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92177266

MAIL TO
BOX 283

REF ID: 145813

Ref ID: 145813

[Space Above This Line For Recording Data]

MORTGAGE

051830451

1992

THIS MORTGAGE ("Security Instrument") is given on MARCH 11, 1992 by the mortgagor is ELENA H LABARRE, DIVORCED AND NOT SINCE REMARRIED

("Borrower"). This Security Instrument is given to St. Paul Federal Bank for Savings, which is organized and existing under the laws of United States of America, and whose address is 6700 W. North Ave., Chicago, Illinois 60635 ("Lender"). Borrower owes Lender the principal sum of SIXTY FIVE THOUSAND, SIX HUNDRED AND NO /00- Dollars (U.S.) \$ 65,600.00. This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on APRIL 1, 2007. This Security Instrument secures to Lender (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note, (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 Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby, in whole, grant and convey to Lender the following described property located in CHICAGO, ILLINOIS.

SEE ATTACHED

NOTE: BY REASON OF CERTAIN MISLAYS IN THE ATTACHED DEED, A PART OF A DECLARATION OF CONDOMINIUM OWNERSHIP PREPARED ON THE 6TH DAY OF NOVEMBER, 1971 AS DOCUMENT NUMBER 229651.

100%

ITEM 2

AN UNDIVIDED 1/244TH INTEREST, REVERSED BY DEEDS, DECREES AND DESCRIBED IN SAID PROPERTY BY AND IN THE FOLLOWING DEEDS AND DOCUMENTS:

ON THE 10TH DAY OF NOVEMBER, 1971, BY DEED RECORDED IN COOK COUNTY, ILLINOIS, IN THE DEED BOOK 100, PAGE 101, LOT 2, THAT IS 1/244TH INTEREST IN THE 1/244TH INTEREST IN LOT 2 AS MEASURED ALONG THE WEST LINE OF LOT 2 AND ALONG PART OF THE EAST LINE AS DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEASTERLY CORNER OF SAID LOT 2, THENCE SOUTHEASTERLY ALONG THE NORTHLINE OF LOT 2 FOR A DISTANCE OF 100 FEET TO A CORNER IN THE NORTHLINE OF LOT 3, THENCE EAST ALONG THE EASTLINE OF LOT 3 FOR A DISTANCE OF 100 FEET, THENCE SOUTHEASTERLY ALONG A LINE THAT FORMS AN ANGLE OF 106 DEGREES, 30 MINUTES, 30 SECONDS TO THE RIGHT WITH A TRUE SECTION OF THE EAST DESCRIBED COURSE FOR A DISTANCE OF 154.25 FEET 20 4 POINT IN THE SOUTHERLY LINE OF LOT 3 THAT IS 20.06 FEET SOUTHEASTERLY OF A CORNER IN THE SOUTHERLY LINE OF LOT 3 AS MEASURED ALONG THE SOUTHERLY LINE OF LOT 3, THENCE SOUTHEASTERLY ALONG THE SOUTHERLY LINE OF LOT 3 FOR A DISTANCE OF 20.06 FEET 36 A CORNER IN THE SOUTHERLY LINE OF LOT 3, THENCE WEST ALONG THE SOUTHLINE OF LOT 3 FOR A DISTANCE OF 122 FEET TO A POINT IN THE WEST LINE OF LOT 4, THENCE NORTH ALONG THE WEST LINE OF LOT 4 FOR A DISTANCE OF 154.25 FEET TO THE PLACE OF BEGINNING, ALL IN WILLOW CREEK ADDITION, BEING A SUBDIVISION OR PART OF WILLOW CREEK, A SUBDIVISION OF PART OF SECTION 24, TOWNSHIP 62 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, COOK COUNTY, ILLINOIS, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF PLATES OF COOK COUNTY, ILLINOIS, ON DECEMBER 2, 1970 AS DOCUMENT NUMBER 2296651, IN COOK COUNTY, ILLINOIS.

which has the address of

Illinois 60067

COOK COUNTY

ILLINOIS - Section 17, Fannie Mae PIN # 02-25-101-1005

2395 SER 91

THE MORTGAGOR ALSO HEREBY GRANTS TO THE MORTGACHEE ITS SUCCESSORS AND ASSIGNS, ALL RIGHTS AND EASEMENTS APPURNEANT TO THE ABOVE DESCRIBED REAL ESTATE, THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID PROPERTY SET FORTH IN THE AFOREMENTIONED DECLARATION OF CONDOMINIUM OWNERSHIP, AND DECLARATION OF EASEMENTS.

