#### UNOFFICIAL

#### AFTER RECORDING MAIL TO:

Standard Foderal Bank 2600 W. Blg Beaver Rd. Tray, MI 48084

LOAN NO. 206440883

DEPT-01 RECORDING : 50 T#0012 TRAN 2119 01/30/95 15:02:00 #2453 # SK - \*-95-069681 COOK COUNTY RECORDER

(Space Above This Line For Recording Data)

THIS MORTGAGE ("Security Instrument") is given on January 27, 1995

. The mortgagor is

JUNG O PARK, A SINGLE MAN, TONI E KNON and PAUL H KNON, A WIFE AND HUSDAND

("Borrower")

This Security instrument is civen to Standard Federal Bank.

As Federal Savings Bank work.

which is organized and existing unverthe laws of The United States of America, and whose address is ("Lender"). 

Borrower owes Lender the principal sum of Forty Five Thousand Ocillars and no/100 %

Dollars (U.S. \$ 4.5., 0.00., 0.0 and a ). This debt is

evidenced by Borrower's note dated the same dute as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on Tebruary 1. 2025 . This Security instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, Textensions and modifications of the Note; (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 this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in COOK County, Illinois:

UNIT NUMBER 3605-201 IN THE GLENVIEW COURT CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE; LOT 4 IN A.T. INTOSH'S GLENVIEW WEST, BEING A SUBDIVISION, 14. THE EAST, 1/2 OF 1/4 OF SECTION 10, TOWNSHIP 41 NORTH, RANGE 12, NORTH EAST FRACTIONAL IN COOK COUNTY, ILLINOIS, WHICH THE THIRD PRINCIPAL MERIDIAN, ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM : RECORDED AS DOCUMENT 25169468, TOGETHER WITH AN UNDIVIDED PERCENTAGE

INTEREST IN THE COMMON CLEMENTS, IN COOK COUNTY, ILEANOIS.

ITEM # 1 09-10-201-042-1075

CENTENNIAL TITLE INCORPORATEL

which has the address of

3605 CENTRAL RD #201 Street]

GLENVIEW [City]

Illinois 60025 Aug [Zip Code]

("Property Address");

1.46.000 TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, hereafter erected on the property, and all easements, 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."

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

Employed and the first of the Realist to the work have the first ILLINOIS-SINGLE FAMILY-FNMA/FHLMC UNIFORM INSTRUMENT

FORM 3014 9/90

The first and the state of the ISC/CMDTiL//0491/3014(9-90)-L

PAGE 1 OF 6

\$836000EE

egete change a committee transport

OUNT CORTS OFFICE

in elementario partiri (1996), arti introductional per internación (1996), internación de la compansión de l

tandate to be in March 1999 of the con-

95069681034

March 1985 - March 1988

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

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

- Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due
  the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the
  Note.
- 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Fea' Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. \$2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

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

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items witer, due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

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

- 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note, second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charge; due under the Note.
- 4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions aributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground tents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

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

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

Serging the principle to employ a critical critical stable stable of the relationing of all a drawn thank

positional engine region of the engineering and the state of the property of the contract of the state of the

and the second process of the control of the second control of the control of the confidence of the control of without a convergence and the transporting are trained as an increase or or our end of the contract of the contract of

on of the participation and the action of the period of the carries of the expension for a North Society of the Arman of t The Control of the Gradual Entrol States of the Section of the Sec , against a cold distance of the specific constraints of  $\mathcal{F}_{ij}$ The contract of the second of the contract of and the first of the state of the second The second of th สารสารสารสุดสาราชที่ 1 (คลิส โดย การเกลา การาช สาราช

and to Marchael 1994.

ologija ja pad motog Kalegor ostovatoj. Ologija Sealogija Statog Kalegorija da And the programme of the programme of the first Commence of the Artificial States of the Commence of

and the configuration of Make Missing at the winter recording the property of the behavior King the King of Artist May a consistent of the Artist May are the second of the Artist May are the Artist M

A BENDALD A THREE SELECTION WORLD CONTROL OF in the street of the first of the street of the two characters are different extra linear consistence of

Charles of the Merch, a result of the Contract of a mana ang sebagai katalong kalang at ka กระบบสมาชาวสาราสาราสิริสิตเลสที่สมาชาว (พ.ศ.) (โ.ศ.) The same of the property of the property of the same o

ner og grenne statt gjelde statt et var ste med staller om de skolorier et et grenne gjelder storende Grenne statt og grenne er statte grenne storende er og grenne storende er og grenne trænte er grenne flere gr Grenne statt grenne statte grenne statte grenne storende er og grenne statte er storende er grenne statte gren Grenne grenne statte grenne grenne statte grenne statte grenne statte grenne statte storende grenne statte gren many many some and appearance of the control of State of the second of the seco Carlo Berling to the graph dust a majories to be

