PREPARED BY and FTER RECORDING MAIL TO:

Recourse Bank, N. A. 555 Bethany Road DeKalb, IL 80115

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. The mortgagor is

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MORTGAGE

THIS MORTCASE ("Security instrument") is given on August 25, 1993

Steven J. Robinson and Chiletine S. Zamlara n/k/a, Christine Z. Robinson, Husband and Wife

This Security Instrument is given to Resource Bank, N. A.

which is organized and existing under the laws of the United States of America 565 Bethany Road, Pakalb, IL 60115

, and whose address is ("Lender").

Borrower owes Lender the principal sum cl. One Hundred Three Thousand Eight Hundred Forty Five Dollars and no/100

Dollars (U.S. \$ 103,845.00

). This debt is

("Borrower

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 September 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:

UNIT "3BE" IN THE DRUMMOND SQUARE CONDOMINIUM AS DELIMENTED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 8 AND 9 IN SUBDIVISION OF LOT 9 IN COUNTY CLERK'S DIVISION OF OUTLOT "D" IN WRIGHTWOOD SUBDIVISION OF THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 89194212 AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.

PIN 14-28-305-047-1020

which has the address of

617 W. Drummond Place Unit 3BE

Chicago

[City]

Minols

("Property Address");

(Street)

[Zip Code]

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 selsed 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.

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FORM 201 TO LETIGET 8 8 PHOTON WINCH STREET COVERAGE TO PROTECT LENGER'S HIGHIS IN the Property in an arminem cure approved to protect Lender's Highis in the property in accordance with to Lender's approval which shall not be unreasonably withheld. If Botrower falls to maintain coverace described above, a contain and an increase in more in the proventies of maintain coverace described above. KLINOIS-SINGLE FAMILY-FUMA/FHLMC UNIFORM INSTRUMENT Franching moters or incremit, for writing Lenguines insurance. The periods that Lender requires. The insurance carrier british of insurance and insurance carrier in an interest shall be chosen by Bonower such and annual material and he interested to another it Romanas falls to maintain constant advantable and hearthand along the interested and annual advantable and annual advantable of the interested and the interested and the interested and the interested and annual advantable of the interested and interested Including floods of flooding, for which Lender requires insured within the terms extended cuverage and any other nazards, for which Lender requires insurance. This insurance shall be maintained in the amounts and increases and increases and increases and increases and any other requires and increases and increases and any other products increases and increases and any other products increases and the poweres and any other products and increases and any other and any other products and increases and any other products and increases and any other products and any other prod Proberty insured against loss by fire, hazards included within the ferm "extended coverage" and any other hazards in the term "extended coverage" and any other hazards, in the interest of the order of the interest of the i 5. Hazard or property insurence. Borrower shall keep the improvements now existing or hereelf on the end of the individual and sent animal and sent animal and sent animal and sent animal anim BORTOWER Shall satisfy the lien or take one or more arithment, which above within 10 days of the giving of notice. a lien which may attain priority over this Security instrument, is because uses uses any pair or the cultural and which may attain priority over this Security instrument, Lender may give Borrower a notice identifying the lien.

