DAFTER RECORDING MAIL TO:		
T LaSalle Home Mortgage		01 RECORDING \$47.00 2 TRAN 5426 06/06/97 09:57:00
Corporation 4242 N. Harlem Avenue Norridge, IL 60634	. \$104°	9 ¢ CG *-97-404212 OK COUNTY RECORDER
∾ Norridge, IL 60634 M		
AP# BOURL, A5683661		11
LN# 5683661 [S] THIS MORTGAGE (Security)	pace Above This Line For Recording Data]	
S		4/70
0	MORTGAGE	
THIS MORTGAGE (Security	Instrument") is given on May 27, 1997	. The mortgagor is
ABSTRACT OF BOURS AND A	ANDRA S. SWANTEK, HUSBAND and WIFE	. The mongager is
3		
Ž	Or	
	ment soven to Corley Financial Corp,	An Illinois
Corporation	mond growto correy r mancrar corp,	, which is organized and
existing under the laws of	the State of Illlinois	, and whose address is
Δ 414 North Orleans - Ste :	305, Chicag., IL 60610	
("Lender"). Borrower owes Lende	er the principal sum of Two Hundred Twenty	
Dollars and no/100 (U.S. \$ 224,000.00). T	his dahk is suidanas (). Barrana ()	Dollars
Security Instrument ("Note"), which	his debt is evidenced by Borrower's note dated to provides for monthly payments, with the full det	I the same date as this
and payable on June 1	, 2027 This Security Instrument secu	res to Lender: (a) the
repayment of the debt evidenced	by the Note, with interest, and all renewals, exter	sions and modifications
of the Note; (b) the payment of a security of this Security Instrume	all other sums, with interest, advanced under parent; and (c) the performance of Borrower's coverns	ragraph 7 to protect the
under this Security Instrument an	d the Note. For this purpose, Borrower upes here	errants and agreements by mortgage, grant and
convey to Lender the following de	scribed property located in Cook County, Illinois:	A.
** SEE LEGAL DESCRIPT	TION ATTACHED HERETO AND MADE A PART	HEREOF **

17-17-236-013-1080

which has the address of

913 W VAN BUREN #7B [STREET]

CHICAGO [CITY]

Minois

60607

("Property Address");

[ZIP CODE]
ILLINOIS-SINGLE FAMILY-FNMA/FHLMC UNIFORM INSTRUMENT
PAGE 1 OF 8

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BOX 333-CTI

T-(0660)+LOC/+680//TLLCHMD/DS1 PAGE 2 OF 8 ILLINOIS-SINGLE FAMILY-FUMA/FHLMC UNIFORM INSTRUMENT

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at Lender's sole discretion.

make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments may so notity Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to amount of the Funds held by Lender at any time is not sufficient to pay the Escrow (tems when due, Lender account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall

the Funds was made. The Funds are pladged as additional security for all sums secured by this Security of fideb riggs chikin will exoquing off bins sbruif off to the sliber bins sibers grinnots, sbruif off to goithucoos pay Borrower any interest or earnings on the Funds. Borrower and Lender may ages, in writing, however, that interest shall be paid on the Funds, Lander shall give to Borrower, which charge, an annual that interest shall be paid on the Funds, Lander shall give to Borrower, which charge, an annual Unless an agreement is made or applicable law requires interest to be paid, Larger shall not be required to reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax Lender pays Borrower interest on the Funds and applicable law pelmits Lender to make such a charge. and applying the Funds, annually analyzing the escrow account or vertying the Escrow Rema, Unless Bank Lander shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding instrumentality, or entity (including Lender, if Lender is such an institution) or in any federal Home Loan