THIS MORTGAGE IS SUBJECT TO ALL RIGHTS, EASEMENTS, RESTRICTIONS, CONDITIONS, COVENANTS AND RESERVATIONS CONTAINED IN THE SAID DECLARATION OF THE CONDOMINIUM OWNERSHIP, THE SAME AS THOUGH THE PROVISIONS OF THE SAID DECLARATION OF CONDOMINIUM OWNERSHIP WERE RECITED AND STIPULATED AT LENGTH HEREIN.

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16, 178 562

4. Categories of firms. Borrower debt per all taxes, net income and nonoperating income is divided into the following categories:

3. Application of Penalties. It shall be applicable to the persons who commit the acts mentioned in Article 1 and 2.

The point perspective is similar to all of the other types, except that it uses only one vanishing point.

If the funds were used to expand the number of students who could benefit from the program, the money could be used to provide additional services to those students.

The funds shall be held in a trust maintained whose deferrals are intended to be a deferred gratuity, minimum liability, or entity funding. Under this arrangement, the funds shall apply the funds to pay the employee's benefits and expenses incurred by him during his employment with the federal office, and under such conditions as may be agreed upon between the parties.

4. Payment of principal and interest Prepayment and late charges. Borrower shall prepay his/her due

Городской суд Краснодара отказал в иске о защите чести и достоинства кандидата в депутаты Государственной Думы РФ № 18-220

More than a decade ago, Dr. Bonham's research team developed a method to identify the brain of a mouse by its unique DNA fingerprint.

For the first time in history, the world's population has reached a point where the number of people living in urban areas exceeds the number of people living in rural areas.

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2395 SEP 91

ILLINOIS - County - Family Name Freddie Mac UNIFORM INSTRUMENT

Address..... 60067 245 PARK LN #204
Property Address.....
Name..... PLATINE

9217266

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacement, 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 generally the title to the Property against all claims and demands, subject to any encumbrances of record.

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

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 2, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale 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 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain 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 directly to the person 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 payments.

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 (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 particular property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice of default in which Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

Form 1-1-B-2 (page 2 of 2 pages)

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5. Hazard or Property Insurance. Borrower shall keep the improvement now existing or hereafter erected on the Property insured against losses from hazards included within the term "extended coverage" and any other hazard, including floods or flooding, for which Lender requires insurance. The insurance shall be maintained in the amount and for the periods that Lender requires. The insurance company providing the insurance shall be selected by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender at Lender's option, obtain coverage for project Lender's right in the Property in accordance with paragraph

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to void 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, amounts deposited shall be applied to the restoration or repair of the Property damaged at the restoration or repair is substantially finished, and Lender's security is not released. If the restoration or repair is not substantially finished by Lender within 30 days after notice, the amounts deposited shall be applied to the same secured by this security instrument, which notice shall be given with any amount paid to Borrower. If Borrower abandons the Property, or does not accept the notice, Lender may notify Lender that the amount deposited has offered to settle all rights Lender may have if the amount deposited by Lender may use the proceeds to repair or restore the Property or to pay amounts due by the Tenant in respect of the damage. The 30 day period will begin when the notice is given.

Under Section 1 and 1A of the Act, either Lender or the Borrower may apply for a procedure to principal shall not extend or postpone the due date of the monthly payment in full or to restructure the loan or change the amount of the payment. If under paragraph 1A the Prop. is acquired by Lender, Homeowner's rights and insurance policy and procedure relating from damage to the Prop. prior to the acquisition shall prevail and the Lender or one of the other entitled to the security instrument immediately prior to the acquisition.

7. Protection of Lender's Rights in the Property. If, for any reason, the documents and agreements contained in the Note and in the Agreement of Lease do not provide for the protection of the Lender's rights in the Property such as a specific creditor bankruptcy procedure, or if the Lender's rights under the Note or the Agreement of Lease are violated, then Lender may do and pay for whatever is necessary to protect the rights of the Proprietor and Lender right in the Property. Lender's actions may include paying any debts or sums which have accrued prior to the filing of the appropriate诉状 (lawsuit), paying reasonable attorney fees and expenses of the Proprietor, and more. All costs of Lender's action taken under this paragraph 7, Lender does not have to do so.

