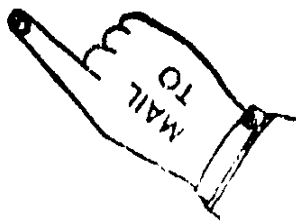


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3 2 2



92287978

(Space Above This Line For Recording Data)

MORTGAGE

AKK 5/25/310

THIS MORTGAGE (Security Instrument) is given on

The mortgage is

for the purpose of securing the payment of

(Borrower) This Security Instrument is given to

(Lender) of

which is organized and existing under the laws of
address is

and whose

(Lender) Borrower owes Lender the principal sum of

Dollars (U.S.S.)

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

This Security Instrument secures to Lender (a) the repayment of the debt evidenced by the Note with interest and all renewals and modifications of the Note; (b) the payment of all other sums with interest advanced under paragraph 7 to protect the integrity 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 mortgage, grant and convey to Lender the following described property located in _____ County, Illinois:

92287978

which has the address of
Illinois

(Street City)

(Property Address)

3550

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Form 3014 9:90

This instrument was prepared by

My Commission Expires

subscribed to the foregoing instrument, appeared before me this day of _____, 20____, and acknowledged that they freely and voluntarily act for the uses and purposes therein set forth. I have personally known to me to be the same persons (whose names) () given under my hand and official seal, this _____ day of _____, 20____.

STATE OF ILLINOIS
I, _____, County Clerk of said County, do hereby certify that _____, County Clerk of said County, is duly qualified and is acting as such in and for said County and state do hereby certify

(Seal) Borrower
(Seal) Borrower
(Seal) Borrower
(Seal) Borrower

Robert A. Jost
[Signature]

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

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- A A Rider
- X? Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- Interest (Special)
- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the terms and covenants and agreements of each such rider shall be incorporated into and supplement the covenants and agreement of this Security Instrument as if the riders were a part of this Security Instrument. (Check applicable boxes)

54660000

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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 replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

Borrower Covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend 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 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 of funds for (a) yearly taxes and assessments which may attain priority over the Security Instrument, (b) household payments on the Property, (c) any yearly hazard or property or water's pollution or yearly flood insurance premiums, (d) any yearly mortgage insurance premiums, if any, and (e) any amount 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 to escrow a court under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time (12 U.S.C. Section 2601 et seq.) or 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 estimate 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 obtaining and applying the Funds, annually analyzing the escrow account, or Escrow Items, unless Lender pays Borrower interest on the Funds, and applicable law permit. Lender may make such a charge, however, Lender may require Borrower to pay a one-time charge for an independent audit and late fee reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or waived, any 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 credit and debit to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all claims secured by the Security Instrument.

If the Funds held by Lender exceed the amount 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 the Security Instrument, and household 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 and note the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower, in agreement with Lender, makes payment of the obligation secured by the lien in a manner acceptable to Lender, disinterested in good faith the lien's claim, or enforcement of the lien in legal proceedings which, in the Lender's opinion, operate to prevent the discharge of the lien, or enforcement from the holder of the lien in a consistent and 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 attain priority over this Security Instrument, Lender may give Borrower a notice of intent to foreclose. Borrower shall, at the lien or take one or more of the following set forth above within 30 days of the giving of notice:

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5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against fire, lightning, theft, vandalism, riot, explosion, and any other hazards, including flood, and other perils which Lender requires, as may be determined. The insurance shall be maintained in the amount and for the period required. The insurance carrier provided by Borrower shall be approved by Lender, which shall not be unreasonably withheld. If Borrower fails to obtain the insurance described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property as a mortgagee with particular reference to:

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 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 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 is lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not they have previously been paid to Borrower. If Borrower abandons the Property, or does not move within 30 days of notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds for repair or restoration of the Property, or to pay any of his Security Obligations, whether or not they are 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 extend or postpone the due date of the monthly payments required by paragraph 4 and 5 of this Security Instrument. If Lender pays for damage to the Property prior to the expiration of the term of this Security Instrument, Lender shall be entitled to the amount secured by the Security Instrument prior to the expiration.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence, within sixty days after the execution of this Security Instrument, and shall continue to occupy the Property as Borrower's principal residence for at least one year after occupancy, unless Lender otherwise agrees in writing, which agreement shall not be unreasonably withheld, or unless circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage, or impair the Property, or deterioration, or substantial injury to the Property. Borrower shall be in default if any tortious act, including negligence, whether civil or criminal, or from the negligence of a third party, could result in tortious injury to the Property or materially impair the fees created by the Property. In the event of Lender's default, Borrower may be held liable and responsible, as provided in paragraph 18, for any tortious act, including negligence, which could result in the tortious injury to the Property or other material damage to the fees created by the Security Instrument or the Property. Borrower shall also be in default if in making the loan application, providing material information, or in providing information or statements to Lender contained under this Security Instrument, Borrower provides material information which is not truthfully stated by the Note, including, but not limited to, information concerning Borrower's occupancy of the Property, except as provided in the Note. At the Security Instrument's execution, Borrower shall comply with all the provisions of the Note. If Borrower acquires an interest in the Property, the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that is a separate action against Lender's security in the Property (such as a bankruptcy, probate, for condemnation or forfeiture, or tortious act, or violation of law or regulation), then Lender may do and ever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's action may include paying reasonable attorney's fees and entering on the Property to make repairs. Although Lender may take action under this paragraph, Lender is not bound to do so.

