

PREPARED BY: UNO
CARL I. BROWN AND COMPANY
ITASCA, IL 60143

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RECORD AND RETURN TO:

PARK MORTGAGE CORP.
711 WEST DEVON-SUITE 209
PARK RIDGE, ILLINOIS 60068

Digitized by srujanika@gmail.com

(Space Above This Line For Recording Data)

93-21849

MORTGAGE

93505487

THIS MORTGAGE ("Security Instrument") is given on JUNE 25, 1993
DOLORES J. STEIN, DIVORCED NOT SINCE REMARRIED
AND WALTER J. KRUPINSKI
AND IRENE A. KRUPINSKI, HUSBAND AND WIFE

The mortgagor is

- DEPT-01 RECORDINGS \$35.00
T00011 TRAN 5344 07/01/93 09:53:00
#1327 4 **-93-505487
COOK COUNTY RECORDER

which is organized and existing under the laws of THE STATE OF ILLINOIS
address is 711 WEST DEVON-SUITE 209
PARK RIDGE, ILLINOIS 60068
FIFTY THOUSAND
AND 00/100
("Lender"). Born _____
Dollar.

, and whose

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 JULY 1, 2023. 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 mortgage, grant and convey to Lender the following described property located in COOK County, Illinois:

PARCEL 1:

BUILDING 1, UNIT 108A TOGETHER WITH ITS UNDIVIDED PERCENTAGE OF
SEE ATTACHED RIDER FOR COMPLETE LEGAL DESCRIPTION

08-10-201-024-1008



A.T.G.F.
BOX 370

which has the address of 1405 EAST CENTRAL-UNIT 108A, ARLINGTON HEIGHTS Street, City
Illinois 60005 ("Property Address");
Zip Code

ILLINOIS Single Family Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

100-00101

HOME MORTGAGE LOANS • BUSINESS LOANS • INVESTMENT LOANS

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Form 3014 9/90
DPS 1080

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DPS 1080

more of the sections set forth above within 10 days of the giving of notice.

In this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one of this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may affect priority over another section of the lien, or (e) securites from the holder of the lien in agreement satisfactory to Lender subordinating the lien to another section of the lien, or defendants against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) consents in good faith the lien Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in

It Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payment.

If the person owed payment, Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph.

These obligations in the manner provided in Paragraph 2, or if not paid in full numeric, Borrower shall pay them on time directly which may attain priority over this Security Instrument, and less than payments of ground rents, if any. Borrower shall pay 4. Charges: Lien, Borrower shall pay all taxes, assessments, charges, fines and impositions payable to the Property third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under Paragraph 2;

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs

this Security Instrument.

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 Funds held by Lender, if, under Paragraph 2, Lender shall acquire or sell the Property Lender prior to the acquisition or sale

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any twelve monthly payments, at Lender's sole discretion.

shall pay to Lender the amount necessary to make up the deficiency in no more than time is not sufficient to pay the Escrow items when due, Lender may so notify Borrower in writing, and, in such case Borrower for the excess funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender is any due to the Funds held by Lender exceeded the amounts permitted to be held by applicable law, Lender shall account to Borrower

If the Funds held by Lender may agree to pay all sums secured by this Security Instrument.

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

The Funds shall be held in accordance with applicable law.

Borrower items or otherwise in accordance with applicable law.

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

1. Payment of Principal and Interest: Prepayments and late charges. Borrower shall promptly pay when due the UNIFORM COVENANTS, Borrower and Lender covenant as follows:

variations by jurisdiction to constitute a uniform security instrument covering real property.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited

and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record. Borrower warrants grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants instruments. All of the foregoing is referred to in this Security Instrument as the "Property".

Title to the property is part of the property. All representations and warranties shall be deemed to be accurate to this Security

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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 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 referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, 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, 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 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 Borrower'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 Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action 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. Borrower 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 occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, 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 forfeiture or to enforce laws or regulations), then 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 court, 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 coverage 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

DPS 1001

Form 3014 9/90

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100-888-001

Form 3014 8/90
DAB 1002

be given one conformed copy of the Note and of this Security Instrument.

