

UNOFFICIA

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MORTGAGE

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This instrument prepared by

and should be returned to:

JENNIPER PORTICA

NIDWEST MORTGAGE APRVICES, INC. 1901 SOUTH MEYERS 100, SUITE 300

CAREROON TERRACE, 12 50141

THIS MORTGAGE ("Security in grament") is given on

. The mortgagor is

BRENDA M. MURDOCK, DIVORGED NOT SINCE REMARKIED

("Borrower"). This Security Instrument is given to

THE PIRST NATIONAL BANK OF CHICAGO

which is organized and existing under the laws of

THE UNITED STATES OF AMERICA

, and whose

ONE FIRST MATIONAL PLASA, CHICAGO, 11/11/018 60670 address is

("Lender"). Borrower owes Lender the principal sum of

SIXTY SIX THOUSAND FIVE HUNDRED & 00/100

Dollars (U.S. \$

66,500.00

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly JUL 1, 2023 payments, with the full debt, if not paid earlier, due and payable on 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 paintraph 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 mortgage, grant and convey to Lender the following deserted property located in

COOK

SEE ATTACHED RIDER FOR LEGAL DESCRIPTION

REAL RETATE TAX 1.D. # : 23 10 200 015 1103 23 10 200 015 1130

which has the address of Illinois

9 CINNAMON CREEK DRIVE #1N, PALOS HILLS 60463

[Street, City],

[Zip Code]

("Property Address");

- Famile Monfreddie Mac UNIFORM INSTRUMENT

Form 3014 9/90

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Socially instrument, London may give Borrower as motion in the lien, Borrower shall satisfy the lien of source and the second of the lien of source of source and the second of the lien of source of source of the second of the lien of the second of the lien o this Southly Instituted to the man are not and the part of the physical and the southly in the s conforcement of the lies of (c) sociated from the holder of the lies an agreement at the protection of the lies and an agreement at the lies of the lies and the lies of the lies and the lies and the lies of the lies and the lies and the lies of the lies and the lies of of the actions not forth above within 10 days of the giving of notice, and the least against of the liest in the proceedings which in the Leastern on the ment of the internation of the liest in the proceedings which in the Leastern on the proceeding of the liest of the l writing to the payment of the obligation accured by the lien in a manner acceptable to Lender; (b) conteats in 800d faith the lien in the Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower (a) agrees in the state of the state of

Bostowed makes those payments directly, Bostower shall promptly furnish to Lender receipts evidencing the payments, portion owed payment. Borrower shall promptly furnish to Leader all notices of another to be paid under this paragraph. If the paragraph of a superior of another the paid under the paragraph. obligations in the manner provided in paragraph 2, or if not head in that heart succession and in the manner provided in paragraph of the heart succession of the manner and the manner of the manner which may smile prostly over this Security Instrument, and learched payments or Bround rents, if any, Borrower and pay these A Chargest Lieux Bortower shall pay all taxtes, assetting charges, lines and impositions attributable to the Property and impositions attributable to the Property and the Prope

I sed 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; A Application of Payments. United applicable law provides otherwise, all payments received by Lender on paragraphs. drurd, to interest due; fourth, in principal due; and last, to any late charges due under the Note.

Property, shall apply any Funds held by Lender at the time of acquisition of sale as a credit against are an as accured by this held by Lender. If, under paragraph 21, Lender shall acquire or active morning around an paragraph and in the broader. If, under paragraph 21, Lender shall acquire or active morning transmitted or active morning and a morning or sale of the property. Lender, prior to the active morning or sale of the section of the sect Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly triands any Funds

