

## M IF CHECKED, THIS MORTGAGE SECURES FUTURE ADVANCES

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ith interest ite if that ra crewith to p	thereon at the a te is variable) an rotect the securi	pplicable contract rate d other charges; the pa ty of this Mortgage; on	if clading any adjustments is in of all other sums, with the performance of the coving convey to Lender the fo	future advances, evidenced by the Note to the amount of payment or the contract in interest thereon, advanced in accordance enants and agreements of Borrower hereir bllowing described property located in the State of Illinois
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hich has th	e address of	26 Waterbury	Lane	Schaumburg
linois	60195	(Street)	one service of property Advisor	(City)  "I and is the Borrower's address.
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				rty, and all easements, rights, appurtenances
nd rents; all	of which shall i	ne deemed to be and re	pain a part of the property	covered by this Mortgage; and all of the is on a leasehold) are hereinafter referred
as the "Pr	operty."	Property of September	Hard of Director Ville 1991	as on a remotionly are notelling to refer to

Borrower covenants that Borrower is lawfully seised 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 covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

applicable law, shall not be a warver smortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or reniedy hereunder, or otherwise afforded by applicable for the control of the co not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify which has priority over this Mortgage.

10. Borrower Mot Released; Forbearance By Lender Mot a Walver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall

and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien condemnátion or other taking of the Property, or part thereof, or for conveyance in heu of condemnation, are hereby assigned st in the Property. A Consecute of any award or claim for damages, direct or consequential, in connection with any

that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to the priority and Inspection, Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided

this besitesty. I shan hading render to mont any expense or raise any action perender.

Any, amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the contract rate, shall become additional indebtedness of Borrower and Lender agree to other terms of payment, and Lender agree to other terms of payment, and amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Mothing contained in

fees, and take such action as is necessary to protect Lender's interest. feuget, obtion, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys'

or il any action or proceeding is commenced which materially affects buferes in the Property, then Lender, at

Protection of Length's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage,

or a planned unit development, Borrower stall perform all of Borrower's obligations under the cel mation or coverants or spanned unit development, the by-laws and regulations of the condominium or creating or planned unit development, the by-laws and regulations of the condominium or sing comply with the provisions of any lease it this Mortgage is on a leasehold. It this Mortgage is on a unit in a condominium keed an a good repair and shall not commit waste or permit inhuming the Property in good repair of the Property and

p. Preservation and Maintonance of Property: Leaseholds; Condominimus; Planned, Unit Orthopaschus; Borrower shall be property of the Stroperty of the Superty of the Supert

is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized if the Property is abandoned by Borrower, or it Borrower fails to respond to Lend re within 30 days from the date notice

the fight to hold the poincies and renewals thereof, subject to the insurance carrier and Lender Lender may make proof to the the man morties of the proof of the to reduct sind shall include a standard mousage clause in tavor of and un form acceptable to render trander shall have

sgainst loss by fire, hazards included within the term "extended", and such other hazards as Lender may require.

The insurance carrier providing the insurance shall be chosen. "Borrower subject to approval by Lender; provided that such approval shall not be unreasonably withheld. All insurance points and renewals thereof shall be in a form acceptable to a such approval shall not be unreasonably withheld. All insurance points is and renewals thereof shall be in a form acceptable.

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covenants to make payments when due, Borrower shart ray or cause to be paid all taxes, assessments and other charges, fines Mortgage, and leasehold payments fines and innesting the Property which it ay attain a priority over this Mortgage, and leasehold payments any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's

Prior Mortgages and Deed of Trust Car g at Liens, Borrower shall perform all of Borrower's obligations, under

sug then to the principal.

static time of application as a credit spanta, the sums secured by this Mortgage.

3. Application of Payments. All payment is received by Lender under the Note and paragraphs I and S bereof shall be applied by Lender the Mortgage.

by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground tents as they, fall due, Borrower shall pay to Lender any amount in cessary to make up the deficiency in one or more payments as Lender any tunds held by Lender any funds held by Lender any funds held by Lender any funds held by Lender, Lender shall prompily refund to Borrower any funds held by Lender, Lender shall apply, no later than inmediately prior to the Property or its acquisition by Lender, Lender shall apply, no later than inmediately prior to the Property or its acquisition by Lender, Lender and Lender. promptly regain to florrown or credited to Borrower, on monthly installments of Funds. If the amount of the Funds held raxes assessments, insulative premiums and ground tents as they fail due, such excess shall be, at Borrower's option, either

the que dates of taxes of sample, insurance premiums and ground tents, shall exceed the amount required to pay said for the same secured or this Mortgage. It is the fourth installments of Funds payable prior to

on the Funds. (and its purpose for which each debit to the Funds was made. The Funds are pledged as additional security time of execution of this Mortgage, that interest on the Funds shall be paid to Borrower, and unless such agreetizent is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings the Funds, analyzing said account or verifying and compiling said assessments and bills, unless I ender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying tr. Bratanseed by a Federal or state agency including Lender if Lender is such an institution). Lender stall apply the Funds

makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender. castimatics thereof, Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower of yearly premium installments for hazard institance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably gettingted initially and from time by Lender on the basis of assessments and bills and reasonable nesessments, it with which may attain priority over this Mortgage and ground rents on the Property, if any, plus one twelfth Funds,) equal to one-twellth of the yearly taxes and assessments inteluding condominium and planned unit development the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum increin

2. Funds for Taxes and Insurance. Subject to applicable law or waiver by Lender, Borrower shall pay to Lender on 1: Payment of Principal and Interest at Variable Rates. This mortgage accures all payments of principal and interest the due on a variable rate foam. The contrast rate of interest and payment amounts may be subject to change as provided in the Pote. Betrowers shall promptly pay when due all amounts required by the Note.