Any amounts outstanding under the Credit and debit agreement shall be an additional debt of Borrower created by this Security Instrument. All the Borrower's and Lender's rights and remedies of payment of such amount shall be unaltered from the date of debasement at the Negotiated Settlement Price and after payment in full to Lender. Borrower agrees to pay the payment.

8. Mortgage Insurance. If Lender is not satisfied with the insurance coverage provided by the insurance company appointed by the Security Instrument Borrower, it shall pay the premium required to obtain the level of insurance desired by Lender. If, for any reason, the monthly insurance coverage required by Lender changes, Lender may, at its option, effect Borrower's cancellation of the premiums required to obtain the original amount of insurance previously in effect. Borrower shall pay to Lender each month a sum equivalent to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept no claim from these payments as a loss reserve in lieu

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Form 3014-990

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13. Governing Law: Save for the provisions of this Note which are given effect without the application of any provision of the law of any jurisdiction other than the State of New York, this Note shall be governed by and construed in accordance with the laws of the State of New York.

13. **Sources.** Any source to whom payment is demanded for in this Schedule instrument shall be given by a deliverance of an instrument.

33. **Team Categories.** If the loan was used by the borrower to purchase equipment or supplies, it may qualify as a capital item which sets maximum loan amounts per category. If a team has more than one business, the total amount will be limited to the sum of the amounts allowed for each business.

[2] Successors and Assignees (Joint and Several Liability) ("U-signers"). The co-ventures and agreements of this partnership shall bind and benefit the successors and assigns of U-venter and Borrower, subject to the provisions of this partnership's agreement and the successors and assigns of the U-signers. Any Borrower who so signs this partnership's agreement shall be liable to the joint and several debt to the joint and several liability of this partnership. Any Borrower who so signs this partnership's agreement shall be liable to the joint and several debt to the joint and several liability of the U-signers. The co-ventures and agreements of this partnership shall bind and benefit the successors and assigns of the U-signers, the co-ventures and agreements of this partnership shall bind and benefit the successors and assigns of the U-signers, the co-ventures and agreements of this partnership shall bind and benefit the successors and assigns of the U-signers.

11. Borrower Not Reposed: borrower shall be under Not a Material Breach or Violation of the terms for payment of the note if he has failed to pay the principal or interest when due.

Specified types to indicate app屬性值为“pure”时，表示纯函数，即不修改app属性值的函数。如果将app属性值设为“modifed”，则表示该函数会修改app属性值。

If the Company is unable to determine the amount of dividends to be paid to the shareholders of the subsidiary, the amount will be determined by the Board of Directors.

In the event of a fire or other damage, the insurance company will be responsible for repairing or replacing the suns according to the terms of the insurance policy. The insurance company will also be responsible for any legal expenses incurred by the suns in defending against claims made by third parties.

17. *Endemism* — The presence of a species in a limited area.

9. Inspection. The customer or his agent may inspect the goods, inspect the packing and inspect portions of the property. Under such

of mitigation measures and less invasive payments; thus no longer be required as long as the option of funds for mitigation measures is available.

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

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if it would be 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 read or when such 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 the remedies permitted by the Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower fails to make payment, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of (a) 1 day or (b) another period as applicable law may specify for a reinstatement of the Property, pursuant to any power of sale contained in this Security Instrument or (c) 60 days of a judgment confirming the Security Instrument. These conditions are that Borrower can pay Lender all sums which there would be due under this Security Instrument and the Note, if no acceleration had occurred, plus costs of collection, attorney's fees and expenses incurred in enforcing this Security Instrument including, but not limited to, reasonable attorney's fees and costs of such action. Lender may reasonably require to be paid, that the title of the Property, Borrower's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the acceleration option provided above will become ineffective as of the date of acceleration had occurred. However, this right to reinstate shall not apply in the case of a default under subparagraph 17.

19. Sale of Note; Change of Loan Servicer. The Notice of Assignment sent to the Note holder with this Security Instrument may be followed by one or more notices without prior notice to Borrower. A sale may result in a change in the entity known as the "Loan Servicer" that collects monthly payments from the Note and the Security Instrument. There also may be one or more changes of the Loan Servicer during the life of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address of the payment should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not, nor permit the presence of, disposal, storage, or release of any Hazardous Substance on or in the Property. Borrower shall not do anything affecting the Property that creates or releases any Environmental Law. This paragraph does not shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are normally considered to be appropriate for normal residential use and the maintenance of the Property.

