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APPLICATION NO 14238
DOCUMENT NO 7050040

VOLUME 1819 PAGE 80
CERTIFICATE NO 907009
OWNER NATHAN MODES, ET UX.

DEC 12 1962

92037691



Date Of First Registration

SEPTEMBER EIGHTEENTH, (18th), 1831.
TRANSFERRED FROM 803299
CERTIFICATE NO

DEPT-01 RECORDING 923.5
145555 TRAN 7546 01/21/92 11150100
49066 \$ E * 92-037891
COOK COUNTY RECORDER

STATE OF ILLINOIS
COOK COUNTY

I, Sidney R. Olson, Registrar of Titles,

and for said County, in the State aforesaid, do hereby certify that

NATHAN MODES AND JEAN MODES
(Married to Each Other)
NOT IN TENANCY IN COMMON, BUT IN JOINT TENANCY

of the County of and State of
ARE the owners of an estate in fee simple, in the following description
land situated in the County of Cook and State of Illinois.

DESCRIPTION OF LAND

LOT TWENTY.....(20)

In Leverage-Simpson Subdivision of the West Seven (7) acres of the East Half (1/2) of the Northeast Quarter (1/4) of Section 16, Township 41 North, Range 13, East of the Third Principal Meridian, (Except the South 180.0 feet thereof) according to Plat thereof registered in the Office of the Registrar of Titles of Cook County, Illinois, on February 7, 1951, as Document Number 1963826.

92037691

REPUBLIC TITLE COMPANY
1500 W. SHURE
ARLINGTON HEIGHTS, IL 60004

92037891

Subject to the Estates, Easements, Incumbrances and Charges noted in the following memorials page of this Certificate.

Witness My hand and Official Seal

this NINTH (9th) day of OCTOBER 1962

10-9-62 JRA

Sidney R. Olson
Registrar of Titles Cook County Illinois

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MEMORIALS

OF ESTATES, EASEMENTS, INCUMBRANCES AND CHARGES ON THE LAND.

| DOCUMENT NO. | NATURE AND TERMS OF DOCUMENT | DATE OF DOCUMENT | DATE OF REGISTRATION YEAR-MONTH-DAY-HOUR | SIGNATURE OF REGISTRAR |
|--------------|---|------------------|---|------------------------|
| 178328-02 | Subject to General Taxes levied in the year 1961. Subject to Fifteen (15) foot building line as shown on Plat registered as Document Number 1961524; and to reservation and Grant of Ten (10) foot easement to Illinois Bell Telephone Company and the Commonwealth Edison Company, their successors and assigns, for the purpose of serving foregoing premises and other property with telephone and electric service, as set forth in said Plat, and to all other rights granted in said Plat; and to all limitations contained in said Plat. For particulars see Plat Document Number 1961524. | | | <i>[Signature]</i> |
| In Duplicate | Mortgage from Nathan Modes and Jean Modes, to Belmont Central Federal Savings and Loan Association, a corporation, to secure a PLANCHET loan of \$20,500.00, payable as therein stated. For particulars see Document. | July 9, 1962 | Oct. 9, 1962 1:24 PM | <i>[Signature]</i> |
| 2059841 | Mortgagee's PLANCHET Document Number 177907 issued 10-4-62 on Mortgage 2059841. | | | <i>[Signature]</i> |
| 175321-37 | General Taxes for the year 1967. Subject to general taxes levied in the year 1967. Release filed in favor of Nathan Modes, et al, Release Document Number 2059841. | | | <i>[Signature]</i> |
| In Duplicate | | | Feb. 5, 1967 11:45 AM | <i>[Signature]</i> |
| 3582651 | | | | |

[Handwritten notes and stamps]

PROPERTY OF COOK COUNTY CLERK'S OFFICE

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24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security 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. [Check applicable box(es)]

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

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

Witnesses:

