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This instrument was prepared by Thomas J. Conroy, Attorney for Liberty Federal Savings Bank, 5700 N. Lincoln Ave., Chicago, IL 60659

MAIL LIBERTY FEDERAL SAVINGS BANK BOX 370 A.T.G.F. TO: 5700 N. Lincoln Avenue / Chicago, IL 60659

356

8 In order to provide for the payment of taxes, assessments, insurance premiums and other annual charges... B To order to provide for the payment of taxes, assessments, insurance premiums and other annual charges...

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any buildings or improvements on said property... (2) To pay said indebtedness and the interest thereon as herein and in said Note provided...

THE MORTGAGOR COVENANTS:

(1) To pay said indebtedness and the interest thereon as herein and in said Note provided, or according to any agreement extending the time of payment thereof...

PERMANENT TAX IDBX NUMBER: 02-12-100-058

DEF-1-1 RECORDING COOK COUNTY RECORDS

PARCEL 1: LOT 22 IN PALATINE SQUARE, A PLANNED UNIT DEVELOPMENT PLAT OF PART OF THE NORTH WEST 1/4 OF SECTION 12, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN...

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- RIDER -

LIBERTY FEDERAL SAVINGS BANK a corporation organized and existing under the laws of the United States of America, hereinafter referred to as 'the Mortgagor'...

the undersigned in pursuance of a Trust Agreement dated 09/22/93 and known as Trust number 2518 hereinafter referred to as the Mortgagor, does hereby Mortgage and Warrant to

PARK RIDGE THIS INSTRUMENT WITHIN STATE THAT THE UNDERSIGNED FIRST STATE BANK AND TRUST COMPANY OF

A.T.G.F. BOX 370 (Corporate Trustee Form) Loan No. 21-605329-2 Mortgage

A.T.G.F.
BOX 370

Mortgage
(Corporate Trustee Farm)

Loan No. 21-605329-2

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THIS INDENTURE WITNESSETH: That the undersigned **FIRST STATE BANK AND TRUST COMPANY OF PARK RIDGE**

Together with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon or placed thereon, including all apparatus, equipment, fixtures, or articles, whether in single units or centrally controlled, used to supply heat, gas, air-conditioning, water, light, power, refrigeration, ventilation or other services, and any other thing now or hereafter thereon or thereon, the furnishing of which by lessors to lessees is customary or appropriate, including screens, window shades, storm doors and windows, floor coverings, screen doors, in-a-dont beds, awnings, stoves and water heaters (all of which are intended to be and are hereby declared to be a part of said real estate whether physically attached thereto or not); and also together with all easements and the rents, issues and profits of said premises which are hereby pledged, assigned, transferred and set over unto the Mortgagee whether now due or hereafter to become due as provided herein. The Mortgagee is hereby subrogated to the rights of all mortgages, bondholders, and owners paid off by the proceeds of the loan hereby secured.

TO HAVE AND TO HOLD the said property, with said buildings, improvements, fixtures, appurtenances, apparatus and equipment and with all the rights and privileges hereunto belonging, unto said Mortgagee forever, for the uses herein set forth, free from all rights and benefits under the homestead, exemption and valuation laws of any state, which said rights and benefits said Mortgagee does hereby release and waive

TO SECURE:

- (1) the payment of a Note executed by the Mortgagor to the order of the Mortgagee bearing even date herewith in the principal sum of **TWO HUNDRED SIX THOUSAND AND 00/100** Dollars (\$ 206,000.00). which Note, together with interest thereon as therein provided, is payable in monthly installments which payments are to be applied, first, to interest, and the balance to principal, until said indebtedness is paid in full.
- (2) any advances made by the Mortgagee, at its option, to the Mortgagor, or its successor in title, for any purpose, at any time before the release and cancellation of this Mortgage, but at no time shall this Mortgage secure a sum in excess of **TWO HUNDRED SIX THOUSAND AND 00/100** Dollars (\$ 206,000.00). provided that, nothing herein contained shall be considered as limiting the amount that shall be secured hereby when advanced to protect the security or in accordance with covenants contained in the Mortgage
- (3) the performance of all of the covenants and obligations of the Mortgagor to the Mortgagee, as contained therein and in said Note