To be submitted to the journal *Journal of Oral Rehabilitation*

15. Governing Law, Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision of this Security Instrument or the Note given effect without the governing provision. To this end the provisions of this Security Instrument and the Note are declared

Security instruments shall be deemed to have been given to Barrister or Lawyer when given as provided in this paragraph.

It by first class mail unless otherwise specified by law requires use of monitor method. The notice shall be directed to the Proprietary Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address Borrower designates by notice to Lender. Any notice to Borrower. Any notice provided for in this Lender's address Lender designates by notice to Borrower. Any notice provided for in this

14. Notes. Any notice to Borrower provided for in this Security instrument shall be given by delivering it or by mailing prepayment charge under the Note.

payment to Borrower. If a relying creditor sues principal, the reduction will be treated as a valid prepayment without any

13. **Loan Charges.** If the loan received by this Society is used for any purpose other than the payment of debts incurred by the Society, the Society shall pay to the Lender such amount as will cover the expenses of collection and the expenses of prosecution and defense of any action or proceeding brought against the Society for the recovery of such amount.

make any recommendations with regard to the terms of this Security Instrument or the Note without the Borrower's consent.

12. **Successors and Assigns**: Bonds; Joint and Several Liability; Liabilities; Co-signers. The covenants and agreements of this instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of Section 17.

successors in interests may indemnify Lessee in calculating any legal or remedy.

11. Borrower, with Kellestes, will guarantee to Lender to pay sums secured by this Security Instrument granted by Lender to Lender to the time for payment of the principal amount of the note or notes, interest thereon, and expenses in connection therewith, and to pay all costs of collection, including attorney's fees, and to pay all taxes and other charges which may be levied against the property described in the note or notes.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the maturity payments referred to in paragraphs 1 and 2 or change the amount of such payments.

In the event of damage, Borrower fails to respond to Lender's notice of damage or to settle a claim for damages, Lender may deduct from the sum awarded by this Security Instrument, whether or not then due,

be applied to the sums secured by this Security Instrument whether or not the sums are due.

market value of the Property immediately before the striking is less than the amount of the sums secured immediately before the

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security instrument 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 value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by the Security instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured by the Security instrument, the balance shall be paid to Lender.

10. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with the taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to []

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

Partments may no longer be required, at the option of Lender, if Interchange insurance coverage (in the amount and for the period the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirements for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law).

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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 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 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 paragraph 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 Servicer 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. Borrower shall 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 flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, 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 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.

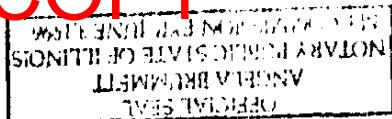
23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

DPS 1083
Form 3014 9/90

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DPS 1094

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My Commission Expires:

Given under my hand and official seal, this 27 day of

free and voluntary act, for the uses and purposes herein set forth.

me this day in person, and acknowledge that THEY signed and delivered the said instrument as THEIR personally known to me to be the same persons whose names(s) subscribed to the foregoing instrument, appeared before

MATTER J. KRUPINSKI AND IRENE A. KRUPINSKI, HUSBAND AND WIFE
DOLGRES J. STEIN, DIVORCED NOT SINCE REMARRIED AND

county and state do hereby certify that

Notary Public in and for said

STATE OF ILLINOIS, COOK

County ss:

Borrower
(Seal)

IRENE A. KRUPINSKI
(Signature)
Borrower
(Seal)

MATTER J. KRUPINSKI
(Signature)
Borrower
(Seal)

DELORES J. STEIN
(Signature)
Borrower
(Seal)

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

- Adjustable Rate Rider
- Grandmimum Rider
- Planned Unit Development Rider
- Biweekly Payment Rider
- Monthly Payment Rider
- Second Home Rider
- Other(s) (Specify)
- Balloon Rider
- V.A. Rider

(Check applicable box(es))

Instrument
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.

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

93-21849

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Legal Description:

PARCEL 1:

BUILDING 1, UNIT 106A TOGETHER WITH ITS UNDIVIDED PERCENTAGE OF INTEREST IN THE COMMON ELEMENTS IN DANA POINT CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 24618528, IN SECTIONS 10 AND 11, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

A PERPETUAL AND EXCLUSIVE EASEMENT FOR PARKING PURPOSES IN AND TO BUILDING NO. 1, GARAGE SPACE NO. 16A, AS SET FORTH AND DEFINED IN SAID DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 24618528.

