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ILLINOIS -- Single Family --

Form No. 3014 5/80

THIS SECURITY INSTRUMENT complies with the provisions of the Uniform Securities Act and non-uniform provisions with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Borrower covenants that borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the property and that the property is unencumbered, except for encumbrances of record, borrower warrants and will defend generally the title to the property against all claims and demands, subject to any encumbrances of record.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property, all replacements and additions shall also be covered by this security instrument. All of the foregoing is referred to in this security instrument as the "property."

which has the address of 913 W. VAN BUREN STREET #52 CHICAGO ILLINOIS 60607 (zip code)

PERMANENT TAX ID: 17-17-236-013-1061

94262538

DEPT-01 RECORDING 140000 TRAM 2022 03/23/24 12:53:00 \$29.00

INTEREST IN THE COMMON ELEMENTS. DOCUMENT NUMBER 26 972 717 TOGETHER WITH ITS UNDIVIDED PERCENTAGE ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS WHICH SURVEY IS THE NORTHEAST 1/4 OF SECTION 17 TOWNSHIP 39 NORTH, RANGE 14, EAST OF AND 16 IN BLOCK 23 IN DUNCAL 2 ADDITION TO CHICAGO IN THE EAST 1/2 OF LOT 10 (EXCEPT THE SOUTH 45 1/2 FEET THEREOF) AND ALL OF LOTS 11, 12, 13

NUMBER N-5E IN THE SANGAMON LOT CONDOMINIUM AS DELINEATED ON A SURVEY OF THE COOK COUNTY, ILLINOIS. The debt is evidenced by borrower's note dated the same date as this security instrument ("note"), which provides for monthly payments, with the full debt, at not held earlier, due and payable on FEBRUARY 1, 2009. This security instrument secures to lender: (a) the repayment of the debt evidenced by the note, with interest, and all renewals, extensions and additions; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this security instrument; and (c) the performance of borrower's covenants and agreements under this security instrument and the note, for the purpose, borrower does hereby mortgage, grant and convey to lender the following described property located in Cook County, Illinois:

PREMIER FINANCIAL GROUP, INC. 2300 N. BARKER RD., SUITE 320, HOFFMAN ESTATES, IL 60195

MORTGAGE

PREPARED BY: M. BUDDEMEIER 1093967

(Space Above This Line For Recording Date)

03057054

94262538

03057054

DEPT-01 RECORDING 140000 TRAM 2022 03/23/24 12:53:00 \$29.00

COOK COUNTY RECORDER 8416 # -94-262538

BEING RECORDED TO INCLUDE CONDOMINIUM RIDER TO MTG.

Handwritten notes and signatures on the left margin, including a large signature and the number 03057054.

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12. SUCCESSIONS AND ASSIGNS BOUND; JOINT AND SEVERAL LIABILITY; CO-SIGNERS. 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 borrower who co-signs this security instrument but does not execute the notes (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; and (b) is not personally obligated to pay the notes secured by this security instrument; and (c) agrees that lender and any other borrower may agree to extend, modify, for- bear or make any accommodations with regard to the terms of this security instrument or the notes without that borrower's con- sent.

11. BORROWER NOT RELEASED; FURNISHANCE BY LENDER NOT A WAIVER. Extension of the time for payment or satisfaction of a mortgage of the sum 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 to extend time for payment or otherwise modify satisfaction of the sum secured by this security instrument by reason of any demand made by the original borrower or borrower's successors in interest. Any forbearance by lender in exercising any right or remedy shall not be a waiver of or prejudice the exercise of any right or remedy. The proceeds of the sale of the property shall be applied to the sum secured by this security instrument in the order of priority set forth in this security instrument.

10. CONDEMNATION. Lender or the agent may take reasonable action upon and in respect of the property. Lender shall give borrower notice at the time of or prior to an inspection specifically of a reasonable cause for the inspection. Lender shall give borrower notice at the time of or prior to an inspection specifically of a reasonable cause for the inspection. Lender shall give borrower notice at the time of or prior to an inspection specifically of a reasonable cause for the inspection. Lender shall give borrower notice at the time of or prior to an inspection specifically of a reasonable cause for the inspection.

9. INSPECTION. Lender or the agent may take reasonable action upon and in respect of the property. Lender shall give borrower notice at the time of or prior to an inspection specifically of a reasonable cause for the inspection. Lender shall give borrower notice at the time of or prior to an inspection specifically of a reasonable cause for the inspection. Lender shall give borrower notice at the time of or prior to an inspection specifically of a reasonable cause for the inspection.

8. MORTGAGE INSURANCE. If lender requested mortgage insurance, borrower shall pay the mortgage insurance premium as a condition of making the loan secured by this security instrument. If the mortgage insurance is not paid, the mortgage insurance shall be in effect, as a condition of making the loan secured by this security instrument. If the mortgage insurance is not paid, the mortgage insurance shall be in effect, as a condition of making the loan secured by this security instrument.

7. PROTECTION OF LENDER'S RIGHTS IN THE PROPERTY. If borrower fails to perform the covenants and agreements con- tained in this security instrument, or there is a legal proceeding that may significantly affect lender's rights in the property (such as proceedings in bankruptcy, probate, for condemnation or foreclosure or to enforce law or regulations), then lender may do and pay for whatever is necessary to protect the value of the property and lender's rights in the property. Lender's action may include paying any sum secured by a lien which has priority over the security instrument, appearing in court, paying reasonable attorney's fees and entering on the property to make repairs. Although lender may take action under this paragraph 7, lender does not have to do so.

6. OCCUPANCY, PRESERVATION, MAINTENANCE AND PROTECTION OF THE PROPERTY; BORROWER'S LOAN APPLICATION; LEASEHOLD. Borrower shall occupy, establish, maintain 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 lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond borrower's control. Borrower shall not destroy, damage or impair the property, or allow the property to deteriorate, or commit waste on the property. Borrower shall be in default if any foreclosure action or proceeding, whether civil or criminal, is begun that in lender's good faith judgment would result in forfeiture of the property or otherwise materially impact the lien created by this security instrument or a lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by satisfying the action or proceeding to be dismissed with a ruling that, in lender's good faith determination, provides for forfeiture of the borrower's interest in the property or other material impairment of the lien created by this security instrument or lender's security interest. Borrower shall also be in default if borrower, during the loan application process, gave materially false or inaccurate information or statement 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 a leasehold, borrower shall comply with all provisions of the lease. If borrower requires fee title to the property, the leasehold and the fee title shall not merge unless lender agrees to the merger in writing.

5. LEASEHOLD. Borrower shall occupy, establish, maintain 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 lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond borrower's control. Borrower shall not destroy, damage or impair the property, or allow the property to deteriorate, or commit waste on the property. Borrower shall be in default if any foreclosure action or proceeding, whether civil or criminal, is begun that in lender's good faith judgment would result in forfeiture of the property or otherwise materially impact the lien created by this security instrument or a lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by satisfying the action or proceeding to be dismissed with a ruling that, in lender's good faith determination, provides for forfeiture of the borrower's interest in the property or other material impairment of the lien created by this security instrument or lender's security interest. Borrower shall also be in default if borrower, during the loan application process, gave materially false or inaccurate information or statement 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 a leasehold, borrower shall comply with all provisions of the lease. If borrower requires fee title to the property, the leasehold and the fee title shall not merge unless lender agrees to the merger in writing.

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13. LOAN CHANGES. 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 ensure the loan does not exceed the permitted limits; 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. 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 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.

16. BORROWER'S COPY. Borrower shall be given one conformed copy of the note and of this security instrument. If all or any part of the property or any interest in it is sold or transferred (or if a beneficial interest in borrower is sold or transferred and borrower is not a natural person) without lender's prior written consent, lender may, at its option, require immediate payment in full of all sums secured by this security instrument. However, this option shall not be exercised by lender if exercise is prohibited by federal law or the law of the jurisdiction in which the security instrument is located.

17. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER. If all or any part of the property or any interest in it is sold or transferred (or if a beneficial interest in borrower is sold or transferred and borrower is not a natural person) without lender's prior written consent, lender 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 the security instrument. If borrower fails to pay these sums prior to the expiration of this period, lender may invoke any remedies permitted by this security instrument without further notice or demand on borrower.

18. BORROWER'S RIGHT TO RESCUE. If borrower meets certain conditions, borrower shall have the right to have enforcement of the security instrument discontinued at any time prior to the earlier of: (a) 5 days for such other period as applicable law may specify for rescission (or borrower's purchase 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) Security instrument all sums which would be due under this security instrument and the note as if no acceleration had occurred; (b) cures any default or any other covenant or agreement; (c) pays all expenses incurred in enforcing this security instrument, including, but not limited to, reasonable attorney's fees and (d) takes such action as lender may reasonably require to assure that the lien of this security instrument, lender's rights in the property and borrower's obligation to pay the sums secured by this security instrument shall continue unchanged. Upon reinstatement by borrower, this security instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to rescue shall not apply in the case of acceleration under paragraph 17.

19. RATE OF NOTE; CHANGE OF LOAN SERVICES. The rate or a partial interest in the note (together with this security instrument) may be sold one or more times without prior notice to borrower. A sale may result in a change in the entity (known as the "loan servicer") that collects monthly payments due under the note and this security instrument. There also may be one or more 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 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 provisions shall not apply to the presence, use, disposal, storage, or release of any hazardous substances on or in the property. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any hazardous substances on or in the property that are generally recognized to be appropriate to normal residential uses and to maintenance of the property.

Borrower shall promptly give lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the property and any hazardous substance or environmental law or 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, borrower shall promptly take all necessary remedial action in accordance with environmental law.

Hazardous substances are those substances defined as toxic or hazardous substances by environmental law and the following substances: gasoline, kerosene, other flammable or toxic liquids, paints, solvents, acids and hydrocarbons, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "environmental law" means federal law and laws of the jurisdiction where the property is located that relate to health, safety or environmental protection.

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 the 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 defenses provided in this paragraph 21, including, but not limited to, reasonable attorney's fees and costs of this evidence.

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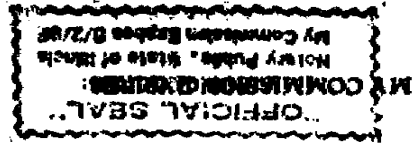
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THIS INSTRUMENT WAS PREPARED BY: M. STUBBS



[Signature]
Notary Public
(SBA)

SUSAN P. GILOTTA, an unmarried woman
(person's acknowledging)

The foregoing instrument was acknowledged before me this 15th day of December, 1993 (date)

STATE OF ILLINOIS
COUNTY OF COOK
SS: _____

PREMIER FINANCIAL GROUP INC.
2300 N. BARRINGTON RD., SUITE 320
HOFFMAN ESTATES, IL 60195

MAIL TO:

[Space below for acknowledgment]

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

Social Security Number

SUSAN P. GILOTTA
Social Security Number 340-44-1657

(Seal)
Borrower

Witnesses:

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

[] other(s) (apopty)

[] Balloon Rider

[] graduated Payment Rider

[] adjustable Rate Rider

[X] condominium Rider

[] 1 - 4 Family Rider

[] Planned Unit Development Rider

[] Rate Improvement Rider

[] Second Home Rider

[Check applicable boxes]

23. WAIVER OF HOMESTEAD. Borrower waives all right of homestead exemption in the property. It one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider 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.

24. 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 recording costs.

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CONDOMINIUM RIDER

LOAN NO. 1093967

THIS CONDOMINIUM RIDER is made this **15TH** day of **DECEMBER**, 19 **93**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to **PREMIER FINANCIAL GROUP, INC.**

(the "Lender")

of the same date and covering the Property described in the Security Instrument and located at:
913 W. VAN BUREN STREET 15F, CHICAGO, IL 60607

(Property Address)

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

(Name of Condominium Project)

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

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-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 Covenant 2 for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

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

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 10.

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 termination 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.

Susan P. Gulotta 12/15/93 (Seal)
SUSAN P. GULOTTA
Borrower

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

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