The Funds shall be held in an institution whose deposits are insured by a federal agency, To appoint the amount of Funds due on the balts of current data and reasonable estimates vari U.S.C. & 2601 et sec. ("RESPA"), unless another lew that applies to the Funds sets a lesser amount. If so, medimum amount a lender for a federal plated mortgage loan may require for Borrower's escrows account under the federal Real Estate Settlers or procedural Act of 1974 as amount and end in the state Settlers or procedural Act of 1977 and the federal Real Estate Settlers or procedural Act of 1977 and 1977 and

expenditures of future Escrow Items or otherwise in accordance with applicable law. Lender may, at any time, collect and hold Funds in amount not to exceed the lesser amount. Lender mongage insurance premiums, * Ay, and (f) any sums payable by Borrower to Lender, in accondance with provisions of paragraph 8, in licu of the payment of mongage insurance premiums. These tems are called "Escrow Items," Lender may, 8: 6:1y time, collect and hold Funds in an amount not to exceed the (c) AseryA jessera or property fright ance premiume; (d) yearly flood insurance premiums, it any; (e) yearly Instrument as a lien on the Property (d) yearly leasehold payments or ground rents on the Property, if any, full, a cum ("Funda") for (a) yearly taxes and assessments which may attain priority over this Security Borrower shall pay to Lo. Ler on the day monthly payments are due under the Mote, until the Mote is paid in

2. Funds for Oxes and Insurance. Subject to applicable law or to a written waiver by Lender, chairges due Lady the Mote. 1. Privious of Principal of and Interest on the debt evidenced by the Note and any prepayment and later the Note and any prepayment and later charges. Borrower shall promptly

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

1995836A, JAU08 *4A

coverishts with limited variations by [urisdiction to constitute a uniform security instrument covering real

THIS SECURITY INSTRUMENT combines uniform coverants for national use and non-uniform

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

".ynacord" arti also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument, as appurances, and fruites now or hereafter a part of the property. All replacements and additions shall

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

T998899 #N7

PROPERTY DESCRIPTION

Commitment Number: 05600630 .

The land referred to in this Commitment is described as follows:

UNIT N-7B IN THE SANGAMON LOFT CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOT 10 (EXCEPT THE SOUTH 48.7 FEET THEREOF) AND ALL OF LOTS 11, 12, 13 AND 14 IN BLOCK 23 IN DUNCAN'S ADDITION TO CHICAGO IN THE EAST 1/2 OF THE NORTH EAST 1/4 OF SECTION 17, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL (ALT DIAN, IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 26972717 AND AMENDED FROM AWN,

Proof County Clarks Office TIME TO TIME TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

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Property or Coot County Clerk's Office

AP# BOURL, A5683661

LN# 5683661

Upon payment in full of all sums secured by this Security Instrument, Lender 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 charges due under the Note.
- Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that rianner, 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 withing 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 Lerder's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an aurement 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.

Hazard or Property Insurance. Bor over shall keep the improvements now existing or hereafter erected on the Property insured against loss by %c, 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 vericds 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.

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 re lewil notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lunder 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 accommically 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 offcred to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to reprir 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 Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall to extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change $\sqrt{1}$ 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 damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

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ILLINOIS—SINGLE FAMILY—FAMA/FHLMC UNIFORM INSTRUMENT

cause for the inspection.

P. 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.

between Borrower and Lender or applicable law.

* Mortgage Insurance. If Lender required mortgage in urance as a condition of maintain the mortgage in urance is secured by this Security Instrument, Borrower shall pay the premiums required to realize thy Lender lapsas 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 it cost successfully equivalent to the cost to the mortgage insurance previously in effect, from an alteracturally equivalent to the cost to cost successfully equivalent to the cost to cost a successfully equivalent to the cost to the vestion and except to the cost of mortgage insurance coverage is not avaitable. Somewer shall pay to become and retain these payments as a loss reserve in iteu of mortgage insurance coverage (in the amount and carties periods that the option of Lender, if mortgage insurance coverage (in the amount and carties periods that the option of Lender, if mortgage insurance coverage (in the amount and carties periods that lender are insurance to the mortgage insurance in effect, or to provide a loss reserve provided by an insurance coverage (in the amount and carties periods that the option of Lender, if mortgage insurance coverage (in the amount and carties periods the loss to the premiums required to maintain econes with any with any withen a condense.) Intil the required or mortgage insurance in effect, or to provide a loss reserve provided by an insurance coverage ends in accordance with any with any and carties and insurance coverage in effect.