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to Lender the amount necessary to make up the deliciency, Bostower shall make up, no deliciency in no more than twelve not sufficient to pay the Eactow legits when the deficience of approximation and a tribust state and the Eactow legits when the deficience are described in the suppose of make the described in the described state of the first the excess Funds in accordance with the requirements of applicable law, if the shount nave name arms to accordance with the requirements of applicable law, if the shounds of the Funds held by Lender at is in such man and in such mean arms in such mean a nation of the requirements in such means a nation of the short in such means a nation of the such means and the such means a nation of the such means and the such means a nation of the such means and the such means a nation of the such means and the such means and the such means and the such means a nation of the such means and the such means a nation of the such means and the such means and the such means and the such means are such means as a such means and the such means are such means as a such means and the such means are such as a suc If the Funds held by Leader exceed the amounts permitted to be held by appropriate law, Lender shall account to Borrower for

annual accounting of the Funds, showing credits and debits to the Fun is and the purpose for which each debit to the Funds was made. The Funds are pledsed as additional security for all sums secured by the Security Instrument. Lender may agree in writing, however, that interest shall be paid of the Filinds. Lender shall give to Borrower, without charge, and meaned accommon of the Filinds and the filing to the Einsternance of the requires interest to be paid, Lender shall not be required to take Borrower any interest or estimate to make the required to take any interest or estimate on the Funds. Borrower and the remaining house in any interest or estimate on the Funds. Borrower and the remaining to the Lender in consection with this loan, unices applicable 1/4 provides otherwise. Unices an agreement is made or applicable igw HOWOVER, Lender may require Borrower to pay a one-time charge for an independent may return at many a number of the independent real estate lay reporting service used by and a constraint and an independent real estate lay reporting service used by the constraint and an independent of the constraint and an independent of the constraint and the constraint the Escritor liens, unless ender pays Borrowe, interest on the Funds and applicable law permits Lender to make such a charge. liems, Lender may not charge Botrower for building and applying the Funds, annually analyzing the cectow account, of verifying the Funds, annually analyzing the cectow account, of verifying Lender, if Lender is such an institution of in any Federal Home Loss Bank. Lender shall apply the Funds to pay the Escrowant rendering and continued on a rendering of the formal or continued or contin The Funds shall be held in an institute whose deposits are insured by a federal agency, insuruncatality, or entiry (including).

estimate the amount of Fuel due on the basis of current data and reasonable estimates of expenditures of future Escrow liems of current data and reasonable estimates of future Escrow liems of current data. Strough 1f 50, Leader 1.81 at any time, collect and hold Fullids in an amount were user user user user user the brain of the hold Fullids in an amount of exceed the least amount. Leader may have a series of the least amount in the least amount of the least amount of the least amount of the least of amended from time, with 12 U.S.C. Section 2601 st 1sq. ("RESPA"), unless another law that applies to the Funds sets a leasure to another law that applies to the Funds sets a leasure to another law that leaves amount to another man. mortgage four may remain the section at an entirement at an entirement and section of the sectio Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender figure and hold Funds in an amount not to exceed the maximum amount a lender for a lederally related. provisions of personals 8, in ficu of the psyment of mortgage insurance premiums. These ilems are called "Escrow Ilems,"

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I sandam man, as any since on the province of contract of the president of the premiums of the president of th any; (c) yearly mortgage insurance preniums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the Or ground tenis on the property, if say; (c) yearly listed or property insurance premiums; (d) yearly flood insurance premiums. If any insurance premiums is never and the new nearth of the new in another in another in another the property in the property in the property insurance in another in another in another in another in another in another the property in the and assetsments which may attain priority over this Societity Instrument as a lien on the Property (b) yearly lesselicid payments as a lien on the Property lesselicid payments as a lien on the property lesselicid payments. Lender on the day monthly payments are due under the Note, until the Note is paid in (ull, & sum ("Funds") for (8) yearly takes and an analysis of the note of the

A. Funds for laxes and laturance. Subject to applicable law Or to a written waiver by Lender, Bostower and the state of the state the state in the s principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note, It Payment of Principal and Interest: Prepayment and agive no tonorms. Borrower shall prompily pay when discipated in and interest on the date which and not and interest on the date and one remember on the late of the Principal and the Principal