THE MORTGAGOR COVENANTS:

A (1) To pay said indebtedness and the interest thereon as herein and in said Note provided, or according to any agreement extending the time of payment thereof, (2) To pay when due and before any penalty attaches thereto all taxes, special taxes, special assessments, water charges, and sewer service charges against said property (including those heretofore due), and to furnish Mortgagee, upon request, duplicate receipts therefor, and all such items extended against said property shall be conclusively deemed valid for the purpose of this requirement, (3) To keep the improvements now or hereafter upon said premises insured against damage by fire, and such other hazards as the Mortgagee may require to be insured against, and to provide public liability insurance and such other insurance as the Mortgagee may require, until said indebtedness is fully paid, or in case of foreclosure, until expiration of the period of redemption, for the full insurable value thereof, in such companies, through such agents or brokers, as in each case shall be satisfactory to the Mortgagee, such insurance policies shall remain with the Mortgagee during said period or periods, and contain the usual clause satisfactory to the Mortgagee making them payable to the Mortgagee, and in case of foreclosure sale payable to the owner of the certificate of sale, owner of any deficiency, any receiver or redemptioner, or any grantee in a deed pursuant to foreclosure, and in case of loss under such policies, the Mortgagee is authorized to adjust, collect and compromise, in its discretion, all claims thereunder and to execute and deliver on behalf of the Mortgagor all necessary proofs of loss, receipts, vouchers, releases and acquittances required to be signed by the insurance companies, and the Mortgagor agrees to sign, upon demand, all receipts, vouchers and releases required of him to be signed by the Mortgagee for such purpose, and the Mortgagee is authorized to apply the proceeds of any insurance claim to the restoration of the property or upon the indebtedness hereby secured in its discretion, but monthly payments of all continue and said indebtedness is paid in full; (4) Immediately after destruction or damage, to commence and promptly complete the rebuilding or restoration of buildings and improvements now or hereafter on said premises, unless Mortgagee elects to apply on the indebtedness secured hereby the proceeds of any insurance covering such destruction or damage; (5) To keep said premises in good condition and repair, without waste, and free from any mechanic's or other lien or claim of lien not expressly subordinated to the lien hereof, (6) Not to make, suffer or permit any unlawful use of or any nuisance to exist on said property nor to diminish nor impair the value by any act or omission to act, (7) To comply with all requirements of law with respect to mortgages, premises and the use thereof, (8) Not to make, suffer or permit, without the written permission of the Mortgagee being first had and obtained, (a) any use of the property for any purpose other than that for which it is now used, (b) any alterations of the improvements, apparatus, appurtenances, fixtures or equipment now or hereafter upon said property, (c) any purchase on conditional sale, lease or agreement under which title is reserved to the vendor, of any apparatus, fixtures or equipment to be placed on or upon any buildings or improvements on said property

B. In order to provide for the payment of taxes, assessments, insurance premiums and other general charges upon the property securing the indebtedness, I promise to pay to the Mortgagee, a prorata portion of the current year taxes upon the disbursement of the loan, and to pay monthly into a reserve escrow fund to the Mortgagee a sum estimated by the Mortgagee to be equivalent to 1/12th of such items or such amount as is necessary to provide sufficient funds 60 days prior to the due date of each installment to pay the previous year's general real estate taxes and special assessments. The total payment will be applied first to escrow, then to interest, then to principal. Mortgagee shall have the right to hold said funds for said taxes, assessments, insurance premiums and other charges upon the mortgaged premises in any manner Mortgagee selects, and may commingle the funds with other moneys held by Mortgagee. No earnings or interest shall be payable to Mortgagor on said funds. If the amount estimated to be sufficient to pay said items is not sufficient, I promise to pay the difference upon demand. Such sums held in an escrow account are hereby pledged to further secure the indebtedness. The Mortgagee is authorized to pay said items as charged or billed without further inquiry. It is the responsibility of the Mortgagor to present to the Mortgagee proper bills for payment of the aforesaid items. In lieu of the monthly tax payment, I may establish a pledged savings account with the Bank in an amount not less than one installment of the annual real estate taxes and pay my own taxes directly prior to the penalty date. I then agree to furnish the Bank a copy of the receipted tax bill within thirty (30) days after the due date.

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MAIL LIBERTY FEDERAL SAVINGS BANK BOX 370
TO: 5700 N. Lincoln Avenue Chicago, Ill. 60659

This instrument was prepared by Thomas J. Garvey, Attorney for Liberty Federal Savings Bank

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C. This mortgage contract provides for additional advances which may be made at the option of the Mortgagee and secured by this Mortgage, and it is agreed that in the event of such advances the amount thereof may be added to the mortgage debt and shall increase the unpaid balance of the Note hereby secured by the amount of such advance and shall be a part of said Note indebtedness under all of the terms of said Note and this contract as fully as if a new such Note and contract were executed and delivered. An Additional Advance Agreement may be given and accepted for such advance and provision may be made for different monthly payments and a different interest rate and other express modifications of the contract, but in all other respects this contract shall remain in full force and effect as to said indebtedness, including all advances.

D. That in case of failure to perform any of the covenants herein, Mortgagee may do on Mortgagor's behalf everything so covenanted; that said Mortgagee may also do any act it may deem necessary to protect the lien hereof, that Mortgagor will repay upon demand any moneys paid or disbursed by Mortgagee for any of the above purposes and such moneys together with interest thereon as provided in the Note secured by this Mortgage shall become so much additional indebtedness secured by this Mortgage with the same priority as the original indebtedness and may be included in any decree foreclosing this Mortgage and be paid out of the rents or proceeds of sale of said premises if not otherwise paid, that it shall not be obligatory upon the Mortgagee to inquire into the validity of any lien, encumbrance or claim in advancing moneys as above authorized, but nothing herein contained shall be construed as requiring the Mortgagee to advance any moneys for any purpose nor to do any act hereunder, and the Mortgagee shall not incur any personal liabilities because of any failure to or omit to do hereunder.

E. That it is the intent hereof to secure payment of said Note and obligation whether the entire amount shall have been advanced to the Mortgagor at the date hereof or at a later date, and to secure any other amount or amounts that may be added to the mortgage indebtedness under the terms of this mortgage contract.

F. That in the event the ownership of said property or any part thereof becomes vested in a person other than the Mortgagor, the Mortgagee may, without notice to the Mortgagor, deal with such successor or successors in interest with reference to this Mortgage and the debt hereby secured in the same manner as with the Mortgagor and may forbear to sue or may extend time for payment of the debt, secured hereby, without discharging or in any way affecting the liability of the Mortgagor hereunder or upon the debt secured.

G. That time is of the essence hereof and if default be made in performance of any covenant herein contained or in making any payment under said Note or obligation or any extension or renewal thereof, or if proceedings be instituted to enforce any other lien or charge upon any of said property, or upon the filing of a proceeding in bankruptcy by or against the Mortgagor, or if the Mortgagor shall make an assignment for the benefit of his creditors or if his property be placed under control and in custody of any court, or if the Mortgagor abandon any of said property, or upon the sale or transfer of the mortgaged property or an assignment of beneficial interest in said property, without the written consent of the Mortgagee, or upon the death of any maker, endorser, or guarantor of the Note secured hereby, or in the event of the filing of a suit to condemn all or a part of the said property, then and in any of said events, the Mortgagee is hereby authorized and empowered, at its option and without affecting the lien hereby created or the priority of said lien or any right of the Mortgagor hereunder to declare without notice, all sums secured hereby immediately due and payable, whether or not such default be remedied by the Mortgagor, and apply toward the payment of said mortgage indebtedness any indebtedness of the Mortgagor to the Mortgagee, and said Mortgagee may also immediately proceed to foreclose this Mortgage, and in any foreclosure a sale may be made of the premises en masse without offering the several parts separately.

H. That the Mortgagee may employ counsel for advice or other legal service at the Mortgagee's discretion in connection with any dispute as to the debt hereby secured or the lien of this instrument, or any litigation to which the Mortgagee may be made a party on account of this lien or which may affect the title to the property securing the indebtedness hereby secured, which may affect said debt or lien and any reasonable attorney's fees so incurred shall be added to and be a part of the debt hereby secured. Any costs and expenses reasonably incurred in the foreclosure of this Mortgage and sale of the property securing the same and in connection with any other dispute or litigation affecting said debt or lien, including reasonably estimated amounts to conclude the transaction, shall be added to and be a part of the debt hereby secured. All such amounts shall be payable by the Mortgagor to the Mortgagee on demand, and if not paid shall be included in any decree or judgment as a part of said mortgage debt and shall include interest as provided in the Note secured by this Mortgage. In the event of a foreclosure sale of said premises there shall first be paid out of the proceeds thereof all of the aforesaid amounts, then the entire indebtedness whether due and payable by the terms hereof or not and the interest due thereon up to the time of such sale, and the overplus, if any, shall be paid to the Mortgagor, and the purchaser shall not be obliged to see to the application of the purchase money.

I. In case the mortgaged property or any part thereof, shall be taken by condemnation, the Mortgagee is hereby empowered to collect and receive all compensation which may be paid for any property taken or for damages to any property not taken and all condemnation compensation so received shall be forthwith apportioned by the Mortgagee as it may elect, to the immediate reduction of the indebtedness secured hereby, or to the repair and restoration of any property so damaged provided that any excess over the amount of the indebtedness shall be delivered to the Mortgagor or his assignee.

J. All easements, rents, issues and profits of said premises are pledged, assigned and transferred to the Mortgagee, whether now due or hereafter to become due, under or by virtue of any lease or agreement for the use or occupancy of said property, or any part thereof, whether said lease or agreement is written or verbal, and it is the intention hereof (a) to pledge said rents, issues and profits on a parity with said real estate and not secondarily and such pledge shall not be deemed merged in any foreclosure decree, and (b) to establish an absolute transfer and assignment to the Mortgagee of all such leases and agreements and all the avails thereunder, together with the right in case of default, either before or after foreclosure sale, to enter upon and take possession of, manage, maintain and operate said premises, or any part thereof, make leases for terms deemed advantageous to it, terminate or modify existing or future leases, collect said avails, rents, issues and profits, regardless of when earned, and use such measures whether legal or equitable as it may deem proper to enforce collection thereof, employ renting agents or other employees, alter or repair said premises, buy furnishings and equipment therefor when it seems necessary, purchase adequate fire and extended coverage and other forms of insurance as may be deemed advisable, and in general exercise all powers ordinarily incident to absolute ownership, advance or borrow money necessary for any purpose herein stated, which advance or borrowing of money shall be secured by a lien which is hereby created on the mortgaged premises and on the income therefrom which lien is prior to the lien of any other indebtedness hereby secured, and out of the income retain reasonable compensation for itself, pay insurance premiums, taxes and assessments, and all expenses of every kind including attorney's fees, incurred in the exercise of the powers herein given, and from time to time apply any balance of income not, in its sole discretion, needed for the aforesaid purposes, first on the interest and then on the principal of the indebtedness hereby secured, before or after any decree of foreclosure, and on the deficiency in the proceeds of sale, if any, whether there be a decree in personam therefor or not. Whenever all of the indebtedness secured hereby is paid, and the Mortgagee, in its sole discretion, feels that there is no substantial uncorrected default in performance of the Mortgagor's agreements herein, the Mortgagee, on satisfactory evidence thereof, shall relinquish possession and pay to Mortgagor any surplus income in its hands. The possession of Mortgagee may continue until all indebtedness secured hereby is paid in full or until the delivery of a Deed pursuant to a decree foreclosing the lien hereof, but if no deed be issued, then until the expiration of the statutory period during which it may be issued. Mortgagee shall, however, have the discretionary power at any time to refuse to take or to abandon possession of said premises without affecting lien hereof. Mortgagee shall have all powers, if any, which it might have had without this paragraph.

K. That upon the commencement of any foreclosure proceeding hereunder, the court in which such bill is filed may at any time, either before or after sale, and without notice to the Mortgagor, or any party claiming under him, and without regard to the solvency of the Mortgagor or the then value of said premises or whether the same shall then be occupied by the owner of the equity of redemption as a homestead, appoint a receiver with power to manage and rent and to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and the statutory period of redemption, and such rents, issues and profits, when collected, may be applied before as well as after the sale, towards the payment of the indebtedness, costs, taxes, insurance or other items necessary for the protection and preservation of the property, including the expenses of such receivership, or on any deficiency decree whether there be a decree therefor in personam or not, and if a receiver shall be appointed he shall remain in possession until the expiration of the full period allowed by statute for redemption, whether there be redemption or not, and until the issuance of deed in case of sale, but if no deed be issued, until the expiration of the statutory period during which it may be issued and no lease of said premises shall be nullified by the appointment or entry in possession of a receiver but he may elect to terminate any lease junior to the lien hereof.

L. That each right, power and remedy herein conferred upon the Mortgagee is cumulative of every other right or remedy of the Mortgagee, whether herein or by law conferred, and may be enforced concurrently therewith, that no waiver by the Mortgagee of performance of any covenant herein or in said obligation contained shall thereafter in any manner affect the right of Mortgagee to require or enforce performance of the same or any other of said covenants, that wherever the context hereof requires, the masculine gender, as used herein, shall include the feminine and the neuter and the singular number, as used herein, shall include the plural, that all rights and obligations under this Mortgage shall extend to and be binding upon the respective heirs, executors, administrators, successors and assigns of the Mortgagor, and the successors and assigns of the Mortgagee; and that the powers herein mentioned may be exercised as often as occasion therefor arises.

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PAGE ONE OF TWO

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The Borrower(s) further agree to keep and maintain books of record and accounts relating to the operation of the property, including all rents, leases and expenses, which said books of record and account shall at all reasonable times be open to inspection by the Lender. Within ninety (90) days after the end of each fiscal year, Borrower(s) will deliver to Lender a statement of income and expense for the property, setting forth the figures for the previous fiscal year, all in reasonable detail and certified as complete and correct by Borrower(s).

WHEREAS, the Borrower(s) do hereby waive any and all rights of redemption from sale under any order or decree foreclosing this mortgage;

WHEREAS, said property consists of a 3 story, brick, 6 unit apartment building with 5 units containing 3 rooms, 1 bedroom, 1 bath and 1 unit with 4 rooms, 2 bedrooms and 1 bath.

WHEREAS, the Borrower(s) own said property for the purpose of investment, and

WHEREAS, the property hereby conveyed under this mortgage will not be used by the Borrower(s) as their primary residence, and

agree as follows:

In addition to the agreements and provisions made in said Mortgage, both Borrower(s) and Lender further

THIS MORTGAGE RIDER ("Rider") is made this 21RD DAY OF APRIL, 1991, and is incorporated into and shall be deemed to amend and supplement a Mortgage in the amount of \$206,000.00 dated on even date herewith, executed by the undersigned ("Borrower") to LIBERTY FEDERAL SAVINGS BANK ("Lender") secured by a Mortgage dated on even date herewith.

1721-605329-2

RIDER

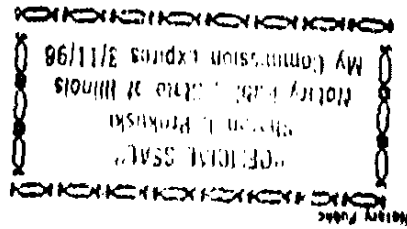
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PAGE TWO OF TWO

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Given under my hand and official seal, this 26th day of April, 1993.

I, the undersigned a Notary Public in and for the County and State of Illinois, do hereby certify that the above named Abbotson Trust Officer and Assistant Trust Officer of First State Bank and Trust Company of Park Ridge, Illinois, personally known to me to be the same persons whose names are inscribed in the foregoing instrument as such Abbotson Trust Officer and Assistant Trust Officer, appeared before me this day in person and acknowledged that they had signed and delivered the said instrument as their own free and voluntary act and for the uses and purposes therein set forth.

STATE OF ILLINOIS
COUNTY OF COOK

Attest:
Thomas L. Prokushki
Notary Public
State of Illinois

IN WITNESS WHEREOF, the undersigned corporation, not personally but as Trustee in and for said corporation, has caused these presents to be signed by its Assistant Trust Officer, Secretary, this 23rd day of April, 1993.

FIRST STATE BANK AND TRUST COMPANY OF PARK RIDGE
As Trustee in and for said corporation

subject to the excise tax provisions attached hereto and made a part hereof.

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ADJUSTABLE RATE RIDER

(Corporate Trustee Form
(Interest Rate Limits)

APRIL

day of

23RD

THIS ADJUSTABLE RATE RIDER is made this

1993, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note to LIBERTY FEDERAL SAVINGS BANK (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:

PATRIE
1543 WINSLOW DR., ~~XXXXXXXXXX~~, IL, 60067
(Property Address)

The Note contains provisions allowing for changes in the interest rate every 12 months subject to the limits stated in the Note. If the interest rate increases, the Borrower's monthly payments will be higher. If the interest rate decreases, the Borrower's monthly payments will be lower.

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES
The Note provides for an initial interest rate of 6.500%. Section 4 of the Note provides for changes in the interest rate and the monthly payments as follows:
"4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates
The interest rate I will pay may change on the first day of May, 1994, and on that day every 12th month thereafter, each date on which my interest rate could change is called a "Change Date."

(B) The Index
Beginning with the first Change Date, my 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 12 months, as made available by the Federal Reserve Board. The most recent index figure 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 **THREE AND 00/100** percentage points (3.000 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one quarter of one percentage point (0.25%). 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 balance of my loan I am expected to owe on 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 rate of interest I am required to pay shall never be increased or decreased or my single Change Date by more than one percentage point (1.0%) [two percentage points (2.0%)]. (The only one may have been paying for the preceding 12 months. My interest rate also shall never be greater than 10.500 %, or less than 6.500 %.

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

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

B. CHARGES; FEES

Uniform Covenant 4 of the Security Instrument is amended to read as follows:

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4. Charges; Fees. Borrower shall pay all taxes, assessments, and other charges, fines and impositions attributable to the Property which may attach a priority over this Security Instrument, and household payments or ground rents, if any, in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Security Instrument; provided, that Borrower shall not be required to discharge any lien so long as Borrower (a) shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender; (b) shall in good faith contest such lien by, or defend against enforcement of such lien in, legal proceedings which in the opinion of Lender operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof; or (c) shall secure from the holder of such lien an agreement in a form satisfactory to Lender subordinating such lien to this Security Instrument.

If Lender deems that all or any part of the Property is subject to a lien which may attach a priority over this Security Instrument, Lender shall send Borrower notice identifying such lien. Borrower shall satisfy such lien or take one or more of the actions set forth above within ten days of the giving of notice.

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GIVEN under my hand and Notarial Seal this 19th day of April, 1993... I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT...

STATE OF ILLINOIS (COUNTY OF COOK) Trust Officer XXXXXXX

ATTEST: Trust Officer XXXXXXX

IN WITNESS WHEREOF, the undersigned corporation, not personally but as Trustee as aforesaid, has caused these presents to be signed by its Trust Officer XXXXXXX this 23RD day of APRIL, 1993.

IN WITNESS WHEREOF, the undersigned corporation, not personally but as Trustee as aforesaid, has caused these presents to be signed by its Trust Officer XXXXXXX this 23RD day of APRIL, 1993.

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

15. Uniform Security Instrument Governing Law; Severability. This form of Security Instrument combines uniform governments for national use and non-uniform governments with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

14. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein...

13. NOTICE (Uniform Covenant 14 of the Security Instrument is amended to read as follows: (b) any notice to Borrower provided for in this Security Instrument shall be given in another manner, (a) any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein...

12. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER (Uniform Covenant 17 of the Security Instrument is amended to read as follows: 17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or an interest therein 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...

11. LOAN CHARGES If the loan secured by the 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 permitted limits, then (1) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (2) any sums already collected from Borrower which exceed permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment under the Note.

10. If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 31 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof. Notwithstanding a sale or transfer, Borrower will continue to be obligated under the Note and this Security Instrument unless Lender has released Borrower in writing.

9. If the loan secured by the 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 permitted limits, then (1) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (2) any sums already collected from Borrower which exceed permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment under the Note.

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