A DESCRIPTION OF A DESCRIPTION OF THE PROPERTY OF A DESCRIPTION OF THE PROPERTY OF A DESCRIPTION OF THE PROPERTY OF A DESCRIPTION OF A DESCRIP in terres (1996), es la direbesta de la companión de la besardo de la companión de la companió 1997年,1997年,1997年,1997年 A CAMERICA CONTROL OF THE STATE OF THE STATE

## UNOFFICIAL COPYNO. 2 0 6 4 4 0 8 8 3

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

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lendo, and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from Jamage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security metament immediately prior to the acquisition.

- 6. 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 usite 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 impuir the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeit ire action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in force of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Forrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's intelest 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 statements to Lender (or falled to provide Lender with any material information) in connection with the loan pricienced 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 all the provisions of the leave. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.
- 7. Protection of Lender's Rights in the Property. If Borrower fails to perform the 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, probate, for condemnation or forfairure or to enforce laws 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 actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to constitutions.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice for m Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the periods that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

en trentenderen schiebel er debereden. Die deren der Theorik er eingeschiebet in trette in MA der eine destalt, erwaneld dem perscherent der present de trette bestimmte die des het mit de tibe en mehrede en processe destalts Berkenwermen geschland de de trette de trette de trette de de propiet bestimmte. Gerengeligt griggemenn bestimmte trette bestimmte de trette de trette de trette de trette de trette de

The state of the available of Spanishtope of Spanish in part to be oppose the state of the state

Section Fig. 3. Interriging of experimental relations to the contract of the contract

en la compagnita de la granda de la compagnita del compagnita del compagn on has been been been been the t the second of a many Company of the State State State of Association of the experimental and experimental experimental and experimental experimental and experimental experimental experimental experimental experimental experimental ex A second of the on the first of the second and the Commence of the second The state of the state of off of the same services as a production of e in the area of the may less. and the control of the state of the second an an an an di dan bat gya babata (ali an a A SHOW A SHOW n de la composition della comp Control of the State of the Control of the Control

en introduction entermétage capable de la lagrant de la lagrant de la lagrant de la lagrante de

en de la compartament de la proposition de la compartición de la compartición de la compartición de la compart La compartición de la compartición de la proposition de la compartición de la compartición de la compartición La compartición de la compartición

The second of th

Burn Barrer Millian

# UNOFFICIAL COPY NO. 205440883

- .9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.
- 10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower falls to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrowe, otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the more they payments referred to in paragraphs 1 and 2 or change the amount of such payments.

- nodification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.
- 12. Successors 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 prodisions 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 Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.
- charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this returnably reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.
- 14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.
- 15. Governing Law; Severability. This Security instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.
  - 16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.
- 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 interest in Borrower is sold or transferred and Borrower is not a interest in Borrower is sold or transferred and Borrower is not a interest in Borrower is sold or transferred and Borrower is not a interest in Borrower. It is sold or transferred and Borrower is not a interest in Borrower. If all or any part of the Property or any interest in Borrower. If all or any part of the Property or any interest in Borrower. If all or any part of the Property or any interest in Borrower. If all or any part of the Property or any interest in Borrower. If all or any part of the Property or any interest in Borrower. If all or any part of the Property or any interest in Borrower. If all or any part of the Property or any interest in Borrower is sold or transferred and Borrower is not a interest in Borrower. If all or any part of the Property or any interest in Borrower. If all or any part of the Property or any interest in Borrower. If all or any part of the Property or any interest in Borrower is not a interest in Borrower. If all or any part of the Property or any part of the Prope

an eastaile

o en la carel del malament i fere conflue de la colonia de la la calente del activida el meditario de la colonia del colonia del colonia de la colonia del c en et board o<mark>nte est derved désinable</mark> de sur fésiodes en l'Elle débugé de l'an le le le le préside de la réplace de l'antique de l'an

and on the mention designed and the file of the mention of the mention of the file of the medical particles of the mention of the file of make the few processors and burgations

en en en met van en alleg <mark>en alleg met det</mark> de proposition de la després de la de proposition de les estignes e Les profesiones de <mark>alleg en adales</mark> communements de la proposition de la després de mandales de la la gradient La després de la gentimation de la gradient de la gradient de la commune de la commune de la gradient de la gr Ting in Color of Ewelst select Living the Market of Color of Unitables dense, in consistent in the History systems (Fig. 1958), because in the consistent in the consistence of The control of the end of the control of the contro Committee of the Committee of Committee of the Committee

endat first desent desent menen mit großen in der der desente des desente desente desente desente desente desente desente desente des desente on Anglical perchibed fo in the second se COLLA CONTRA NOTE OF THE PARTY OF THE

ist y au chomus ay into ons invalor on a problem of the distribution of the control of the contr Company of the same of and the state of t