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

A. Protection of Lectives Hights in the Property. If Borrower take to perform the covenents agreements contained in this Security instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property protect the value of the Property and Lender may do and pay for whatever is necessary to protect the value of the Property and Lender in the Property. Lender's actions may include paying any sums secured by a lien which has property to make repairs. Although Lender may include paying any sums secured by a lien which has property to make repairs. Although Lender may take action under this passing in court, paying massenable attorneys fees and entering on the Property to make repairs. Although Lender may take action under this paragraph?, Lender does not have the Property to make repairs. Although Lender may take action under this paragraph?, Lender does not have the Property to make repairs. Although Lender may take action

Application and the technology morning unless Lender agrees to the merger in willing. Borrower shall cut by with all the provisions of the lease. If Borrower acquires fee title to the Property, the connection with the loan evidenced by the Note, including, but not limited to, representations concerning. Borrower's occuping of the Property as a principal residence, if this Security Instrument is on a leasabold, ni (nothermolni leheten yne diw rebned ebivorg of belief to) rebned of anemetete a rocasmolni shall size to default if Sorrower, during the loan application process, gave materially take or inaccurate material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower Le Aur's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that in Security instrument or Lendor's security interest. Borrower may cure such a default and reinstate, ea default it any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this the Property, allow the Property to deteriorate, or commit waste on the Property, Borrower shall be in a circumstances exist which are beyond Borrower's control. Borrower shall not destroy, demage or impeli otherwise agrees in writing, which consent shall not be unrepronably withheld, or unless extenuating Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender residence within stay days after the execution of this Security Instrument and shall continue to occupy the Application; Laggeholds. Borrower shall occupy, establish, and use the Property as Borrower's principal Cocupency, Preservation, Maintenance and Protection of the Property; Borrower's Loan

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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 Ileu 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 of settle a claim for damages, Borrower fails 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 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 such payments.

- 11. Borrower Not Released; Forbeara to: By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sun is 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 Limblity: 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 Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that formower'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 Lorrower 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.
- 13. Loan Charges. 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 sarges 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 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.

ILLINOIS--SINGLE FAMILY--FNMA/FHLMC UNIFORM INSTRUMENT ISC/CMDTIL//0894/3014(0990)-L PAGE 5 OF 8

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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 two elemences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous.

19. Sale of Note; Change 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 dominent. A sale may result in a change in the entity (known as the "Loan Servicer") trast collects monthly powerents due under the Note and this Security instrument. There also may be one or more changes of the Loan Servicer under 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 estimate the notice of the new Loan Servicer and the address of the notice will estimate the notice 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.

have enforcement of this Security instrument discontinued at any time prior to the earlier of: (a) 5 days enforcement of this Security instrument; or the earlier of: (a) 5 days (or such other period as applicable law risky specify for reinstatement) before asle 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 Borrows. (a) pays Lender all sums which then would be due under this Security instrument, or this Security instrument, or agreements; (c) pays asl appeares in enforcing this Security instrument, and construint this instrument, and consider the Security instrument, and in enforcing this Security instrument, and in the Property and including, but not limited to, resconsible attorneys! feels in the Property and security instrument and instrument, but not limited to assure that the item of this Security instrument and the obligation to pay the sums secured by this Security instrument and the obligations serviced hereby shall remain this decine as if no acceleration had occurred. However, this right to reinstate the not apply in the case of enfective as if no acceleration had occurred. However, this right to reinstate had not apply in the case of acceleration under paragraph 17.

