[Space Above This Line For Recording Data] -

State of Illinois

MORTGAGE

PHA Case No.

131-7295500 - 734

THIS MORTGAGE ("Security Instrument") is made on SEPTEMBER 13TH 1993 CAROLYN M. CARLSON , DIVORCED & NOT SINCE REMARRIED

. The Mortgagor is

("Borrower"). This Security Instrument is given to DRAPER AND KRAMER , INCORPORATED

which is organized and existing under the laws of

ILLINGIS

, and whose

address is 33 WEST MONROE STREET CHICAGO, ILLINOIS 60603 SIXTY NINE THOUSAND AND 00/100

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

Dollars (U.S. \$ 69,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on CTOBER 01 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; (b) the payment of all other sums, with interest, advanced under paragraph 6 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:

SEE LEGAL RIDER ATTACHED



DEPT-01 RECORDING \$35.00 T\$1111 TRAN 2.06 09/24/93 11:47:00

*-53~767346

COOK COUNTY RECORDER

which has the address of Illinois

26 S. SIXTH AVENUE #2A LA GRANGE [Zip Code] ("Property Address"); 60525

[Street, City].

FHA Illinois Mortgage - 2/91

-4R(IL) (9103)

Page 1 of 6 VMP MORTGAGE FORMS - (313)283-8100 - (800)821-7281

TAX IDENTIFICATION NUMBER: 18-04-214-018



93767346

Property of Cook County Clerk's Office

, and whose

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131-7295500 - 734

910-414-40-81 REBERGH NUMBER: 18-04-214-018

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SIXTY NINE THOUSAND AND 00/100

nddress is 33 WEST MOUROE STREET

which is organized and existing under the laws of

"Borrower"). This Security Instrument is given to

CHICYGO' IFFINOIS 60603

DRAPER AND KRAMER , INCORPORATED

CAROLYN M. CARLSON PIVORCED & NOT SINCE REMARRIED

THIS MORTGACE ("Se surity Instrument") is made on SEPTEMBER 13TH 1993

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Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and the Note. For this purpose, security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 6 to protect the This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals.

This debt is evidenced by Borrower's note dated the same date as the Security Instrument ("Note"), which provides for

MORTGAGE

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93767346₈₀₄₈₁

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monthly payments, with the full debt, if not paid carlier, due and payable of OCTOBER OL 2023

92509

(Street, Chy).

S6 S. SIXTH AVENUE #2A LA GRANGE).

which has the address of

COOK

SEE LEGAL RIDER ATTACHED

described property located in

state of Illinols

141111 1EVH 1609 00/54/63 11145:00 DEBT-OFF RECOVERING

CONTROLLER TEMPORALE タケエンタムーだる ・*

122.00

County, Illinois:

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

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20. Riders to this Security Instrument. If one or more ri	ders are executed by Borrower and recorded together with this
Security Instrument, the covenants of each such rider shall be it and agreements of this Security Instrument as if the rider(s) were	acorporated into and shall amend and supplement the covenants
[Check applicable box(es)]	r is
Condominium Rider Planned Unit Development Rider Graduated Pa Growing Equ	•
BY SIGNING BELOW, Borrower accepts and agrees to he	terms contained in this Security Instrument and in any rider(s)
executed by Borrower and recorded with it. Witnesses:	OUL
	(Seal)
	-Borrowet
	(Seal)
	Borrowet
Carolin M. Caron (Scal)	75
Borrower	Borrowe
CAROLYN M. CARLSON	
STATE OF ILLINOIS,	County ss:
THE UNDERSIGNED	Notary Public in and for said county and state do hereby certify NOT SINCE REMARRIED
	·
	rsonally known to me to be the same person(s) whose name(s)
subscribed to the foregoing instrument, appeared before me this dasigned and delivered the said instrument as	e and voluntary act, for the uses and purposes therein set forth.
- W. A.	day of Certain
My Commission Expires: \$ \\ 26 \ 4 \\	Notary Public
JOHN P. DAVEY	
	RPORATED *OFFE !!
33 WEST MONROE STREET CHICAGO, ILLINOIS 60603	Mark C. S. Notary Petric
. CHICAGO, IDDINOID 00003	My Commission 10

TOGETHER WITH all the improvements now or hereafter creeted on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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 seised 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.

- 1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.
- 2. Monthly Payments of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, an installment of any (a) taxes and special assessments levied in to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required by paragraph 4.

Each monthly installerent for items (a), (b), and (c) shall equal one-twelfth of the annual amounts, as reasonably estimated by Lender, plus an amount sufficient to maintain an additional balance of not more than one-sixth of the estimated amounts. The full annual amount for each item shall be accumulated by Lender within a period ending one month before an item would become delinquent. Lender shall hold the amounts collected in trust to pay items (a), (b), and (c) before they become delinquent.

If at any time the total of the payments he'd by Lender for items (a), (b), and (c), together with the future monthly payments for such items payable to Lender prior to the due dates of such items, exceeds by more than one-sixth the estimated amount of payments required to pay such items where due, and if payments on the Note are current, then Lender shall either refund the excess over one-sixth of the estimated payments or credit the excess over one-sixth of the estimated payments to subsequent payments by Borrower, at the option of Borrower 16 the total of the payments made by Borrower for item (a), (b), or (c) is insufficient to pay the item when due, then Borrower shall pay to Lender any amount necessary to make up the deficiency on or before the date the item becomes due.