UNIFORM COVENANTS, Bottower and Lender coverant and agree as follows:

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several, Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have

been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the Acvisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys" ices" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time

of execution or after recordation hereof.

15. Rehibilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or o'har loan agreement which Borrower enters into with Lender, Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements

made to the Property.

16. Transfer of the Property. If Borrower sells or transfers all or any part of the Property or an interest therein, excluding (a) the creation of a lien or encumb aree subordinate to this Mortgage, (b) a transfer by devise, descent, or by operation of law upon the death of a joint tenant, to the grant of any leasehold interest of three years or less not containing an option to purchase, (d) the creation of a purchase many security interest for household appliances, (e) a transfer to a relative resulting from the death of a Borrower, (f) a transfer where the spouse or children of the Borrower become an owner of the property, (g) a transfer resulting from a decree of dissolvtion of marriage, legal separation agreement, or from an incidental property settlement agreement, by which the spouse of the Porrower becomes an owner of the property, (h) a transfer into an inter vivos trust in which the Borrower is and remains (b) refliciary and which does not relate to a transfer of rights of occupancy in the property, or (i) any other transfer or disposition described in regulations prescribed by the Federal Home Loan Bank Board, Borrower shall cause to be submitted information required by Lender to evaluate the transferce as if a new loan were being made to the transferee. Borrower will continue to be obligated under the Note and this Mortgage unless Lender releases Borrower in writing,

If Lender does not agree to such sale or transfer, Lender may declare all of the sums secured by this Mortgage to be immediately due and payable. If Legider exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Legiler may, without further notice of demand on Borrower, invoke any remedies permitted

paragraph 17 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further cov nan and agree as follows:

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof won Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay wher one any sums secured by this Mortgage, Lender prior to acceleration shall live notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, 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 nonexistence of a default or any other defense of Borrower to acceleration and threelosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may dealer all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose th's Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees and costs of documentary evidence, abstracts and title reports.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants of agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof, in abandonment

of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 7 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by 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 attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received. A Marian I and the first of the first policies of the property of the first of the first of the first of the following the first of the

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20. Release. Upon payment of all sures secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower, Borrower shall pay all costs of recordation, if any.

21. Waiver of Homestead, Borrower ficreby waives all right of homestead exemption in the Property under state or Federal law.

Federal law.

11. WITHESE WHEREOF. Borrower, here of this Mortgage, Lender shall be a supplied to the Mortgage.

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LEGAL DESCRIPTION:

UNIT NUMBER 1-10-25-L-0-1 IN LEXINGTON LANE COACH HOUSES CONDOMINIUM, AS DELINEATED ON A PLAT OF SURVEY OF A PARCEL OF LAND, BEING A PART OF LEXINGTON LANE, A SUBDIVISION IN THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 22, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM MADE BY CENTRAL NATIONAL BANK IN CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 24370, RECORDED DECEMBER 16, 1981 AS DOCUMENT NUMBER 26087405 TOGETHER WITH THE UNDIVIDED PERCENTAGE INTEREST APPURTENANT TO SAID UNIT IN THE PROPERTY DESCRIBED IN SAID DECLARATION OF CONDOMINIUM, AS AMENDED FROM TIME TO TIME (EXCEPTING THE UNITS AS DEFINED AND SET FORTH IN THE DECLARATION AND SURVEY, AS AMENDED FROM TIME TO TIME), WHICH PERCENTAGE SHALL AUTOMATICALLY CHANGE IN ACCORDANCE WITH AMENDED DECLARATIONS AS SAME ARE FILED OF RECORD PURSUANT TO SAID DECLARATION, AND TOGETHER WITH ADDITIONAL COMMON ELEMENTS AS SUCH AMENDED DECLARATIONS ARE FILE OF RECORD, IN THE PERCENTAGES SET FORTH IN SUCH AMENDED DECLARATIONS, WHICH PERCENTAGES SHALL AUTOMATICALLY BE DESMED TO BE CONVEYED EFFECTIVE ON THE RECORDING OF SUCH AMUNDED DECLARATIONS AS THOUGH CONVEYED HEREBY, TOGETHER WIT' THE EXCLUSIVE RIGHT TO THE USE OF GARAGE UNIT NUMBER G-1-10-25-L-0-1 AS DELINEATED ON THE AFORESAID PLAT OF SURVEY IN ACCORDANCE WITH THE PROVISIONS OF THE AFORESAIO DECLARATION, AS AMENDED FROM TIME TO TIME, IN COOK COUNTY, ILLINOIS.

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Section 1981

Fig. 1981

Fig. 1981

Fig. 1982

Fig. 1983

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