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants for national use and non-uniform covenants with limited UNIFORM COVENANTS. Bornower and Lender covenant and agree as follows: variations by jurisdiction to constitute a uniform security instrument covering real property. will defend senerally the title to the Property against all claims and demands, subject to any encuminances of record. SIMIL and CORNOV the Property and that the Property is uncercumbered, except for encumbrances of record, Borrower warrance and sensitive to the nice on the personnel and allower to any sometimes of record, Borrower warrance and sensitive to any sensitive to any sensitive of sensitive and sensitive to any sensitive of sensitive and sensitive to any sensitive of sensitive and sensitive and sensitive to any sensitive of sensitive and sensitive of sensitive of sensitive of sensitive of sensitive and sensitive and sensitive and sensitive of sensitive of sensitive of sensitive and sensitive and sensitive and sensitive of sensitive of sensitive and sensitive

BORROWER COVENANTS that Bottower is lawfully seised of the estate hereby conveyed and has the right to morteage fixence now or herceller a part of the property. All replacements and additions shall also be covered by this Security Institution. TOORTHER WITH all the unprovements now or herealter erected on the property, and all casements, appurenances, and

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices, in the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender

may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Londer and Board wer otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Londer, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately

prior to the acquisition.

- 6. Occupancy, Preservation, Mainiconice and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Projecty as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to begin the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Bonover's control. Borrower shall not destroy, damage or impair the Property. allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security In the ment or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the school or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Surrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupency of the Property as a principal residence. If this Scerity Instrument is on a leasthold, Borrower shall comply with all the provisions of the lease, If Borrower acquires fee title to the Property, the leasehold and 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 may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or furfeiture or to enforce laws or regulations), which Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in charge paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required 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 insurance 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 substantially equivalent mortgage insurance soverage is not available, Borrower shall pay to Lender each month a sum equal 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, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve

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given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be jurisdiction in which the Property is located, in the event that any provision or clause of this Security Instrument or the Note.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security any other address Borrower designates by notice to Lender, Any notice to Lender shall be given by first class mail to Lender's by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or 14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it

under the Note,

Borrower, If a refund reduces principal, the reduction will be treated as a partial prepayment without try prepayment cliarge Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. exceed the permitted limits, then: (a) any auch loan charge shall be reduced by the amount necessary to reduce the charge to the and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the kian 13, Loan Charges. It the loan secured by this Security Instrument is subject to a law which sets maximum loan charges,

make any accommodationa with regard to the terms of this Security Instrument or the Note, without that Borrower's consent. secured by this Security Instrument; and (c) agrees that Lender and any other Borrover may agree to extend, modify, forbear or Borrower's interest in the Property under the torms of this Security instrument (b) is not personally obligated to pay the sums Instrument but does not execute the Mote: (a) is co-signing this Security Instrument only to mortgage, grant and convey that paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Security Insurument shall bind and benefit the successors and assigns of 7 ender and Borrower, subject to the provisions of 12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this

in interest. Any forbestance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any the sums seemed by this Security Instrument by reason of any demand made by the original borrower or borrower's successors to notissatroms yliborn seawastro to tribing a form of the season of the not operate to release the liability of the original Bermwer's successors in interest. Lender shall not be required to of amortization of the sums accured by this Security Instrument granted by Lender to any successor in interest of Borrower shall 11, Borrower Not Released; Forbeara ece Jy Lender Not a Waiver. Exension of the time for payment or modification

the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

his Security instrument, whether r. by then due.
Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone.

by this Security Instrument, whother or post then due.

is suthorized to collect and apply the proceeds, at its option, either to restonation or repair of the Property or to the sums secured : award or settle a claim for usinages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender? If the Property is able ndored by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make and

sums secured by this Sandiy Instrument whether or not the sums are then due. Borrower and Lenors abrewise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless taking. Any balages, shall be paid to Borrower, In the event of a partial taking of the Property in which the fair market value of the the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the Security instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument. shall be paid to Lender.

condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and 10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9, Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give

insurance eads in accordance with any written agreement between Borrower and Lender or applicable law. premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period

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 exercise is prohibited by federal law as of the date of this Security Instrument.