Any amount distributed by Lender under this paragraph shall be a joint and several debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to a different form of payment, the amount shall be an interest free loan from the date of disbursement at the Note rate and shall be payable, with interest upon notice from Lender to Borrower, upon demand.

8. Mortgage Insurance. 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 mortgage insurance in effect. If for any reason the mortgage coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to the monthly mortgage insurance premium being paid by Borrower when the mortgage coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve

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10. Borrower's Copy: Borrower shall retain a copy of the Note and of this Security Instrument to be severable.

any event, when the conditions herein are met, the Security Instrument shall be deemed to be delivered to the Borrower as if the conditions herein are met.

11. Governing Law; Sovereignty: This Security Instrument shall be governed by Federal law and the law of the State of California. The Security Instrument shall be deemed to have been made in California. Any notice provided for in this Security Instrument shall be deemed to have been made to Borrower at the address shown in the Security Instrument unless otherwise provided for in this Security Instrument. Borrower shall be deemed to have been notified of any change in the address shown in the Security Instrument by first class mail to the address shown in the Security Instrument unless otherwise provided for in this Security Instrument. Borrower shall be deemed to have been notified of any change in the address shown in the Security Instrument by first class mail to the address shown in the Security Instrument unless otherwise provided for in this Security Instrument.

12. Loan Charges: The fees and charges payable by Borrower under this Security Instrument shall be deemed to be included in the amount of the loan. The fees and charges payable by Borrower under this Security Instrument shall be deemed to be included in the amount of the loan. The fees and charges payable by Borrower under this Security Instrument shall be deemed to be included in the amount of the loan.

13. Loan Charges: The fees and charges payable by Borrower under this Security Instrument shall be deemed to be included in the amount of the loan. The fees and charges payable by Borrower under this Security Instrument shall be deemed to be included in the amount of the loan. The fees and charges payable by Borrower under this Security Instrument shall be deemed to be included in the amount of the loan.

14. Successors and Assigns Bound: The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower who so signs this Security Instrument. This Security Instrument shall be deemed to be made by the Borrower and its assigns. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower who so signs this Security Instrument.

15. Borrower Not Released: Lender's obligation to pay the sums secured by this Security Instrument shall not be discharged or satisfied by the payment of the sums secured by this Security Instrument. Lender's obligation to pay the sums secured by this Security Instrument shall not be discharged or satisfied by the payment of the sums secured by this Security Instrument.

16. Borrower Not Released: Lender's obligation to pay the sums secured by this Security Instrument shall not be discharged or satisfied by the payment of the sums secured by this Security Instrument. Lender's obligation to pay the sums secured by this Security Instrument shall not be discharged or satisfied by the payment of the sums secured by this Security Instrument.

17. Borrower Not Released: Lender's obligation to pay the sums secured by this Security Instrument shall not be discharged or satisfied by the payment of the sums secured by this Security Instrument. Lender's obligation to pay the sums secured by this Security Instrument shall not be discharged or satisfied by the payment of the sums secured by this Security Instrument.

18. Condemnation: In the event of a total taking of the Property, the proceeds of any award of damages shall be paid to Lender. In the event of a partial taking of the Property, the proceeds of any award of damages shall be paid to Lender in such amount as to satisfy the amount of the sums secured by this Security Instrument. Lender shall be deemed to have been notified of any change in the address shown in the Security Instrument by first class mail to the address shown in the Security Instrument unless otherwise provided for in this Security Instrument.

19. Inspection: Lender or its agent may make reasonable inspections and investigations of the Property. Lender shall give reasonable notice at the time of or prior to an inspection or investigation of the Property. Lender shall give reasonable notice at the time of or prior to an inspection or investigation of the Property. Lender shall give reasonable notice at the time of or prior to an inspection or investigation of the Property.

20. Inspection: Lender or its agent may make reasonable inspections and investigations of the Property. Lender shall give reasonable notice at the time of or prior to an inspection or investigation of the Property. Lender shall give reasonable notice at the time of or prior to an inspection or investigation of the Property.

9/24/02

20200717

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this _____ day of _____, 20____. It is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Instrument (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to _____ (the "Lender")

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

PROPERTY

This Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as _____

CONDOMINIUM PROJECT

(a) "Condominium Project" (b) the owners, association or other entity which acts for the Condominium Project (c) "Owners Association" (d) the Property also includes Borrower's interest in the Owners Association and the rules, proceeds and benefits of Borrower's interest.

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

A. Condominium Obligations. Borrower shall comply with all of Borrower's obligations under the Condominium Project's Constituent 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 amount, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage" then:

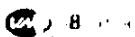
(i) Lender waives the provision in Uniform Covenant 5 for the monthly payment to Lender of the yearly premium installment for hazard insurance on the Property; and

(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 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 loan 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.



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(Seal) Borrower
(Seal) Borrower
(Seal) Borrower
(Seal) Borrower

[Handwritten signatures and stamps]

B. 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 D).

C. 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

(1) 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;

(2) any amendment to any provision of the Condominium Documents if the provision is for the express benefit of Lender;

(3) termination of professional management and assumption of self management of the Owners Association;

(4) any action which would have the effect of reducing the public liability insurance coverage maintained by the Owners Association in accordance with the Uniform Covenant E).

D. 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 shall become additional debt of Borrower secured by the Security Instrument. Lender agrees 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