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placent of Principal and interest: Prepayment and fate Courges. Borrower shall promissly may when decembe principal of and interfaced the debt evidenced by the Nicht and any proposation and have the consisting timber the Natio

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THIS TERMS OF THIS LOAN Blook MORTGACE Show out on stranged distincts yet ad no rebased at Contain Provisions which will require a BALLOON FAYMENT AT MATURITY & bak

THIS MORTGAGE (Security Instrument) is given on JANUARY 11 10 (40 gr.) it recognition to the mortgage.

Sentitler Sullivan: A SINGLE WOMAN With the Man of the mortgage. Jennifer Sullivan, A SINGLE WOMAN NEVER MARRIED

C1-7405 308 /4045

bits to noil on 8 daysagency by strongered This Security Instrumer is given to First Security Bank of Chicago its Successors and/or , which is organized

and cristing under the law of the State of Illinois, and whose alidres is 196 East Pearson, (Lender). Borrower owes Lender Chicago, IL 50511V

the principal sum of ONE HUNDERD SIXTY-TWO THOUSAND AND NO / 100

Dollars (U.S.\$162,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), whils provides for monthly payments, with the full debt, if not paid earlier, due and payable on FEBRUARY 1, 1998. 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 recurity 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 of har fleds taken I beg the Tilinois; unpar

UNIT NUMBER 3A-NORTH AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE: LOTS 6, 7, 8 MID 18 IN MCNALLY'S SUBDIVISION OF PART OF LOT 'A' OF BLOCK 19, SAID LOT 'A' BEING THAT PART OF LOT 29, SOF NEW ALLEY AND ALL OF LOTS 30 TO 44, INCLUSIVE, TOGETHER WITH FORMER VACATED 18 POOT ALLEY, EAST OF AND ADJOINING SAID LOTS 29 TO 35, INCLUSIVE IN ROBINSON'S SUBDIVISION OF SAID BLOCK 19 IN CAVAL TRUSTEES SUBDIVISION OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN WHICH SURVEY IS ATTACHED AS EXHIBIT A CO DECLARATION OF CONDOMINIUM OWNERSHIP MADE BY AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNCER TRUST AGREEMENT DATED JULY 17, 1972 AND KNOWN AS TRUST NUMBER 76979, KZCCROED IN THE OFFICE OF THE RECORDER OF COOK COUNTY, ILLINOIS, AS DOCUMENT 2287 064 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELERE OF ALL IN COOK COUNTY ILLINOIS. ".......

third, to interest due; fin rile, to principal due; and last, to any late charges due under the 701-740-061-16-16 4. Charger; Louis. Borroser shall pay all taxes assessed in charges, have and impositions attributed to the frequent the may attain priority over this Security Instrument, and loweshold payments or ground rome, if any. Beere we shall pay these destions in the manner provided in paragraph 2, or if my paid in that councy, Burcower shall pay them on their duriety to the with owed payment. Harrower shall promptly luraish to bender all resides of annuars to be paid motor the paragraph. If nower makes these payments directly. Borrower shall promptly furnish to Loader seccipis exideronal the povecutiv

which has the address of "2100" Tineoling PK id west in Fig. of which has the agent fail adjuncting that rewarted and add that the form of the land of address of the form of the land of address of the form of the land of t or defends against enforcement of the Ben in, Equal processor with insperse products arising upon 1800 visibillity in defends and the Ben from the holder of the Ben it agrees acts of the Bent of the

TOGETHER WITH all the improvements now or hereafter credied on the property, and all easements, appurenances, and fixures 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." 5. Hazard or Property Laurance, Borres

THE BORROWER COVENANTS that Borrower is tawfully saised of the estate hereby conveyed and has the right to mortgage; grant and comey the Property and that the Property is unencombered, except for excumbrances of records Berident warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

Form 2014 9/90 feach 2 of chapters ILLIHOIS-Single Femily-Feanile Nee/Freddie Mac UtiliFORM INSTRUMENT

Form 3014 \$/90 (page 1 of 8 pages)

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal

of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly bazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 3, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. \$ 2601 et seq. ("RESPA"), unless another law that applies to the Funds acts a lesser amount. If so, Lender may, a any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

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

was made. The Funds are pledged as additional security for all sums sourced by this Security Instrument.

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

twelve monthly payments, at Lender's sole discretion. Upon payment in full of all sums secured by this Security Instrument, Lender shell promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this

3. Application of Payments. Unless applicable law provides otherwise, all payments receive t by Lender under paragraphs Security Instrument. 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2;

third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attribute to the Property which may attain priority over this Security Instrument, and leusehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Berrower makes these payments directly, Borrower shall promptly furnish to Londer receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower; (a) agrees in Witing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Leader's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

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

payments may no longer be required, at the option of ecoder, if mortgage insurance coverage (in the smoont and for the period

that Lender requires. The insurance carrier providing the instalance shall be diosen by Borrower subject to Lender's approval which shall not be surremonably withheld: If Borrower falls to maintain coverage described allows, Lender's injury, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7. " "made costs in about ment

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage chaise. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall prohiptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance extinct and Lender. Lender may make proof of loss if not made promptly by Borrower, to an expense to make proof or loss if not made promptly by Borrower, to an expense to make proof or loss if not made promptly by Borrower, to an expense to make proof or loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair is economically feasible and Lender's accurity 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 enters paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance earlier 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 merument, whether or not then due. The 30-day period will begin when the hotice is given.

