Lender if exercise is prohibited by federal law or if the date of this Security Instrument.

24. Lender's Right to Acceleration. Lender shall give Borrower notice of acceleration. The notice shall provide a period of one month. If during the one month period is indicated or mailed within which Borrower must pay all sums accrued by this instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedy provided by this Security Instrument without further notice or demand on Borrower.

25. Borrower's Right to Acceleration. If Borrower breach certain conditions, Borrower shall have the right to have acceleration of this Security Instrument discontinued at any time prior to the earlier of (a) 5 days for such other period as applicable law may specify for non-delivery; or (b) entry of a judgment enforcing this Security Instrument. These conditions are that Borrower has paid, within 30 days which shall begin the day after that Security Instrument and the Note had no acceleration (b) made any payment of any nature, except as agreed to, (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, legal costs attorneys' fees, and (d) takes such action as Lender may reasonably require to ensure that the law 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 reinstatement by the note, this Security Instrument and the collateral hereby shall renew fully effective as to an additional period of time, or (e) right to reinstate, all that applies in the case of acceleration under paragraphs 14 and 17.

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NOT UNIFORM LAW STATE: However and Lender and Borrower do hereby certify that:

19. Acceleration Remedies: Lender shall give notice to Borrower prior to acceleration following the notice's become of any covenant or agreement in this Security Instrument that not prior to acceleration under paragraphs 13 and 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 as before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosed by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and its 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 further 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 19, including, but not limited to, reasonable attorney fees and costs of title expenses.

20. Lender in Possession: Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney fees, and then to the sums secured by this Security Instrument.

21. Payment in Advance: Payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument, unless otherwise directed by Borrower. Borrower shall pay any recording costs.

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

23. Rider(s): In addition to this Security Instrument, if one or more riders are executed by Borrower and recorded together with this instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument (see "Rider(s)" below).

After Rent Rider

Condominium Rider

J-4 Family Rider

Occupant, Pay Rent Rider

Planned Unit Development Rider

Other(s) (specify):

By SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and to any rider(s) executed by Borrower and recorded with it.

DONALD L. HAY

(Seal)
Borrower

NANCY PHILLIPS-HAY

(Seal)
Borrower

(Seal)
Consignee

(Seal)
Consignee

Please File No Tax for Recording

STATE OF ILLINOIS

County of Cook

I, the undersigned, a Notary Public in and for said county and state, do hereby certify that DONALD L. HAY AND NANCY PHILLIPS-HAY, HUSBAND AND WIFE personally known to me to be the same persons) whose name(s) ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they had signed and affixed the said instrument as TRUSTEE free and voluntarily set, for the uses and purposes therein set forth.

GIVEN Under my hand and official seal, this 20th day of April, 1989

My Commission expires: 11/5/92

NOTARY PUBLIC

STATE OF ILLINOIS

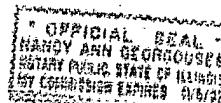
EXPIRATION: 11-6-92

REGDED AND REVIEWED 904

CCE EXAMINER, INC.

2529 CENTRAL STREET

EVANSTON, ILLINOIS 60201



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9 27 1991

ADJUSTABLE RATE RIDER 333668-9

(1 Year Treasury Index—Rate Caps—Rate Conversions Option)

THIS ADJUSTABLE RATE RIDER is made this **20TH** day of **APRIL**,
19 **89**, 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 Adjustable Rate Note (the "Note") to **CBD MORTGAGE, INC.**,
ITS SUCCESSORS AND/OR ASSIGNS (the "Lender") of the
same date and covering the property described in the Security Instrument and located at:

1835-3 BINHAN AVENUE, EVANSTON, ILLINOIS 60201

(Please Attach)

**THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE
AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S
ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM
RATE THE BORROWER MUST PAY. THE NOTE ALSO CONTAINS THE OPTION TO CONVERT
THE ADJUSTABLE RATE TO A FIXED RATE.**

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument,
Borrower and Lender agree as follows:

A. ADJUSTABLE RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of **8.875%**. The Note provides for changes
in the adjustable interest rate and the monthly payments, as follows:

B. ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The adjustable interest rate I will pay may change on the first day of **JULY**
(**90**) and on that day every 12th month thereafter. Each date on which my adjustable interest rate could change
is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my adjustable interest rate will be based on an Index. The "Index" is the
weekly average yield on United States Treasury securities ("T-bills"), to a constant maturity of 1 year, as made available
by the Federal Reserve Board. The most recent index figure available as of the date 45 days before each Change Date
is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable
information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding **TWO AND
THREE FOURTHS** percentage points (**2.75%**) to the Current Index.

The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next
Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the
unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate
in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than **10.675%**, or less than **6.875%**. Thereafter, my adjustable interest rate will never be increased or decreased
on any single Change Date by more than two percentage points (2.0%) from the rate of interest I have been paying
for the preceding 12 months. My interest rate will never be greater than **14.875%**, which is called
the "Maximum Rate".

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment
beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes
again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my adjustable interest rate and the amount
of my monthly payment before the effective date of any change. The notice will include information required by law
to be given me and also the title and telephone number of a person who will answer any question I may have regarding
the notice.