They was start out to the fact personal a find set to divine any organization of the course of and the state of t 2. All the control of the extraction of the extraction of the control of the control of the control of the control of the extraction of the extraction of the extraction of the control of the extraction of th The state of Astronomy and the state of t

A second of the experience of an expension of the part of the expension The state of the s Commenter of the second of the

in the first of the section of the following the section of the se - No. - No. - March 1995年 - Applied The months and the months after the content of and the transfer and the second appropriate and the second New York Marin Superior Fragment Contract and the services which are the

Commonwealth of the Conference of the A consideration and the constant of the consta The complete green starts from the control of the control of the are placed set to a software and the Dorock of . The first state of the first point of the state of the

the production to the second of the contract o The first of the companies of the first of t

1987年,1987年,1987年1988年,1988年1988年,1987年,1987年,1987年,1987年 

ologo Del Zieranni, viasono Nobel i mweny. Program i sekologia en loste i la loste de la loste e los Aniolas i Los Aniolas de Calendar de la programa por el los menos en les por los el los establicación de la los estables the contribution of the state of the gate when the contribution is a contribution of the contribution of

#### UNOFFICIAL COPANO. 206440883

secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

if Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

- 18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' 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 For ower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.
- 19. Sale of Note; C' ar ge of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without 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 acdrust, of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.
- 20. Hazardous Substances. Borrowe, 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 Environmen al Lew. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of reazardous Substances 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 of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, verocene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means is deral laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

- 21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower. by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- **22. 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.
  - 23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

se stanting day be been deed for the deed on the september of the characters of the september of the septemb

on, and the paper of the particular of the professional content of the particular of the professional method of the particular of the part

in the complete the state of th one of a Challering three consists in a ការប្រជាពលនេះ ប្រជាពលនិង ម៉ូន៉ាម៉ូន៉ាម៉ូន៉ាម៉ែង ប្រជាពលនេះ ប្រជាពលនេះ បានប្រជាពលនេះ ប្រជាពលនេះ ប្រជាពលនេះ បានប ការប្រជាពលនេះ បានប្រជាពលនេះ បានប្រជាពលនិង បានបានប្រជាពលនេះ បានប្រជាពលនេះ បានប្រជាពលនេះ បានប្រជាពលនេះ បានប្រជាពល ប្រជាពលនេះ បានប្រជាពលនេះ បានបានប្រជាពលនេះ បានប្រជាពលនេះ បានប្រជាពលនេះ បានប្រជាពលនេះ បានបានបានបានបានបានបានបានប od og om og skrivet i strokke krivet i skrivet. Storen er fle etter grotte skrivet i skri ing in the second of the control of which is the design and the death and the second specifical second second in the second type in the tenal par in a some distribute or paint contacted Action of the second se animan kan jamen hijara sa seridapa da saka sa sa Communication of the Communica sales and the engage of the place of the end of the end of the with the Court of Republic Con-

enger (p. 1925) Linguis and the model of the problem of the constraint of the const en general protestado esta esta esta esta desta de la composición del la composición del la composición de la composición de la composición del l A. Lindowski and the first open my both agreements. The second of the control Oye or har some a real to a 19 July 2 14 Berlin Bright Land

Capt of a the area and the way Control of the second of the s The property of the second sec The second of the second secon unum i Memorium, kanal kalang kilangga 2004 i 🍛 orm there olds that the Bull to died. Competition of the State of the The transfer of the same of a

of the substitution to this tenth which is bury a Dunaharan aran rediction in Austral a de la milije kontrol transport de koja <del>be</del> sa salam Historia de la godin alami alamakê kontrol alam The englished was respected to

My Clarks and the survey are being representatively as the in a laborated for the control of th o o programa participado de la como en entre de la como entre del la como entre de la como en Committee to the state of administrating in temperature of a last second

人名美国克尔斯斯 医皮肤病 化二氯酚

and the countries of the model and another and coming the content of the color and the er og kommuner og med kant som være. Sen i skriger og med mørete kilt o de la combinada esta esta esta esta de esta d a i ner Madalae na maket ka Euli he alam ili maket eve e ji ne ili maket ar an Apakab agree of gar was titl distributed for who organization ordinal and the coin the first one yet in the complete the property of the control o services on any favortanje dia mandomiski delana name en anskij dele y d on de nome supor la Magrada Au<mark>dic ausors races est Mage</mark>n som vinciones de la composition de la composition de la Augentica de vivil suport fielde autoris de la magrada de la composition de la composition de la composition d Augentica de la composition de la composition de la magrada de la composition de la composition de la composit า มาก ครู และ การให้สาร ค.ศัย ครูสาราชาย สุด พัฒนา (สาราชาย การาชาย การาชาย) September 1999 M. of the action of the first of the parties of the control of the co ar Hath and John Suffer the control of the control of the The property of the agree of

in the layer to the leading of the subject of the place of the layer.  $(-1) = \frac{1}{2} \left( (-1)^{n} + \frac{1}{2} \left( (-$ A May to the confidence of the control of

> See go from a paying see a fee to be for a fee of the 1000

| and the control of th | 11. D. married and reported to gother  |
|--|--|
|  | one or more riders are executed by Borrower and recorded together ad agreements of each such rider shall be incorporated into and shall reements of this Security Instrument as if the rider(s) were a part of this  |
| ☐ Adjustable Rate Rider Andre  | ☑ Condominium Rider ☐ 14 Family Rider  |
| Graduated Payment Rider  | Planned Unit Development Rider Biweekly Payment Rider  |
| Balloon Rider  | Rate Improvement Rider Second Home Rider   |
| Other(s) [specify]   | and the second of the second o |
| BY SIGNING BELOW, Borrower accepts a Instrument and in any rider(s) executed by Bo   | and agrees to the terms and covenants contained in this Security rrower and recorded with it.  |
| Witnesses:   |  |
| VIII.  | Carried D  |
|  | JUNG O PARK (Seal)   |
|  | JUNG O PARK BOTTOMM  |
|  | Social Security Number 331-68-1645   |
| 0  |  |
|  | Jan Ele (Soal)   |
|  | TONIE KWON   |
|  | Social Security Number 330-68-1193   |
|  | Da Kan Kan Kan   |
| U <sub>j</sub> c   | face kin as for recording  |
|  | (Seal)  Bonower PAUL H KWON  (Seal)  Bonower   |
| The same state of the same sta | Social Security Number 341-60-3862   |
| Social Security Number   | Social Security Number   |
| SALU ADARAN MENERALAT SALUT SA | Below IT Is Line For Acknowledgment]   |
|  | County ss:   |
| STATE OF ILLINOIS,   |  |
| · · · · · · · · · · · · · · · · · · ·  | , a Notary Public in and for said county and state do hereby certify   |
| that JUNG O PARK, A SINGLE MAN. TONI E KW  | ON and PAUL H KWCH A WIFE AND HUSBAND  |
| julius servicija (fazista a flazista) (f. farjeta i 1991.  | n(s) whose name(s) sut scribed to the foregoing instrument, appeared ged that they signed and delivered the said instrument as and purposes therein set fo th.   |
| City of all of the   |  |
|  | Kattle Livering  |
| My Commission expires:   | Notary Public  |
| MA COMMISSION CAPITOO  |  |
| าง เกลเลงใช้เพลิก สำนัก และ การณ์ และ สายแพนด์ (การ การ คำ ) เพลก  | HOHITT MANAGEMENT OF THE PROPERTY OF THE PROPE |
| This Instrument was prepared by: LINDA   | OFFICIAL SEAL"   |
|  | Kathleen L. Garrity  |
|  | Notary Public, State of Manager  |
|  | My Commission Expires 2/13/03  |
| ll a   | hamman and a second  |
| - M. W.  |  |
| WE WANTED TO THE STATE OF THE S |  |
|  |  |
|  |  |
| J. Mr. V   |  |
|  |  |
| <b>V</b> . 27 B  | Section 2  |

estroped between upper boson of lyd templyw upper target of the left that the first of the transfer excluding ote di la californi grafia de la Cresta d'Armona de America. El sel deservir de la composició de America de Am La composició de proposició de la mantena de America de Composició de Composició de America de Composició de C The first of the spectrum and the spectrum. on which in the late of the late of

Committee Committee was a one of physical Subject the species

and property for the comp entitle trade sold, where it The Committee State of the

and the entire transports of Specification of the transfer of the second

the Contract of the State of 

人名马克马 电压力性 医皮肤脓肿 In the property of the property o As particularly to the professional control of the control of the

Carlo to Nich

rs the feeth of the artist

to proper or involved the state of the s constant sen, but has each bunktoners

Unit Clarks C

Charles arthur

1000 1 45 10 10 47 to pr**有關的 6**55

| STATE OF)  |  |
|--|--|
| COUNTY OF Cook )                                     |  |
|  |  |
|  |  |
| I, the undersigned, a notary public in and t         | for the State of   |
| County of <u>Lock</u> , do hereby certify to         | that Toni E. Kwon  |
|  | , who is personally known to me                                  |
| to be the same person who executed the within in     | nstrument AS THE ATTORNEY IN                                     |
| FACT of Paul H. Kwon                                 | appeared before me   |
| this day in person and acknowledged that he/she      | e signed, sealed, and delivered the                              |
| said instrument, as the attorney in fact, as the fro | e and voluntary act of himself/herself                           |
| and of said Paul H. Kwon                             | his/her said principal for the                                   |
| uses and purposes in said instrument set forth.      | C  |
|  | C/O/T/   |
|  |  |
| en e             |  |
| Given under my hand and seal this 27th 19 95.        | day of,  |
|  | Koth Rhamby  |
| My Commission Expires:                               | Notary Public  |
|  | **OFFICIAL SEAL**  Kathleen L. Garrity  My Commission Foundation |

# 95069681

#### UNOFFICIAL COPY

LOAN NO. 206440883

#### **CONDOMINIUM RIDER**

THIS CONDOMINIUM RIDER is made this 27th day of January, 1995, 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 Standard Federal Bank, A Federal Savings Bank

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

3605 CENTRAL RD #201

,GLENVIEW, IL 60025

[Property Address]

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

GLENVIEW COURTS

[Name of Condominium Project]

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") notes 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 add tion to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

- A. Condominium Obligations. Borrower snail 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 die, all dues and assessments imposed pursuant to the Constituent Documents.
- B. Hazard Insurance. So long as the Owners Association maint lins, 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 periodr, 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 morthly 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 incurance 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.

Standay (MAMO)

#### MEGICA RELATIONS

ing grant in the state of the s

er og klag plannen e<mark>t mærgete ritt på bærst red</mark>nigtbeg med til og i ollektion i fler og allektion blev i kritis

等的第三人称形式工

mes, was tracking in the residual configuration and a configuration of the graph of the

andre Herriele. in also been market in a green to be tall as \$ 1944 g a filosofonit, magan life grafe - trette montaje, socia socia escare socia escolo escolo escolo escolo escolo non esperante tratagoria de diferencia debien sutresponte mando escolo escolo escolo escolo escolo escolo esco a esperante para de los escolos escolo e a escolo es

The confirmation of the company of t

general and a second of the second seathers of the second seathers of the second secon e nota pagas y cestarad de la facta de la facta de la compansión de la facta de la compansión de la compansión La compansión de la compa La compansión de la compa Control of the ending in the control of

The control of the co

and the second of the house of another end of the second these house in the The Control of the Section of the Section of the Control of the Co

(a) Advantage of George States and Company of the second of the secon

or the control of the entire of the property of the property of the control of the experience of the and the committee of th

normalista de la composiçõe de la composiçõe de la composição de la composição de la composição de la composiç Composição de la composiç Composição de la compo

**BRINGER TO METANTE MEDICINES OF A PROPERTY AND A SECOND TO A SE** 

#### **UNOFFICIAL CC**

LOAN NO. 206440883

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; were to make

(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. Fny amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secure: by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these announts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, iron notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

> (Seal) -Borrower (Seal) -Borrower (Seal) Borrower Cotto (Seal) Borrower

可引用 物的 的复数计

. Dividual substitute transportation and the following of the control of the cont a a a constanta y dimensi a control sa sa cili suo control del la contra a cont

The control of the co

and the state for opposite and open series agreed to the cripical for the control of the control of

a suma typi<mark>ka jä sei syi.</mark> Laitusti kaudise milli eitti liisti ja kiikilli oli ja kiikilli kastin tyka Pin Laiken kiikilliksi kastin kastin kiikilli kaikilli kastin kastin kastin kastin kastin kastin kastin kastin ka

re in the sector of become and in a control of the control of the

Cot County Clert's Office