And the satisful the lien or take one or more of the antione cet forth above of the china of the chine Learder subordingthing the lien to the secures in the remaining the secure of the second of the seco Show takes to provent the enforcement of the field; or (c) secures from the holder of the field an authorities as the field of the field intermed to the field and a tractional and the content of the field and the provent to the all secures to the field and the provent to the all the provent to the all the provents and the provents are provents. agives in withing to the payment or the owngainst enforcement of the lien in, legal proceedings which in the bodings against enforcement of the lien in, legal proceedings which in the boder's opinion in the holder of the lien of the length in the length of the lien and an animal adjusted in the holder of the lien and animal adjusted in the holder of the lien and animal adjusted in the lien and animal adjusted to the lien and adjusted to th BOILDWES SHOW SHOW TO THE DESTRUCTION SECURED BY THE THIRD TO THE DESTRUCTION OF THE PROPERTY Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (8) Pary trem on terms of the peragraph. If Bortower makes these payments directly, Bortower shall promptly furnish to and received a videoring the neuments. pay them on time directly to the person owed payment. Borrower shall prompily furnish to Lender all notices of annuments in he neith indications in the person of the person of payments and prompily furnish to Lender all notices of annuments in he neith indications in the person of BOTOWSK Shall pay these obligations in the manner provided in paragraph 2, or if not pay these obligations in the manner provided in paragraph 2, or if not paid in the them. 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I am under peragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due; (re) the Mote. peragraphs 1 and 2 shell be applied: first, to any prepayment charges due under the Note; second or consumer inches mannants 2 shell be applied: first, to any prepayment charges due under the Note; second or consumer inches inches due to an inches fourth to ntincinal due and less in any late character due to an inches due to an 3. Application of psyments, Unless applicable law provides otherwise, all payments to annimit and a sentent final to annimitant characteristics than bine serviced by Lender under the bine serviced to amount an annimit and a serviced to amount and the serviced to amount and the serviced by Lender and the bine serviced to amount and the serviced to a s Funds new by Leisuer, it, under paragraph at the brober at the time of acquisition of sale as a credit against the anner secure of the property, abalt apply any Funds held by Lender at the time of acquisition of sale as a credit against the Funds held by Lender. 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Unless an agreement to use use use the common in common man and the series was a series of agreement to be added to the common of the co independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law remines attached an arrestance of arrestanc permits Lender to make such a Claire. However, Lender may require Borrower interest on the runns and applicable internantant trait as a state tax recording to the first internantal internation as the charge to the first form with this loss unless endicable law all walls internal and this total and unless endicable law. pay the cacrum theres, to complication of the cacrom thems, unless Lander pays Borrower interesting the Funds and applicable law norming a name of the Funds and applicable law. (including Lender, it let that are the first an institution) Or in any hearts frome Loan paint. 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Lender may estimate the emount of Funds due on the constant and arious in an arious of the serve in an arious of the server in an arious of the constant and arious of the constant in an arious in arious arious in arious arious

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

UNIFORM COVENANTS, Borrower and Lander covenant and agree as follows: THIS SECURITY INSTRUMENT COmbines uniform coverants for national use and non-uniform covenants with tenderman to constitute a sufferm coverant instrument coverant real monuniform covenants. limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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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 designed 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 incrument 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 unlers extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impalit the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any for element 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. Forrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be ulsmissed 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 Lander'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 area 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 period 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 forfeiting 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 05 50.

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

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

8. 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.

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

make an award of sales a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lerder is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the If the Progress is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to instrument whether or not the sums are then due.

Unless Lender and Correver otherwise agree in writing, any application of proceeds to principal shall not extend or Property or to the curs secured by this Security Instrument, whether or not then due.

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

modification of amortization of the states secured by this Security Instrument granted by Lender to any successor in 11. Borrower Not Released; Antennoe By Lender Not a Waiver. Extension of the time for payment or

12. Successors and Assigns Bound; Joint and Seletal Liability; Co-signers. The covenants and agreements of any right or remedy shall not be a waiver of or produce the exercise of any right or remedy. demand made by the original Borrower or Borray er's successors in interest. Any forbearance by Lender in exercising time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend interest of Borrower shall not operato to resease the liability of the original Borrower or Borrower's successors in

provisions of paragraph 17. Borrower's covenants and agree ments shall be joint and several. Any Borrower who this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the

Instrument or the Note without that Borrower's consent. Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security not personally obligated to pay the sums secured by this Security in an unent; and (c) agrees that Lender and any other mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is co-signs this Security instrument but does not execute the Notr (a) is co-signing this Security Instrument only to

necessary to reduce the charge to the permitted limit, and (b) any sums already collected from Borrower which connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in 13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by will be treated as a partial prepayment without any prepayment charge under the Note. principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction exceeded permitted limits will be refunded to Borrower. Lender may choose to make interind by reducing the

as provided in this paragraph. notice provided for in this Security instrument shall be deemed to have been given to Borrower or Lender when given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the

which can be given effect without the conflicting provision. To this end the provisions of this Security instrument and the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument of the Note urisaliction in which the Property is located. In the event that any provision or clause of this Security instrument or the 12. Coverning Law; Severability. This Security Instrument shall be governed by federal law and the law of the

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

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any

natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all Interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a

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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 power, 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; Crains 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 changer 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 accirculation 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. Perrower 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 lazardous 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, Panower 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, herosene, 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 'ederal 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.