If Lender exercises this spine, Lender shall give concever 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 to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrowar.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or a Beneficial Interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is not a regular person) without Lender's prior written consent, Lender may, at its option, require immediate payment in the of all sums secured by this Security Instrument. However, this option, shall not immediate payment in the factorial prohibited by tederal law as of the date of this Security Instrument.

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16. Dayrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security

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 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 its provisions of this Security Instrument and the Note are decisied to be severable.

14. Motices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it by first class mail unless applicable taw requires use of enother method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument 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. Any notice provided for in this Security Instrument.

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Witnesses:	_	
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	ARTHUR V. BOURLARD	-BORROWER
	Court Sun tak	
	CAMIDA C CHANTEV	(SEAL) -BORROWER
	SEMBLICA 3. SWAM EN	-DONNOWEN
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[Space	ce Below This Line For Acknowledgme	nt]
STATE OF ILLINOIS	, COOK	County ss:
ſ.	, a Notary Public in and for said county	and state do hereby certify that
• •		
• •		
ARTHUR V. BOURLARD and SA	NDRA S. SWANTEK	a subscribed to the foresting
ARTHUR V. BOURLARD and SA personally known to me to be the	NDRA S. SWANTEK he same person(s) whose name(s)	
ARTHUR V. BOURLARD and SAl personally known to me to be the instrument, appeared before me delivered the said instrument as	NDRA S. SWANTEK the same person(s) whose name(s) 275 this day in person, and acknowledged in	
ARTHUR V. BOURLARD and SA personally known to me to be the instrument, appeared before me delivered the said instrument as set forth.	he same person(s) whose name(s) and the infried and voluntary act, for	tat they signed and the uses and purposes therein
ARTHUR V. BOURLARD and SA personally known to me to be the	he same person(s) whose name(s) ? " this day in person, and acknowledged their free and voluntary act, for	tat they signed and the uses and purposes therein
ARTHUR V. BOURLARD and SA personally known to me to be the instrument, appeared before me delivered the said instrument as set forth.	he same person(s) whose name(s) and the infried and voluntary act, for	tat they signed and the uses and purposes therein
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personally known to me to be the instrument, appeared before me delivered the said instrument as set forth. Given under my hand and office the said instrument as set forth. Given under my hand and office the said instrument as set forth. Given under my hand and office the said instrument as set forth. Given under my hand and office the said instrument as set forth.	he same person(s) whose name(s) and this day in person, and acknowledged their free and voluntary act, for cial seal, this 27th day of May, 19th Notary Public	tat they signed and the uses and purposes therein
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personally known to me to be the instrument, appeared before me delivered the said instrument as set forth. Given under my hand and office My commission expires: "OFFICIAL SEAL" Steve Gustas Notary Public, State of Illians instrument was prepared by:	he same person(s) whose name(s) and this day in person, and acknowledged their free and voluntary act, for cial seal, this 27th day of May, 19 Notary Public meis Notary Public Dornbusch	tat they signed and the uses and purposes therein
personally known to me to be the instrument, appeared before me delivered the said instrument as set forth. Given under my hand and office My commission expires: "OFFICIAL SEAL" Steve Gustas Notary Public, State of Illians Aug. 5. This instrument was prepared by Address:	he same person(s) whose name(s) and this day in person, and acknowledged their free and voluntary act, for cial seal, this 27th day of May, 19th Notary Public	that they signed and the uses and purposes therein

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ISC\CMDJILL\0894\3014(0990)-L PAGE 7 OF \$
ILLINOIS_SINGLE FAMILY-FUMA/FHLMC UNIFORM INSTRUMENT