If Leader exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted

by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragray 17

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Services unrelated to a sale 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 to which payments should be made. The notice will also contain any other

information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrows chall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all

necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other clammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldelyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

21. Acceleration; Remedies, Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration and a 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 said 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 praceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assist in the foreclosure praceeding the non-existence of a default or any other defense of Borrower to acceleration and forecionure. 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.

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UNOFFICIAL COPY

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	B. Willer Soury Public	This instrument was prepared by My Commis
The the uses and purposes therein set forth	HERE Lice and voluntary act	signed and delivered the said instrument as Oiven under my hand and official seal, thi
own to nie to be the same person(s) whose name(s) and adknowledged that SHE, he		subscribed to the foregoing instrument, appear
Gounty se: And for said county and state so hereby cartify that	-Borrower -Borro	STATE OF ILLINOIS, DIVORCED NO
(Seal) -Borrower		
с. илироск -Волочет	t villa en	
in bras treatment y Instrument and in this Security Instrument and in this Security Instrument and in the Security Instrument and I		BY SIGNING BELOW, Borrower acceptany rincases:
	Planned Unit Developme Rate Improvement Rider Other(s) [specify]	Graduated Payment Roder Dailoon Rider V.A. Rider
1-4 Family Rider	Z Condominium Rider	[Check applicable box(vs)] Adjustable Rate Ride
e incorporated into and shall amend and supplement		the coverants and ages arrays of this Security

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this

UNIT 9-1-N AND GS 4-D-5 IN PALOS CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 2 TO 7, BOTH INCLUSIVE, IN LOS PALOS PHASE IV A SUBDIVISION OF PART OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 10, TOWNSHIP 37 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, TC.
A REC.
A THE CO.

OPERATOR OF COUNTY CLOSELY SOUTH CO. ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 24917691 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

CHISCHI NF1

Property of Cook County Clerk's Office

92785200

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 162M day of JUNE, 1993, 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 THE FIRST MATICULAL BANK OF CHICAGO

(the "Lunder")

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

9 CINNAMON CREEK DRIVE \$1M, PALOS HILLS, ILLINOIS 60463

(Property Address)

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

MILLS OF PALOS CONDO

(Name of Condominium Project)

(the "Condominium Project"), it the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds the 13 property for the benefit or use of its members or shareholders, the Property also includes Borrower's intensity in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

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

- A. Condominium Obligations. Borrower stall 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 leave; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues paid 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 Nexards 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 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 Owner Accounting policy.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair folkwing 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 Linbility 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

MULTISTATE CONDOMINIUM RIDER - Sig & Fanily - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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

to Borrower requesting payment.

interest from the date of Hisbursement at the Note rate and shall be payable, with interest, upon notice from Lender by the Security Inclument. Unless Borrower and Lender sgree to other terms of payment, these amounts shall bear them. Any amousts a shursed by Lender under this paragraph F shall become additional debt of Borrower secured

F. Remselve if Borrower doce not pay condominium dues and assessments when due, then Lender may pay mainteined by the Owners Association unacceptable to Lender.

(iii) termination or province or province or condering the public liability insurance coverage (iv) any action which would have the effect of rendering the public liability insurance coverage (iv) any action which mould have the effect of rendering the public liability insurance coverage (iv) any action which would have the effect of rendering the public liability insurance coverage (iv)

Associations or (iii) termination of professional management and assumption of self-management of the Ownerd benefit of Lender;

(ii) say arrendment to any provision of the Constituent Documents if the provision is for the expense. by condemnation or eminent domain;

termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking

(i) the shandonment or termination of the Condominium Project, except for abandonment or written consent, either partition or subdivide the Property or consent to:

Borrower shall not, except after notice to Lender and with Lender's prior E. Lender's Prior Consent. provided in Uniform Covenant 10.

paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as unit or of the common elements, or for any conveyance in her of condemnation, are hereby assigned and shall be