My Commission Expires 6/78/85 Mother State State of milnol V. ABBEY "OPPICIAL SEAL" This Instrument was prepared by: RESOURCE BANK, N. A. My Commission expires: Notary Public 6881 PUBUA TO YED Given under my hand and official seal, this 25th his day in person, and acknowledged that they signed and delivered the said instrument as free and voluntary act, for the uses and purposes therein 33t forth. before me this day in person, and acknowledged that they personally known to me to be the same person(s) whose name s) subscribed to the foregoing instrument, appeared Steven J. Robinson and Christine S. Zamiara n/k/a Christine Z. Robinson I, the undersigned, a Notary Public in and for said county and state do hereby certify that 71090 STATE OF ILLINOIS, County sa: Space driow This Line For Acknowledgment! niara/n/k/a Christine noshidoR L havet? (lee2) Witnesses: instrument and 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 Other(s) [specify] Rate improvement Rider nabiR noolls@ 🗌 ☐ Second Home Rider Graduated Payment Rider Biweekly Payment Rider TebiR Insmgoleve@ JinU bennsiq ... 19biR muinimobno ∑ nebiR etaR eldeteujbA ₹ 1961 1-4 Family Rider Security Instrument. [Check applicable box(es)] amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this with this Security Instrument, the coverants and agreements of each such rider shall be incorporated into and shall 24. Riders to this Security instrument. If one or more riders are executed by Borrower and recorded together

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 25th day of August, 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 Resource Bank, N. A., A National Association

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

617 W. Orummond Place Unit 3BE, Chicago, IL 60614-1617
[Property Address]

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

Dominard Square Condominium Association
[Name of Condominium Project]

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

CONDOMINIUM COVENANTS. In adultion to the covenants and agreements made in the Security Instrument, Borrower and Lender further coven int 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-faws; (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 main ains, 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 covarage. 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.

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I2C\CHID**\\0385\3140{05-80}-F PAGE 2 OF 2 MULTISTATE CONDOMINIUM RIDER-BINGLE FAMILY-FHMA/FHLMC UMIFORM INSTRUMENT

DOOP OF Borrower (Seal) Borrower (ISOS). Borrower (169.8) In **Borrower** (Seal)

Condominium Rider. 🗸

BY SIGNING BELCW, Borrower accepts and agrees to the terms and provisions contained in this

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

Faremedies. If Borrower does not pay condominium dues and assessments when due, then Lender -

maintained by the Owners Association unacceptable to Lender.

(iv) any action which would have the effect of rendering the public liability insurance coverage Association; or

where the management of professional management and assumption of self-management of the Owners

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

taking 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 (i) the abandonment or termination of the Condominium Project, except for abandonment or

written consent, either partition or subdivide the Property or consent to:

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior

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ADJUSTABLE RATE RIDER LOAN NO.

(1 Year Treesury Index-Rate Caps-Fixed Rate Conversion Option)

THIS ADJUSTABLE RATE RIDER is made this 25th day of August, 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 Adjustable Rate Note (the "Note") to Resource Bank, N. A., A Hational Association (the "Lender") of the same date

and covering the property described in the Security Instrument and located at:

617 W. Drummond Place Unit 38E, Chicago, IL 60614-1617 [Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BOYRDWER'S ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE PAYMUM RATE THE BORROWER MUST PAY. THE NOTE ALSO CONTAINS THE OPTION TO CONVERT THE ADJUSTABLE RATE TO A FIXED RATE.

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

A. ADJUSTABLE RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 4 . 2 5 0 0 %. The Note provides for changes in the adjustable interest rate and the monthly payments, as follows:

4. ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The adjustable interest rate i will pay may of angue on the first day of 0 c t o b e r . 1994 , and on that day every 12th month thereafter. Each date on which my adjustable interest rate could change is called a "Change Date."

(B) The index

Beginning with the first Change Date, my adjustable interest rate will be based on an index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent index ligure available as of the date 45 days before each Change Date is called the "Current Index."

if the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding Thirle a percentage point(s) (- 3 . 0 0 0 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one progentage point

Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 6 . 2 5 0 0 % or less than 2 . 2 5 0 0 %. Thereafter, my adjustable interest rate will never be increased or decreased on any single Change Date by more than Two percentage point(s) (2 . 0 0 0 0 %) from the rate of interest I have been paying for the preceding 12 months. My interest rate will never be greater than 1 0 . 2 5 0 0 %, which is called the "Maximum Rate."

LOAN NO.