Unless Lender and Secretive otherwise agree in writing, any application of proceeds to principal shall not extend of postpone the due date of the scottily payments referred to in paragraphs I and I are I amount of the payments, "If under paragraph 21 the Property Sequired by Lender, Borrower's right to any insulance 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, Makete is as and Protection of the Property; Borrower's Linn Application, Leaveholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sluty 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 acress in writing, which consent shall not be unreasonably withhickly or unless extenuating circumstances exist which are beyond so reviews courted. Borrower shall not destroy, dainings or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action of proceeding, whether civil or criminal, is begun that in London's good faith judgment could result in fortentire of the Property of otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure soch a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be distillisted with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property of other material impairment of the lien created by this Security Instrument or Lender's struitly interest." Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Leider (or falled to provide Lender with any material information) in connection with the toan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security histitudent is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower securics fee title to the Property, the leasehold and the fee thie shall not merge unless Lender agrees to the merger in writing of (n) the plant of the state agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the contains and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's right. In the Property (such as a proceeding in bankraptcy, probate, for condemnation or forfeiture or to chloric laws or regulation. Then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property Echiler'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 priority 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 disturbence of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance everage 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 shortgage insurance approved by Lender. It substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each mould a stim equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve

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payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period 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.

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.

10. 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 lieu of condemnation, are hereby assigned and

shall be paid to Lender.

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 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 prid 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 immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower, fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, s. its option, either to restoration or repair of the Property or to the sums secured

by this Security Instrument, whether or not then auc

Unless Londer and Borrower otherwise agree 12 veriting, 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 such payments.

11. Borrower Not Released; Forbearance By Lender Not a Walver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to exact time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any decased 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 exercise of any right or remedy.

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

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

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

Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

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 or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

22. Reteams. Upon plyment of all soms decured by this Sectify Instrument. Londer shad release this Secondy Instrument without charge to Borrower. Borrower shall pay any recordation costs

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

17. Transfer of the Property of a Beschicial Interest in Borrower. If all or any part of the Property or any interest in it 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: MOOALIAB [chauge] (c) and O K

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 the 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 nest 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 proposed to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments to 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 about of apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally reconnected to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, servand, lawauit or other action by an governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Lawauit 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, Barro ver shall promptly take all the property is necessary.

inecessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as tonc of a zardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or tonic pet oleum products tonic peticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive nearrials. 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.

Security Instrument, the covenants as supplement the covenants and agreeme (Check applicable box(es))  Adjustable Rate Rider Graduated Payment Rider	and agreements of cents of this Security	Instrument as if the rider(s) w	rporated into and shall are ore a part of this Security In - 4 Family Rider	mend and
Balloon Rider Cher(s) [specify] BALLOON	Rate Impi	rovement Rider 🔲 Sc	cond Home Rider	
BY SIGNING BELOW, Borrower in any rider(s) executed by Borrower an		to the terms and covenants con	mined in this Security Instru	iment and
Witnesses:		Ryw/c)	fille-	(Scal)
	,	Jennyfer San Live Social Security Number	158-54-8011	Borrower
	0,	Social Security Number	-	(Scal) Borrower
a area de la companya de la company	(Roses Falo y This	Line For Asknowledgment]		
STATE OF ILLINOIS, CO	ok 7	County ss:		
I, THE UNDERSIGNED			for said county and state, d	o hereby
certify that JENNIFER SULLIVAN	. A SINGLE W		the season of the	
		to be the same person(s) whose	name(s) IS	:
subscribed to the foregoing instrument, a	ippeared before me t	this day in person, and setmowle	edged that She	
; signed and delivered the said instrumen	nt as HER	free and voluntary act, 19	· r the uses and purposes the	ercin set,
forth.		ender versieren. Gan opperation		٤
Given under my hand and official seal	l, this lith.	day of January	1993	41
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My Commission expires:	and the second s	and the second second second		
My Commission expires:		Debons	Kuyb	<u>ئ</u>
		DEBO	Noter Public RAH KERR HARRIS	<u></u>
"OFFICIAL SEAL" Deborah Kerr Harris History Public, State of Illinois		DEBO		

## UNOEFICIALGOPY

THIS CONDOMINIUM RIDER is made this 11TH day of JANUARY, 1993
and 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 First Security Bank of Chicago, its Successors and/or Assigns

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

(the

2100 Lincoln Pk. West, #3AN Chicago, IL 60614

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

#### THE PIERRE/ONE

iNerse of Condomistum Projecti

(the "Condominium Project"). If the owners 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 COVENAMAS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agrees as follows:

- A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Focuments" 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 Covenan 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property; and
- (ii) Borrower's obligation under Uniform Covenant 5 to moutain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Covers Association policy.