Borrower shall promptly advise Lender of any material violation of environmental, zoning, law, or other action by any governmental or regulatory agency or private party regarding the Property, any Hazardous Substance or Environmental Law, or any Environmental Law known to Borrower, and Lender notified by any governmental or regulatory authority that may cause or otherwise violation of any Hazardous Substance affecting the Property to occur. Borrower shall promptly take all reasonable and lawful action in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substance" means those substances that are toxic or hazardous substances by Environmental Law and that may contain asbestos, lead paint, asbestos, oil, organic, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or radon, radon and radioactive materials. As used in this paragraph 20, "Environmental Law" means all federal, state and local laws, rules, and regulations that the Property is located thereunder, including environmental protection.

21. Acceleration; Remedies. Borrower shall give notice to Lender 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 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 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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 recordation costs.

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

Form 2014-090

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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
 Others (specify) **LOAN RIDER**

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.

Eileen H. Labarre (Seal)
EILEEN H LABARRE
Borrower

Social Security Number
..... (Seal)
Borrower

92177206 Social Security Number

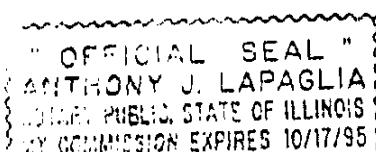
[Space Below This Line For Acknowledgment]

STATE OF ILLINOIS, County ss

ANTHONY J. LAPAGLIA, Notary Public in and for said county and state, certify that
..... personally known to me to be the same person(s) whose name(s)
..... subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he.....
..... signed and delivered the instrument as "....." free and voluntary act, for the uses and purposes therein
..... set forth.

Given under my hand and official seal, this day of 19.....

My Commission expires:



RAYMOND F SEIFFERT
ST PAUL FEDERAL BANK FOR SAVINGS
6700 W NORTH AV
CHICAGO, IL 60635

ANTHONY J. LAPAGLIA, Notary Public

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LOAN RIDER

LOAN NO
DATE 051830451
MARCH 11, 1992

THIS RIDER is incorporated into a certain Security Instrument dated of even date herewith given by the undersigned (the "Borrower") to St. Paul Federal Bank For Savings (the "Lender") to secure a mortgage indebtedness, said Security Instrument encumbers real property commonly described as

245 PARK LN #104, PALATINE IL 60067

PROPERTY ADDRESS:

- 1.) Borrower and Lender agree that notwithstanding anything contained in Uniform Covenant 21 of the Security Instrument, Lender is hereby authorized to charge a reasonable fee for the preparation and delivery of a release deed.
 - 2.) Borrower and Lender agree that if the Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation buy all or some of the Lender's rights under the Security Instrument, this Rider will no longer have any force or effect.

IN WITNESS WHEREOF, BORROWER has executed the RIDER

~~ERIK'S LIBRARY~~ Ellen's Library
Borrower

EILEEN U. LARKIN

Borrower

Borrower

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CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 11th day of MARCH 1992, 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
ST. PAUL FEDERAL BANK FOR SAVINGS
6700 WEST NORTH AVE., CHICAGO, IL 60635
(the "Lender") of the same date and covering the Property described in the Security Instrument and located at
245 PARK LANE # 104, PALATINE, IL 60067
Property Address

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as: WILLOW CREEK CONDOMINIUMS
Project Name

(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 3 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 8 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 replacement or repair following a loss to the Property, whether to the unit or to common elements, 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 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 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

MULTISTATE CONDOMINIUM RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

BANKERS FEDERAL FUNDING CORPORATION OF AMERICA, INC. - D/B/A THE FEDERAL HOME LOAN BANK

Form 3140.00-1992 - 2/1/92

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Form 3140-970 (page 2 of 2 pages)

BANNER SYSTEMS, INC. - 300 LOGUE, MN 55302 - 1-800-397-2341, FORM 3140-970 (page 2 of 2 pages)

Property of Cook County Clerk's Office
921-3756

.....
Borrower
(Seal)

.....
Borrower
(Seal)

ELLEN H LABARRE

Ellen H. Labarre

By signing below, Borrower accepts and agrees to the terms and provisions contained in this condominium Rider.

I, witness, if Borrower does not pay condominium dues and assessments when due, then Lender may pay them, and deducts 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.

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