B. FIXED INTEREST RATE OPTION

The Note provides for the Borrower's option to convert from an Adjustable interest rate with interest rate limits
to a fixed interest rate, as follows:

C. FIXED INTEREST RATE CONVERSION (OPTION)

(A) Option to Convert to Fixed Rate

I have a conversion option that I can exercise under 1(a) in default or this Section 3(A) will not permit me
to do so. The "Conversion Option" is my option to convert the interest rate I am required to pay by this Note from
an adjustable rate with interest rate limits to the fixed rate established under Section 3(B) below.

The conversion can only take place on a date(s) specified by the Note Holder during the period beginning on
the first Change Date and ending on the fifth Change Date (each date on which my adjustable interest rate can convert
to the rate set forth in section 3(B) above).

ADJUSTABLE RATE RIDER APRIL 1989 Form 313B 12-83
CDB 6524

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If I want to exercise the Conversion Option, I must first meet certain conditions. These conditions are (i) if I must give the Note Holder notice that I want to do so; (ii) on the same date, I must not be in default under the Note or the Security Instrument; (iii) by a date specified by the Note Holder, I must pay the Note Holder a fee of \$
250.00 ; and (iv) I must sign and give the Note Holder my signature. The Note Holder requires to effect the conversion.

(B) Calculation of Fixed Rate

My new, fixed interest rate will be equal to the Federal Home Loan Bank Association's required net yield on a date and time of day specified by the Note Holder for (i) if the original term of this Note is greater than 15 years, My new fixed rate mortgage covered by applicable law is rounded to the nearest one-eighth of one percentage point (0.125%), or (ii) if the original term of this Note is 15 years or less, 15-year fixed rate mortgage covered by applicable 60-day mandatory delivery commitments, plus five-eighths of one percentage point (0.625%), rounded to the nearest one-eighth of one percentage point (0.125%). If this required net yield cannot be determined because the applicable commitments are not in effect, the Note Holder will determine my interest rate by using comparable information. My new rate calculated under this Section 5(B) will not be greater than the Maximum Rate stated in Section 4(B) above.

(C) New Payment Amount and Effective Date

If I choose to exercise the Conversion Option, the Note Holder will determine the amount of the monthly payment that would be sufficient to repay the unpaid principal I am expected to owe on the Conversion Date in full on the maturity date at my new fixed interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment. Beginning with my first monthly payment after the Conversion Date, I will pay the new amount as my monthly payment until the maturity date.

C. TRANSFER OF PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

1. Until Borrower exercises the Conversion Option under the conditions stated in Section B of this Adjustable Rate Rider, Uniform Covenant 17 of the Security Instrument is amended to read as follows:

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. Lender also shall not exercise this option (i) if Lender causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (ii) if Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by applicable law, Lender may charge a fee that is fair as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender will 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 fails 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.

2. If Borrower exercises the Conversion Option under the conditions stated in Section B of the Adjustable Rate Rider, the amendment to Uniform Covenant 17 of the Security Instrument contained in Section C above, shall then cease to be in effect, and the provisions of Uniform Covenant 17 of the Security Instrument shall instead be in effect as follows:

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 fails 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.

BY SIGNING BELOW, Borrower acquires and agrees to the terms and covenants contained in this Adjustable Rate Rider.

Donald L. Hry *Donald L. Hry*
DONALD L. HRY
Patricia Hry *Patricia Hry*
PATRICIA HRY
NANCY PHILLIPS HRY
NANCY PHILLIPS HRY

REC'D BY
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CONDOMINIUM RIDER

33368B-9

This CONDOMINIUM RIDER is made this **20TH** day of **APRIL**, 19**89**,
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
COR MORTGAGE, INC.

of the same date and covering the Property described in the Security Instrument and located at:

1635-3 HINMAN AVENUE, EVANSTON, ILLINOIS 60201

(Property Address)

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

HINMAN CHURCH 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 in property for the benefit or use of its members or shareholders, the Property also includes Borrower's
interest in the Owners Association and the assets, proceeds and benefits of Borrower's interest.

CONDEMNATION COVENANT. In addition to the covenants and agreements made in the Security Instrument, Borrower
and Lender will covenant and agree as follows:

A. Condominium Covenants. Borrower shall perform all of Borrower's obligations under the Condominium Project's
Constitution then in effect. The "Condominium Documents" are (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 taxes or assessments imposed pursuant to the Condominium Documents.

B. Hazard Insurance. As 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 (including within
the term "extended coverage") the:

(i) Lender will give the provisions 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 3 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, etc., 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 action 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 claim for damage, 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 a finding 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. Backups. 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 forward
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.

11-18-404-020-1006

Donald E. Brey
Borrower

Nancy Miller Brey
Facultative Agent
Guarantor

(cont.)

(cont.)

(cont.)

(cont.)

1307 Original Copy

NOTARY ESTATE COOPERATIVE UNIT
Estate of Estate Cooperative Unit
Date: 11/16/89
Signature: [Signature]

Form 33368-1003

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STORY 19038

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