Borrower shall give Lender prompt notice of any lapse in required he and 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 Box ower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess and to Borrower.

- C. Public Liability Insurance. Borrower shall take such actions as may be reactable 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 anazquential, 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, as 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 Coven at 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 entaination 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.

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BALLOON RIDER
UNCOPPONICHATE REPROPEY

THIS BALLOON RIDER is made this 11TH day of JANUARY, 1993 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust of Debd to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure the Borrower's Note to FIRST SECURITY BANK OF CHICAGO, ITS SUCCESSORS AND/OR ASSIGNS of the same date and covering the property described in the Security Instrument and located at: 2100 LINCOLN PARK WEST, #3AN, CHICAGO, IL 60614

The interest rate stated on the Note is called the "Note Rate." The date of the Note is called the "Note Date.". I understand the Lender may transfer the Note, Security Instrument and this Rider. The Lender or anyone who takes the Note, the Security Instrument and this Rider by transfer and who is entitled to receive payments under the Note is called the "Note Holder."

ADDITIONAL COVENANTS. In addition to the covenants and agreements in the Security Instrument, Borrower and Lender further covenant and agree as follows (despite anything to the contrary contained in the Security Instrument or the Note):

#### L CONDITIONAL RIGHT TO REFINANCE

#### 2. CONDITIONS TO OFTINA

If I want to exercise the Conditional Refinancing Option at maturity, certain conditions must be met as of the Maturity Data. These conditions are: (1) I must sold be the owner and occupant of the property subject to the Security Instrument (the "Property"); (2) I must be current in my monthly payments and cannot have been more than 30 days late on any of the 12 scheduled monthly payments immediately preceding the maturity Date; (3) no lien against the Property (except for taxes and special assessments not yet due and payable) other than that of the Security Instrument may exist; (4) the New Note Rate cannot be more than 3 percentage points above the Note Rate; and (5) I must make a written request to the Note Holder as provided in Section 5 below.

### 1 CALCULATING THE NEW NOTE RATE

The New Nove Rate will be a fixed rate of interest equal to the Federal National Mortgage Association's required net yield for 30-year fixed rate mortgages subject to a 60-day managery delivery commitment, plus one-half of one percentage point (0.5%), rounded to the nessest one-eighth of one percentage point (0.125%) (the "New Note Rate"). The required net yield shall be the applicable not yield in effect on the date and time of day that the Note l'a soor receives notice of my election to exercise the Conditional Refinancing Option. If this required net yield is not available, the Note Holder will determine the New Note Rate by using comparable information.

### 4. CALCULATING THE NEW PAYMENT AMOUNT

Provided the New Note Rate as calculated in Section 3 above [sour] greater than 5 percentage points above the Note Rate and all other conditions required in Section 2 above are satisfied, the Note Note Note Note will determine the amount of the monthly payment that will be sufficient to repay in full (a) the unpaid principal, plus (b) acrowd but unpaid interest, plus (c) all other sums I will one under the Note and Security Instrument on the Maturity Date (assuming my monthly payments then are current, as required under Section 2 above), over the term of the New Note at the New Note Rate in equal monthly payments. The result of this calculation will be the amount of my new principal and interest payment every month until the New Note is fully paid.

#### 5. EXERCISING THE CONDITIONAL REFINANCING OPTION

The Note Holder will notify me at least 60 calendar days in advance of the Maturity Date and advise me of the principal, accrued but unpaid interest, and all other sums I am expected to owe on the Maturity Date. The Note Holder also will advise me that I may exercise the Conditional Refinancing Option if the conditions in Section 2 above are met. The I lote Holder will provide my payment record information, together with the name, title and address of the person representing the Note Holder will must notify in order to exercise the Conditional Refinancing Option. If I meet the conditions of Section 2 above, I may exercise the Conditional Refinancing Option by notifying the Note Holder no later than 45 calendar days prior to the Maturity Date. The Note Holder will calculate the fixed New Note Rate based upon the Federal National Mortgage Association's applicable published required the view of day notification is received by the Note Holder and as calculated in Section 3 above. I will men have 30 calendar days to provide the Note Holder with acceptable proof of my required ownership, occupancy and property I en status. Before the Maturity Date the Note Holder will advise me of the new interest rate (the New Note Rate), new monthly payment amount and a date, time and place at which I must appear to sign any documents required to complete the required refinancing. I understand the Note Holder will charge me reasonable fees and the costs associated with exercising the refinance option.

BY SIGNING BELOW, Berrower accepts and agrees to the terms and covenants contained in this Balloon Rider.

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