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CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this _____ day of _____, 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 25TH JUNE 1993 (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:
PARK MORTGAGE CORP.

(Property Address)

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as 108A, ARLINGTON HEIGHTS, ILLINOIS 60005

(Name of Condominium Project)

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

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

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

B. HAZARD INSURANCE. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then: (i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common 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 insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

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

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

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

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

(iii) termination of professional management and assumption of self-management of the Owners Association; or

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

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

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

IRENE A. KRUPINSKI

(Seal)

Borrower

DOLORES J. STEIN

(Seal)

Borrower

(Seal)

Borrower

WALTER J. KRUPINSKI

(Seal)

Borrower

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Property of Cook County Clerk's Office

101-0686

PARK MORTGAGE
711 WEST DEVON-SUITE 209
PARK RIDGE, ILLINOIS 60068

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93505488

AND WHEN RECORDED MAIL TO
PARK MORTGAGE

711 WEST DEVON-SUITE 209
PARK RIDGE
ILLINOIS 60068

93505488 DEPT-01 RECORDING \$23.00
T#0011 TRAN 5349 07/01/93 09:54:00
: #1328 *-93-505488
: COOK COUNTY RECORDER

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Corporation Assignment of Real Estate Mortgage

FOR VALUE RECEIVED the undersigned hereby grants, assigns and transfers to
CARL I. BROWN AND COMPANY AND/OR ITS SUCCESSORS AND ASSIGNS
612 WEST 47TH STREET, KANSAS CITY, MISSOURI 64112
all the rights, title and interest of undersigned in and to that certain Real Estate Mortgage dated JUNE 25, 1993
executed by
DOLORES J. STEIN, DIVORCED NOT SINCE REMARRIED AND WALTER J. KRUPINSKI
AND IRENE A. KRUPINSKI, HUSBAND AND WIFE

RE ATTORNEY SERVICES # 6-282223

to PARK MORTGAGE
a corporation organized under the laws of THE STATE OF ILLINOIS
and whose principal place of business is 711 WEST DEVON-SUITE 209
PARK RIDGE, ILLINOIS 60068

93505487

and recorded in Book/Volume No.

, page(s)
County Records, State of ILLINOIS

, as Document No.

COOK
described hereinafter as follows:

PARCEL 1:

BUILDING 1, UNIT 108A TOGETHER WITH ITS UNDIVIDED PERCENTAGE OF INTEREST IN THE
COMMON ELEMENTS IN BANA POINT CONDOMINIUM AS DELINEATED AND DEFINED IN THE
DECLARATION RECORDED AS DOCUMENT NUMBER 24618528, IN SECTIONS 10 AND 11, TOWNSHIP
41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

A PERPETUAL AND EXCLUSIVE EASEMENT FOR PARKING PURPOSES IN AND TO BUILDING
NUMBER 1, GARAGE SPACE NUMBER 16A, AS SET FORTH AND DEFINED IN SAID DECLARATION
OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 24618528.

08-10-201-024-1008



A.T.G.F.
BOX 370

Commonly known as:

1405 EASE CENTRAL-UNIT 108A, ARLINGTON HEIGHTS, ILLINOIS 60005

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with
interest, and all rights accrued or to accrue under said Real Estate Mortgage.

STATE OF ILLINOIS
COUNTY OF COOK

PARK MORTGAGE

Howard Rosen
BY: HOWARD ROSEN
ITS: PRESIDENT

On JUNE 25, 1993 before me, the
(Date of Execution)

undersigned, a Notary Public in and for said County and State,
personally appeared HOWARD ROSEN
known to me to be the PRESIDENT
and

BY:
ITS:

known to me to be
of the corporation herein which executed the within
instrument, that the seal affixed to said instrument is the
corporate seal of said corporation; that said instrument was
signed and sealed on behalf of said corporation pursuant to its
by-laws or a resolution of its Board of Directors and that
he/she acknowledges said instrument to be the free act and
deed of said corporation.

WITNESS:

Notary Public

County,

My Commission Expires

(THIS AREA FOR OFFICIAL NOTARIAL SEAL)

DPS 171
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