_____ *Alan G. Moses* _____ (Seal)
 ALAN G. MOSES —Borrower

_____ (Seal)
 —Borrower

_____ (Seal)
 —Borrower

_____ (Seal)
 —Borrower

Property of Cook County Clerk's Office

 [Space Below This Line for Acknowledgment]

LOAN NO. 1394056-4
 State of Illinois COOK

County of:

I, the undersigned
 certify that

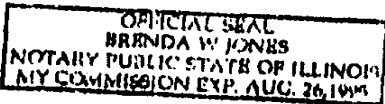
a notary public in and for said county and state, do hereby

ALAN G. MOSES, A BACHELOR

personally known to me to be the same person(s) whose name(s) IS subscribed to the foregoing instrument,
 appeared before me this day in person, and acknowledged that HE signed and delivered the same instrument
 as HIS free and voluntary act, for the uses and purposes therein set forth.
 Given under my hand and official seal, this 14th day of January, 19 92

My commission expires:

Brenda W. Jones
 Notary Public



92037590

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EXHIBIT "A" 10 10 17 09 0

PARCEL 1: UNIT NUMBER 615, IN 535 N. MICHIGAN AVENUE CONDOMINIUM, AS DELINEATED ON THE SURVEY OF A PORTION OF THE FOLLOWING PROPERTY (COLLECTIVELY REFERRED TO AS "PARCEL"):

PARCEL A: LOT 7 IN ASSESSOR'S SUBDIVISION OF THE SOUTH 1/2 AND THE EAST 100 FEET OF THE NORTH 1/2 OF BLOCK 21 IN KINZIE'S ADDITION TO FRACTIONAL SECTION 10, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL B: LOTS 8 AND 9 IN ASSESSOR'S DIVISION OF THE SOUTH 1/2 AND THE EAST 100 FEET OF THE NORTH 1/2 OF BLOCK 21 IN KINZIE'S ADDITION TO CHICAGO IN SECTION 10, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL C: LOT 7 IN W. L. NEWBERRY'S SUBDIVISION OF THE NORTH 118 FEET OF THE WEST 200 FEET OF BLOCK 21 IN KINZIE'S ADDITION TO CHICAGO IN SECTION 10, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL D: THE TRIANGULAR SHADED PART OF THE EAST AND WEST PUBLIC ALLEY LYING WEST OF AND ADJOINING THE EAST LINE OF LOT 7, EXTENDED SOUTH, TO ITS INTERSECTION WITH THE SOUTH LINE OF LOT 7 EXTENDED EAST, IN SAID NEWBERRY'S SUBDIVISION, BEING THAT PORTION OF SAID ALLEY VACATED BY ORDINANCE PASSED OCTOBER 11, 1961 AND RECORDED NOVEMBER 1, 1961 AS DOCUMENT NUMBER 18 318 484, ALL IN COOK COUNTY, ILLINOIS, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 25 290 228 AND FILED AS DOCUMENT NUMBER LR 31 37 574, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN COMMON ELEMENTS AS DEFINED AND SET FORTH IN THE DECLARATION OF CONDOMINIUM, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL FOR INGRESS AND EGRESS AS CONTAINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 25 298 696 AND FILED AS DOCUMENT NUMBER LR 31 38 565, IN COOK COUNTY, ILLINOIS.

Alan G. Moses
Alan G. Moses

320871

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Property of Cook County Clerk's Office

LOAN NO. 13940...

THIS CONDOMINIUM RIDER is made this 14th day of JANUARY, 19 92, 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 HOME SAVINGS OF AMERICA, F.A. (the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 535 NORTH MICHIGAN AVENUE, UNIT 615 CHICAGO IL 60611

[Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as: 535 NORTH MICHIGAN CONDO ASSN.

[Name of Condominium Project]

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

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

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

- (i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property; and
(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage. In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common element, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 10.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

- (i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;
(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;
(iii) termination of professional management and assumption of self-management of the Owners Association; or
(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

[Signature] (Seal)
ALAN G. MOSES Borrower

..... (Seal)
Borrower

..... (Seal)
Borrower

..... (Seal)
Borrower

92037536