(E) Effective Date of Changes

wouthly payment changes again. monthly payment beginning on the first monthly payment date after the Change Date until the amount of my My new interest rate will become effective on each Change Date. I will pay the amount of my new

(F) Notice of Changes

question I may have regarding the notice. required by law to be given me and also the title and telephone number of a person who will answer any amount of my monthly payment before the effective date of any change. The notice will include information The Note Holder will deliver or mail to me a notice of any changes in my adjustable interest rate and the

B. FIXED INTEREST RATE OPTION

limits to a 'brad interest rate, as follows: Alote provides for the Borrower's option to convent from an adjustable interest rate with interest rate

6. FIXED IN FREST RATE CONVERSION OPTION

(A) Option to Convert to Fixed Rate

beginning on the first Change Late and ending on the lifth Change Date. Each date on which my adjustable The conversion can only whe place on a date(s) specified by the Note Holder during the period Note from an adjustable (at a with interest rate limits to the fixed rate calculated under Section 5(B) below. me to do so. The "Convincion Option" is my option to convert the interest rate I am required to pay by this: I have a Conversion Option which I can exercise unless I am in default or this Section 5(A) will not permit

default under the Note or the Security interprent; (iii) by a date specified by the Note Holder, I must pay the that: (i) I must give the Mote Holder notice that I want to do so; (ii) on the Conversion Date, I must not be in if I want to exercise the Conversion Option, I must first meet centain conditions. Those conditions are interest rate can convert to the new fixed rate is called the "Conversion Date."

documents the Note Holder requires to effect the conversion. Note Holder a conversion fee of U.S. \$ 2 50.10 yns rebioH efoM ent evig bns ngis faum i (vi) bns;

(B) Calculation of Fixed Rate

comparable information. My new rate calculated under this Section 5(2) will not be greater than the three-eighths of one percentage point (0.375%). It this required not be determined because the applicable commitments are not available, the Note Holder will determine my interest rate by using 15-year fixed rate mortgages covered by applicable 60-day manda ony delivery commitments, plus plus three-eighths of one percentage point (0.375%), or (ii) if the original term of this Note is 15 years or less. yield as of a date and time of day specified by the Note . Juder for (i) if the original term of this Note is greater than 15 years, 30-year fixed rate mortgages covered by applicable 60-day mandatory delivery commitments. My new, fixed interest rate will be equal to the Foderal Home Loan Mongage Corporation's required net

Maximum Rate stated in Section 4(D) above.

(C) New Payment Amount and Effective Date

the Conversion Date, I will pay the new amount as my monthly payment until the maturity out. calculation will be the new amount of my monthly payment. Beginning with my first monthly payment after in full on the Maturity Date at my new three interest rate in substantially equal payments. The result of this payment that would be sufficient to repay the unpaid principal! am expected to ove on the Conversion Date If I choose to exercise the Conversion Option, the Note Holder will determine the amount of the monthly

C. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Adjustable Rate Rider, Uniform Covenant 17 of the Security instrument is amended to read as follows: 1. Until Borrower exercises the Conversion Option under the conditions stated in Section B of this

12C\CHID-+\\0385\3130(01-98)-F **BYGE S OE 3** FORM 3130 1/88 MULTISTATE CONVERTIBLE ADJUSTABLE RATE RIDER-SINGLE FAMILY-FHLMC UNIFORM INSTRUMENT

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LOAN NO.

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. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender Information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's collisent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements had in the Note and in this Security Instrument. Borrower will continue to be obligated under

the Note and this security instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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 ocrower must pay all sums secured by this Security Instrument. If Borrower falls to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without united notice or demand on Borrower.

2. If Borrower exercises the Conversion Option under the conditions stated in Section B of this Adjustable Rate Rider, the amendricent to Uniform Covenant 17 of the Security Instrument contained in Section C 1 above shall then cease to be in effect, and the provisions of Uniform Covenant 17 of the Security

instrument shall instead be in effect, as follows:

Transfer of the Property or a Beneficie' interest in Borrower. If all or any part of the Property or any interest it in is sold or transferred (or if a beneficie! interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior writ en 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 Exercise of acceleration. The notice shall

If Lender exercises this option, Lender shall give Exerciser notice of acceleration. The notice shall provide a period of not less than 30 days from the date the relice is delivered or malled 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 possible by this Security Instrument.

without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

C 2 Ox	
Staven J. Robinson	(Seal) Borrower
Thristine (S. Lamiara n/k/a Christine Z) Robin	Borrower
Chilican Novi	(Seal) Borrower
	(Scal) Borrower