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DEPT-01 RECORDING \$23.00
T#0012 TRAN 0850 06/05/96 12:43:00
\$3188 : CG *-96-427616
COOK COUNTY RECORDER

-----Above Space for Recording Information-----

Return Recorded Document to:

Neighborhood Housing Services of Chicago
747 North May Street
Chicago, IL 60627

NEIGHBORHOOD HOUSING SERVICES OF CHICAGO, INC.

ADDITIONAL ADVANCE AGREEMENT

Mortgagor Herbert B House
Loan No. C 08-00-0025

For value received I promise to pay to the order of NEIGHBORHOOD LENDING SERVICES, INC. the sum of Five thousand, Sixty and 91/100 Dollars (\$5,060.91) in repayment of an Additional Advance upon said mortgagee's Loan No. C 08-00-0025 and this agreement is hereby made part of the original Note as completely as if incorporated verbatim therein, and said Note is hereby referred to and made part hereof. This Additional Advance Agreement is secured by mortgage or Deed of Trust dated December 21, 1995 and recorded on the 2ND day of JAN., 1996 in the office of Recorder of Deeds of the County of Cook, State of Illinois, as Document Number 96001868.

LEGAL DESCRIPTION:

The North 25 feet of the East 1/2 of Lot 7 in Block 7 in Valt & Bowen's Subdivision of that part West of Railroad of the West 1/2 of the Northeast 1/4 of Section 23, Township 38 North, Range 14 East of the Third Principal Meridian in Cook County, Illinois

P.I.N.: 20-23-213-052-0000

Property Address: 6520 South Dorchester, Chicago, IL 60637

It is agreed that the above stated amount, receipt of which is hereby acknowledged, shall be added to the present unpaid balance of said indebtedness and that the unpaid balance as of this date, including

Add'l Adv. 10/95

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BOX 333-CTI

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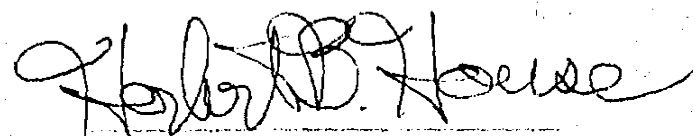
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such advance, is the sum of Forty-four Thousand, Two Hundred and 91/100 Dollars (\$44,200.91), all of which the undersigned promises to pay with interest at 8.0% per annum until fully paid and that the unpaid balance as of this date shall be payable Neighborhood Lending Services, Inc. at the rate of \$369.71 per month.

Borrower further agrees that the next payment is estimated to be due on June 17, 1996 and that such payment shall be due monthly on the first of each month thereafter, and that the payment shall remain in full force and effect until the estimated Maturity Date of May 17, 2016 at which time the full amount of unpaid principal and any unpaid interest shall be due and payable. I certify that I am the owner of said property subject to said indebtedness and that there are no other liens of claims against it.

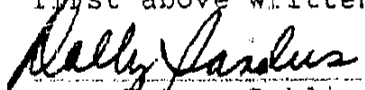
Signed this January 9, 1996.

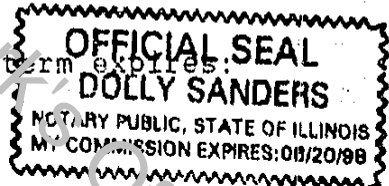

Herbert B. House

STATE OF ILLINOIS
COOK COUNTY

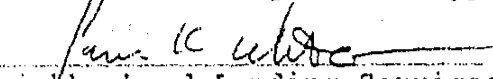
On this January 9, 1996 before me personally appeared Herbert B. House known to me to be the person(s) described herein and who executed the foregoing instrument, and acknowledge that he executed the same as his free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, the day and year first above written.


Notary Public



Additional Advance Agreement Approved this: January 9, 1996


For Neighborhood Lending Services, Inc.

This document was prepared by: Neighborhood Housing Services of Chicago, Inc.

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M. If the Note secured by this Mortgage is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from the Mortgagor which exceeded permitted limits will be refunded the Mortgagor. Mortgagee may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to the Mortgagor.

N. This Mortgage shall be governed by the law of the State of Illinois and any applicable Federal laws. In the event that any provision or clause of this Mortgage, the Note, the Loan Documents as may be defined in the Note, or any other documents relating hereto conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision. To this end the provisions of this Mortgage, the Note, the Loan Documents as may be defined in the Note, and any other documents relating hereto are declared to be severable.