As used in this Security Instrument, "Secretary" means the Secretary of Housing and Urban Development or his or her designee. In any year in which the Lender must pay a mortgage insurance premium to the Secretary, each monthly payment shall also include either: (i) an installment of the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary. Pach monthly installment of the mortgage insurance premium shall be in an amount sufficient to accumulate the full annual mortgage insurance premium with Lender one month prior to the date the full annual mortgage insurance premium is due to the Secretary, or if this Security Instrument is held by the Secretary, each monthly charge shall be in an amount equal to one-twelfth of one-half percent of the outstanding principal balance due on the Note.

If Borrower tenders to Lender the full payment of all sums secured by this Security Instrument. Sorrower's account shall be credited with the balance remaining for all installments for items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

3. Application of Payments. All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

First, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

Third, to interest due under the Note;

Pourth, to amortization of the principal of the Note;

Fifth, to late charges due under the Note.



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19. Walver of Homestead, Borrower waives all right of homestead exemption in the Property.

aithout charge to Borrower. Borrower shall pay any recordation costs:

18. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument

remedies provided in this paragraph 17, including, but not limited to, reasonable attorneys' fees and costs of title this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the 17, Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender may foreclose

MON-UNIFORM COVENANTS. Bottower and Lender further covenant and agree as follows:

Property shall terminate when the debt secured by the Security Instrument is paid in full.

rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach.

. onder trom exercising the chigh ander this paragraph 16.

Borrower has not executed any prior assignment of the rents and has not a will not perform any act that would prevent

tender's agent on Lender's written demand to the tenant.

receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or benefit of Cender only, to be applied to the sums secured by he Security Instrument; (b) Lender shall be entitled to collect and If Lender gives notice of breach to Borrower: (a) all lender received by Borrower shall be held by Borrower as trustee for

assignment for additional security only. as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an any coverant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Bortower of Bortower's breach of

Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the

15. Borrower's Copy, Borrower shall be given one conformed copy of this Security Instrument.

16. Assignment of Rents, Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the city. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the city to notice to Borrower of Borrower's breach of the city to pay the rents to Lender or Lender's needs. However, prior to Lender's notice to Borrower of Borrower's breach of

given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Mote are declared 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.

14. Governing Law: Severability, This Security Instrument shall be governed by federal law and the law of the

adiang and the decined to have been given to Borrower or Lender when given as provided to this paragraph. Lender's address stated herein or any address Lender designates by notice to Borrower. Any notice provided for in this Security or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to

it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address 13. Statices, Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing

anake any accommodations 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 Borrower may agree to extend, modify, forbear or Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that paragraph 9.b. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Securty Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of 12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this

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4. Fire, Flood and Other Hazard Insurance. Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled there.

In the event of foreclosing of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

- 5. Occupancy, Preservation, Milictenance 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 the Secretary determines this requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which (re beyond Borrower's control. Borrower shall notify Lenders of any extenuating circumstances. Borrower shall not commit wine or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. 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 the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.
- 6. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by paragraph 2, or fails to perform any other 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, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender, shall be immediately due and payable.

7. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are

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of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's

successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the

commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization not operate to release the habitity of the original Borrower or Borrower's successor in interest. Lender shall not be required to amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall

11. Borrower Not Released; Forhearance By Lender Not a Walver. Extension of the time of payment or modification of

future, or aim remaintent will adversely affect the priority of the fien created by this Security Instrument. commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the

as if Lender had not required immediate payment in full. However, Lender is not required to permit reit sear ment if: (i) Lender proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure bring Borrower's account current including, to the extent they are obligations of Borrower aracrathis Security Instrument, proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a pain sum all amounts required to Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure Instrument. A written statement of any authorized agent of he Secretary dated subsequent to 60 days from the date hereof, declining to insure this Security finstrument and the Note secured thereby, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not se exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

10. Reinstatement, Borrower has a right to be reinstated if Lender has required ir mediate payment in full because grown as the secretary.

and notwithstanding anything in paragraph 9, require inmediate payment in full of all sums secured by this Security cligible for insurance under the National Housing A T within 60 days from the date hereof, Lender may, at its option (e) Mortgage Not Insured. Borrower agrees that should this Security Instrument and the Note secured thereby not be

rights in the case of payment defaults to regain immediate payment in full and forcelose if not paid. This Security (d) Regulations of HUD Secretary. In Justy circumstances regulations issued by the Secretary will limit Lender's

(c) No Walver, Weireumstances ceur that would permit Lender to require immediate payment in full, but Lender does

purchaser or grantechees so occupy the Property but his or her credit has not been approved in accordance with the (ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the

(i) Alt or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or

(ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this

(i) Borcower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or

(a) Default, Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults,

(b) Sale Without Credit Approval. Lender shall, if permitted by applicable law and with the prior approval of the

Instrument does not authorize acceleration or fartelosure if not permitted by regulations of the Secretary.

not require such payments. Lender does not waive its rights with respect to subsequent events.

Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

oustanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all

otherwise transferred (other than by devise or descent) by the Borrower, and

require immediate payment in full of all sums secured by this Security Instrument if:

reduitements of the Secretary.

Security Instrument.

.4 (Frounds for Acceleration of Debt.

on the due date of the next monthly payment, or

8. Fees, Lender may collect fees and charges authorized by the Secretary.

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FHA CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER IS MADE THIS 13TH DAY OF SEPTEMBER, 1993, AND IS INCORPORATED INTO AND SHALL BE DEEMED TO AMEND AND SUPPLEMENT A MORTGAGE (HEREIN "SECURITY INSTRUMENT") DATED OF EVEN DATE HEREWITH GIVEN BY THE UNDERSTIGNED (HEREIN "BORROWER") TO SECURE BORROWER'S NOTE TO:

DRAPER AND KRAMER , INCORPORATED

(HEREIN "LENDER") AND COVERING THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT AND LOCATED AT:

26 S. SIXTH AVENUE #2A LA CRANGE, IL 60525

THE PROPERTY COMPRISES OF A UNIT, TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS, IN A CONDOMINIUM PROJECT KNOWN AS:

LA GRANGE COUPT CONDOMINIUM

IN ADDITION TO THE COVENANTS AND AGREEMENTS MADE IN THE SECURITY INSTRUMENT, BORROWER AND LENDER FURTHER COVENANT AS FOLLOWS:

- 1. RESOLUTION OF INCONSISTENCY. IF THIS SECURITY INSTRUMENT AND NOTE BE INSURED UNDER SECTION 23/(C) OF THE NATIONAL HOUSING ACT, SUCH SECTION AND REGULATIONS ISSUED THEREUNDER AND IN EFFECT ON THE DATE HEREOF SHALL GOVERN THE RIGHTS, DUTIES AND LIABILITIES OF THE PARTIES HERETO, AND ANY PROVISION OF THIS OR OTHER INSTRUMENTS EXECUTED IN CONNECTION WITH THIS SECURITY INSTRUMENT AND NOTE WHICH ARE INCONSISTENT WITH SAID SECTION OF THE NATIONAL HOUSING ACT OR REGULATIONS ARE HEREBY AMENDED TO CONFORM THERETO.
- 2. ASSESSMENTS. FAILURE OF THE BORROWER TO PAY THE BORROWER'S SHARE OF THE COMMON EXPENSES OR ASSESSMENTS AND CHARGES IMPOSED BY THE OWNER'S ASSOCIATION, AS PROVIDED FOR IN THE INSTRUMENTS ESTABLISHING THE OWNER'S ASSOCIATION, SHALL CONSTITUTE A DEFAULT UNDER THE PROVISIONS OF SECTION 234(C) OF THE HOUSING ACT AND RESULT IN A LIEN MORTGAGE. AS USED IN THE SECURITY INSTRUMENT THE TERM "ASSESSMENTS" EXCEPT WHERE IT REFERS TO ASSESSMENTS AND CHARGES BY THE OWNER'S ASSOCIATION SHALL BE DEFINED TO MEAN "SPECIAL ASSESSMENTS BY STATE OR LOCAL GOVERNMENTAL AGENCIES, DISTRICTS OR OTHER PUBLIC TAXING OR ASSESSING BODIES"

IN WITNESS WHEREOF, BORROWER HAS EXECUTED THIS FHA CONDOMINIUM RIDER.

CAROLYN M. CARLSON

UNIT 26-2A IN LAGRANGE COURT CONDOMINIUMS AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE: LOTS 6. 7 AND 8 (EXCEPT THE WEST 5 FEET OF SAID LOTS CONDEMNED FOR ALLEY) IN BLOCK 2 IN LEITER'S ADDITION TO LAGRANGE IN THE NORTH EAST 1/4 OF SECTION 4, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, HEREINAFTER REFERRED TO AS "PARCEL", WHICH SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM FOR LAGRANGE COURT CONDOMINIUMS RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS IN COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER 93638772 TOGETHER WITH AN UNDIVIDED 2.6900 PERCENT INTEREST IN THE COMMON ELEMENTS OF SAID PARCEL.

Property of Cook County Clerk's Office AND LIFE MORTGAGOR ALSO HEREBY GRANTS TO MORTGAGEE, ITS SUCCESSORS AND ASSIGNS, AS RIGHTS AND EASEMENTS APPURTENANT TO THE ABOVE DESCRIBED REAL ESTATE, THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID PROPERTY SET FORTH IN THE AFOREMENTIONED DECLARATION OF CONDOMINIUM.

THIS MORTGAGE IS SUBJECT TO ALL RIGHTS, EASEMENTS, RESTRICTIONS, CONDITIONS, COVENANTS AND RESERVATIONS CONTAINED IN SAID DECLARATION THE SAME AS THOUGH THE PROVISION OF SAID DECLARATION WERE RECITED AND STIPULATED AT LENGTH HEFEI: