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MP-491(L) (8/10)

VMP MORTGAGE FORMS • (312)783-8100 • (800)821-7281

PIA Illinois Mortgage - 201

Illinois 60630

which has the address of 4888 MILWAUKEE UNIT D, CHICAGO

(Zip Code) ("Property Address"):

(Street City)

TAX ID NO. 13-16-117-028
TAX ID NO.
TAX ID NO.

SEE ATTACHED EXHIBIT 1

COOK County, Illinois
purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For the with interest, advanced under paragraph 6 to protect the security of the Security Instrument; and (c) evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, May 1, 2023. ("This Security Instrument secured by Lender; (a) the repayment of the debt instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on \$18,000.00. This debt is evidenced by the Note or a note dated the same date as this Security

ONE HUNDRED FIFTEEN THOUSAND FIVE HUNDRED SIXTY SIX & 00/100 *****
address in 0141 W. 95th Street Oak Lawn, IL 60453
which is organized and existing under the laws of the State of Illinois
, and whose

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JOANNE L. DEUTER, Senator and
MARY T. PERNACCIARO, Senator
("Borrower"). This Security Instrument is given to Crown Mortgage Co.,
COOK COUNTY RECORDER
APR 11 2019
THIS MORTGAGE ("Security Instrument") is given on
The Mortgagee in

PIA Case No. 1317071048 244
CMG NO. 0001198800

MORTGAGE

State of Illinois

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A.T.G.F.
BOX 370

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Initials
JAV
JTB

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COBLETTER WITH all the improvements now or hereafter erected 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 seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property in 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 or 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 installment 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 amount. 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 held by Lender for items (a), (b), and (c), together with the future monthly payments for which 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 when 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. If 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 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. Each 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, Borrower'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 liquidation 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 in lieu 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;
- Fourth, to amortization of the principal of the Note;
- Fifth, to late charges due under the Note.

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Handwritten initials and signature

Page 1 of 1

Date: _____

11. Borrower Not Released, Forbearance By Lender Not a Waiver. Extension of the time of 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 successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any default made by the original Borrower or Borrower's successor 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.

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10. Reinstatement. Borrower has a right to be reinstated if Lender has received immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorney fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding; (ii) reinstatement will preclude foreclosure on different grounds in the future; or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

(c) Mortgage Not Insured. Borrower agrees that should this Security Instrument and the Note secured thereby not be eligible for insurance under the National Housing Act within 60 days from the date hereof, Lender may, at its option and notwithstanding any writing in paragraph 9, require immediate payment in full of all sums secured by this Security Instrument, declining to waive this Security Instrument and the Note secured subsequent to 60 days from the date hereof, declining to waive this Security Instrument and the Note secured thereby, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit mortgage insurance premium to the Secretary.

(d) Regulations of HUD Secretary. In many circumstances regulations issued by the Secretary will limit Lender's rights in the case of payment defaults to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) No Waiver. If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(f) Sale Without Credit Approval. Lender shall, if permitted by applicable law and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if: (i) all or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent) by the Borrower, and (ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

(g) Default. Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if: (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

9. Grounds for Acceleration of Debt.

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

the monthly payments, which are referred to in paragraph 2, or change the amount of such payments. Any excess 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 thereto.

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[Handwritten initials]
INSTRUMENT

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

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.

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.

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.

5. (Occupancy, Preservation, Maintenance and Protection of the Property). Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless the Secretary determines this requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lenders of any extenuating circumstances. Borrower shall not commit waste 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.

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 due 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 thereto.

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.

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12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenant and agreement of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9.b. Borrower's agreement shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note (a) in 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) in 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 accommodation with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Notice. 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 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.

14. 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.

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

16. Assignment of Rent. Borrower unconditionally assigns and transfers to Lender all the rent and revenues of the Property. Borrower authorizes Lender or Lender's agent to collect the rent and hereby directs each tenant of the Property to pay the rent to Lender or Lender's agent. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rent and revenues of the Property for the benefit of Lender and Borrower. This assignment of rent constitutes an absolute assignment of the Property as trustee for the benefit of Lender and Borrower. This assignment of rent constitutes an absolute assignment of the Property as trustee for the benefit of Lender and Borrower. If Lender gives notice of breach to Borrower (a) all rent received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and 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 Lender's agent on Lender's written demand to the tenant. Borrower has not executed any prior assignment of the rent and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph to. Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender 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 17, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

18. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

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

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This instrument was prepared by: Crown Mortgage Co.

Form - 481 (11/10/03)

My Commission Expires: 5/25/93

(Given under my hand and official seal, this 29 day of April 1993)

Notary Public

name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they/he/she signed and delivered the said instrument as his/hers free and voluntary act, for the uses and purposes therein set forth.

personally known to me to be the same person(s) whose

MARY T. PERNACCIARO certify that JOANNE L. DEUTER and

a Notary Public in and for said county and state do hereby

STATE OF ILLINOIS, County ss:

MARY T. PERNACCIARO A Spinster (Seal) Borrower

JOANNE L. DEUTER A Spinster (Seal) Borrower

Witnesses:

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

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Planned Unit Development Rider
 Condominium Rider
 (Inducted Payment Rider)
 (Growing Equity Rider)
 (Other (Specify))

20. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of this Security Instrument shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable boxes)

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ALSO

That part of lot 1 in block 1 in Robert's Milwaukee Avenue subdivision of lots 5 and 10 of the subdivision of that part west of Milwaukee Avenue of lot 5 of the School Trustees subdivision of Section 16, Township 40 North, Range 13, East of the third Principal Meridian (except the North 1-1/2 rods and the south 4 rods thereof) described as follows: Beginning at a point on the Northwest corner of said lot 3, 135.25 feet Southwesterly of the parallel with the Northwest line of said lot 3, a distance of 45.0 feet; thence Southwesterly on a line parallel with the Northwest line of said lot 3, a distance of 21.75 feet; thence Southwesterly on a line parallel with the Northwest line of said lot 3, to the Southeast line of said lot 3; thence Southeastly on the Southeastly corner of said lot 3; thence Southeastly on the Northwest line of said lot 1, 17.60 feet to the Southeastly corner of said lot 1; thence West on the South line of said lot 1, 20.0 feet; thence Northwestly to a point on the Northwestly line of said lot 3, said point being 33.0 feet Northwestly of the Northwestly corner of said lot 3, thence Northwestly along the Northwestly line of said lot 3, to the place of beginning.

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ALSO

An undivided one fifteenth interest of the following described property taken as one tract; that part of lot 3 in the subdivision of that part west of Milwaukee Avenue of lot 5 of the School Trustees subdivision of Section 16, Township 40 North, Range 13, East of the third Principal Meridian (except the North 1-1/2 rods and the South 4 rods thereof)

PARCEL 2

ALSO

The Southwesterly 29.75 feet of the Northwestly 115.50 feet of the Northwestly 45.0 feet of lot 3 in the subdivision of that part west of Milwaukee Avenue of lot 5 in the School Trustees subdivision of Section 16, Township 40 North, Range 13, East of the third Principal Meridian (except the North 1-1/2 rods and the South 4 rods thereof)

PARCEL 1

LEGAL DESCRIPTION TO THE MORTGAGE

EXHIBIT 1

0 5 3 1 1 1

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Property of Cook County Clerk's Office

93342573

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Easements as set forth in the declaration of easements, party dated November 19, 1963 recorded November 19, 1963 as document No. 18975617 made by the National Bank of Austin as trustee, under Trust Agreement dated September 12, 1963 and known as Trust No. 3804; and as created by the deed from National Bank of Austin, Trust No. 3804 to MAE C. SPRENGEL and JENNIE A. SPRENGEL dated May 4, 1964 and recorded June 1, 1964 as document 19141355

For the benefit of Parcel 1 aforesaid for ingress and egress over and across:

The Northwest 7.0 feet of the Northeast 189.25 feet of Lot 3 (except that part thereof falling in Parcel 1 aforesaid) in the subdivision of that part West of Milwaukee Avenue of Lot 5 in the School Trustees Subdivision aforesaid.

ALSO

The Southeast 8.0 feet of the Northwest 45.0 feet of the Northeast 189.25 feet of Lot 3 (except that part thereof falling in Parcel 1 aforesaid) in the subdivision of Milwaukee Avenue of Lot 5 in the School Trustees Subdivision aforesaid.

ALSO

The Southeast 8.0 feet of the Northwest 53.0 feet of the Northeast 211.0 feet of Lot 3 (except that part thereof falling in Parcel 1 aforesaid) in the subdivision of Milwaukee Avenue of Lot 5 in the School Trustees Subdivision aforesaid.

ALSO

The Southeast 8.0 feet of the Northeast 119.5 feet of the Southeast 30.0 feet of the Northwest 37.0 feet of Lot 3 (except that part thereof falling in Parcel 1 aforesaid) in the subdivision of that part West of Milwaukee Avenue of Lot 5 in the School Trustees Subdivision aforesaid.

ALSO

Easement for parking purposes over and across the following described property:

That part of Lot 3 in the subdivision of that part West of Milwaukee Avenue of Lot 5 of the School Trustees Subdivision of Section 16, Township 40 North, Range 13, East of the Third Principal Meridian (except the North 1-1/2 rods of the South 4 rods thereof)

ALSO

That part of Lot 1 in Block 1 in Roberts Milwaukee Avenue Subdivision of Lots 5 and 10 of the School Trustees Subdivision of Section 16, Township 40, North Range 13, East of the Third Principal Meridian (except the North 1-1/2 rods of the South 4 rods thereof) described as follows:

Beginning at a point on the Northwest line of said Lot 3, 189.25 feet Southeast on a line parallel with the Northwest line of said Lot 3, thence Southeast on a line parallel with the Northwest line of said Lot 3, a distance of 21.75 feet; thence Southeast on a line parallel with the Northwest line of said Lot 3, to the Southeast corner of said Lot 3; thence Southeast on the Southeast line of said Lot 3; thence Southeast on the Southeast line of said Lot 3 to the Southwest corner of said Lot 3; thence Southeast on the Northwest line of said Lot 1, 20.0 feet; thence Northwest to a point on the Northwest line of said Lot 3, said point being 33.0 feet Northeast of the Northwest corner of said Lot 3; thence Northeast along the Northwest line of said Lot 3, to the place of beginning (except that part thereof falling in Parcel 2 aforesaid) in Cook County, Illinois.

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Property of Cook County Clerk's Office

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VMP 889 (9/10)

VMP MORTGAGE FORMS • (312)283-8100 • (800)821-7281

Illinois

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FHA Multiunit PUD Rider - 2/91

C. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph (c) shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other instruments creating and governing the PUD.

B. Borrower promises to pay all dues and assessments imposed pursuant to the legal

thereto. Borrower are hereby assigned and shall be paid to Lender for applicant to the sums secured by this Security Instrument, with any excess paid to the entity legally entitled to the Property or to common areas and facilities of the PUD, any proceeds payable to a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss required hazard insurance coverage and of any loss occurring from a hazard. In the event of (Owner's Association policy, Borrower shall give Lender prompt notice of any lapse in Paragraph 4 of this Security Instrument to maintain hazard insurance coverage on the installment for hazard insurance on the Property, and (ii) Borrower's obligation under instrument for the monthly payment to Lender of one-twelfth of the yearly premium the Secretary, then: (i) Lender waives the provision in Paragraph 2 of this Security included within the term "extended coverage," and loss by flood, to the extent required by and against the hazards Lender requires, including fire and other hazards, and such policy is satisfactory to Lender and provides insurance coverage in the amount, including all improvements now existing or hereafter erected on the mortgaged premises, insurance carrier, a "master" or "blanket" policy insuring the property located in the PUD, (owner's Association) acting as trustee for the homeowners, maintaining, with a generally accepted

A. So long as the (Owner's Association) for equivalent entity holding title to common areas and Borrower and Lender further covenant and agree as follows:

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

(Name of Planned Unit Development)

NOT A CONDO

The Property is a part of a planned unit development ("PUD") known as

(Property Address)

458 MILWAUKEE UNIT D, CHICAGO ILLINOIS

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

by the undersigned ("Borrower") to secure Borrower's Note to Crown Mortgage Co.

THIS PLANNED UNIT DEVELOPMENT RIDER is made this Twenty-Ninth day of April 1993, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Trust or Security Instrument ("Security Instrument") of the same date given

PLANNED UNIT DEVELOPMENT RIDER

FHA File No. 191:7071049 244

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FORM 888 (8/10/01)

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Property of Cook County Clerk's Office

(Space Below This Line Reserved for Acknowledgment)

-Borrower
(Seal)
MARRY T. PERNACCIARO A Spinster

-Borrower
(Seal)
JOANNE L. DEUTER A Spinster

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider, requesting payment.
Note rate and shall be payable, with interest, upon notice from lender to borrower
terms of payment, these amounts shall bear interest from the date of disbursement at the