O. Mortgagor shall not cause or permit the presence, use, disposal, storage, or release of any hazardous substances on or in the property. Mortgagor shall not do, nor allow anyone else to do, anything affecting the property that is in violation of any environmental law. The preceding two sentences shall not apply to the presence, use, or storage on the property of hazardous substances that are generally recognized to be appropriate to normal uses and maintenance of the property.

Mortgagor shall promptly give Mortgagee 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 Mortgagee has actual knowledge. If Mortgagor 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, Mortgagor shall promptly take all necessary remedial actions in accordance with environmental law.

As used in this paragraph, "hazardous substances" are those substances defined as toxic or hazardous substances by environmental law and the following substances: gasoline, kerosene, 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, "environmental law" means federal laws and laws of the jurisdiction where the property is located that relate to health, safety or environmental protection.

P. Mortgagee or its agent may make reasonable entries upon and inspections of the the property. Mortgagee shall give Mortgagor notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

Q. Any notice to Mortgagor shall be given by regular mail to the property address or any other address Mortgagor designates by notice to Mortgagee. Any notice to Mortgagee shall be given by certified mail return receipt requested to Mortgagee's address stated herein or any other address Mortgagee designates by notice to Mortgagor. Notices shall be deemed to have been given to Mortgagor and Mortgagee when given as provided in this paragraph.

The Mortgagor hereby waives any and all rights of redemption from sale under any order or decree of foreclosure of this Mortgage.

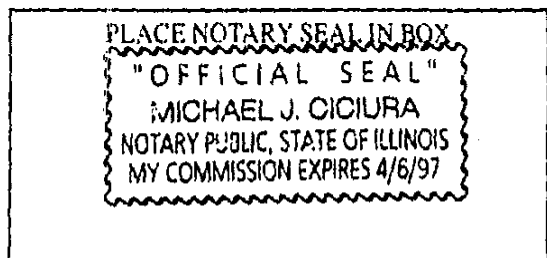
IN WITNESS WHEREOF, this mortgage is executed and delivered this 3RD day of JUNE, 1996

Manuel Magence
MANUEL MAGENCE

Dorine Magence
DORINE MAGENCE

STATE OF ILLINOIS
COUNTY OF COOK I, the Undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT MANUEL MAGENCE AND DORINE MAGENCE, FORMERLY KNOWN AS DORINE FINN HUSBAND AND WIFE

personally known to me to be the same persons whose nameS ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth. GIVEN under my hand and Notarial Seal,



this 3RD day of JUNE, 1996

Michael J. Ciciura
Notary Public

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CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 3RD day of JUNE, 19 96

and is incorporated into and shall be deemed to amend and supplement the Mortgage (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to LISLE SAVINGS AND LOAN ASSOCIATION (the "Lender") of the same date and covering the Property described in the Security Instrument. The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as _____

CHESTERFIELD ON TOUHY CONDOMINIUM

(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 insuring 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 the Security Instrument for the monthly payment to Lender of one-twelfth (1/12) of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under the Security Instrument 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 Paragraph I.

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;

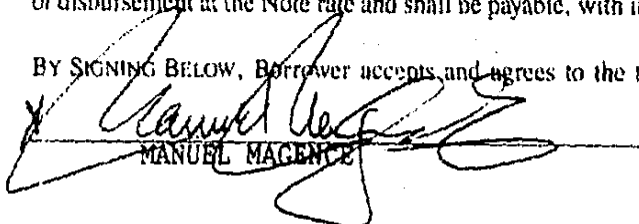
(ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender;

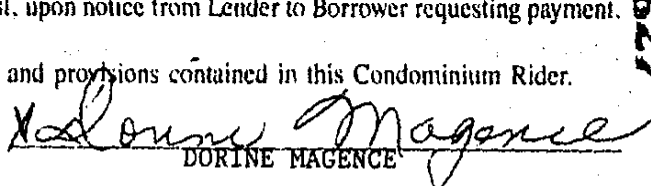
(iii) termination of professional management and assumption of self-management of the Owners Association; or

(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.


MANUEL MAGENCE


DORINE MAGENCE

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