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	Balloon Rider
pment Rider 🗌 Blweeldy Payment Rider	, ————————————————————————————————————
aph. Verno 1 → 1	** Adjustable Rate Rider X Condominium Rider
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THE CONSTITUTE OF THE STREET O	incorporated into and shall amend and supplement the instrument as if the index(s) were a part of this Security instrument
O SOLOSUUSILIA CI ESCU ROCU LICUIL RUSIL RIA	to alther with this Security Institutional, the coverents on
ti sakita di she eri.	Se. Riders to this Security instrument. If one or more
*************************************	23. Waiver of Homestead. Borrower waives all right of
K alsy bak auk incorpanion costs	22. Release. Upon payment of all sums secured by this Security instrument without charge to Borrower. Borrower
#seelin listle retried intermetant utimos 444	title evidence.
to resourble attomeys, less and costs of	provided in this paragraph 21, including, but not limited
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selbemet ert galuerug ni berruoni seene	THE PARTY PARTY PROPERTY AND PARTY WASHINGTON THE PARTY WASHINGTON
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AP# BOURL, A5683661

LN# 5683661

FIXED/ADJUSTABLE RATE RIDER

(1 Year Treasury Index-Rate Caps)

THIS FIXED/ADJUSTABLE RATE RIDER is made this 27th day of May, 1997, 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 Fixed/Adjustable Rate Note (the "Note") to Corley Financial Corp, An Illinois Corporation (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

913 W VAN BUREN #7B, CHICAGO, IL 60607 [Property Address]

THE NOTE PROVIDES FOR A CHANGE IN THE BORROWER'S FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE. THE NOTE LIMITS THE AMOUNT THE BORROWER'S ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

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

A. ADJUSTABLE RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 8.1250 %. The Note also provides for a change in the initial fixed rate to an adjustable interest rate, as follows:

4. ADJUSTABLE INTEREST RATE AND MONTALY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate I will pay will change to an adjustable interest rate on the first day of June, 2002 . and the adjustable interest rate I will pay may change on that day every 12th month thereafter. The date on which my initial fixed interest rate changes to an adjustable interest rate, and each date on which my adjustable interest rate could change, is called a "Change Date."

(B) The index

Beginning with the first Change Date, my adjustable interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a rev index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding Two and Three / Quarters percentage points (2.7500 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 11.1250 % or less than 5.1250 %. Thereafter, my adjustable interest rate will never be increased or decreased on any single Change Date by more than two percentage points (2.0%) from the rate of interest I have been

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paying for the preceding 12 months. My interest rate will never be greater than 13,1250 %

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment changes again.

(F) Motice of Changes

The Note Holder will deliver or mail to me a notice of the change in my initial fixed interest rate to an adjustable interest rate before the effective date of any change. The notice will include the amount of my monthly payment, any information required by law to be change. The notice will include the amount of my monthly payment, any information required by law to be given me and also the telephone number of a person who will answer any question I may have regarding the notice.

B. TRE CEER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

THE RECURSIA IN RIBRIMENT SHALL BEIN EFFECT AS FOLLOWS:

INTEREST AND BORROWER'S INTIAL FIXED IN SECTION A ABOVE, UNIFORM COVENANT 17 OF

THE SECURSIA IN STRUMENT SHALL BEIN EFFECT AS FOLLOWS:

Transier of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any part of the Property or any tale acid or transferred (or if a beneficial interest in Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, include immediate payment in full of all sums secured by this Security instrument. However, this contion shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security instrument.

M Lender exercises this cyclon Lender shall give Borrower notice of acceleration. The motice shall provide a period of not less than 30 days from the date the notice is delivered or mailed

by this Security Instrument without further above or deniand on Borrower.

The expiration of the expiration of this period, Lender may invoke any remedies permited to these sums prior to the expiration of this period, Lender may invoke any remedies permited to this Security Instrument without further colors or deniand on Borrower.

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SHALL BE AMENDED TO READ AS FOLLOWS:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any part of the Property or any interest in R to sold or transferred (or if a beneficial interest in Borrower is not a natural person) without Lecard's prior written consent, Lender in the option, require immediate payment in the of all sums councid by this Security instrument. Lender also shak for exercise this option are instrument. Lender also shak for exercise this option if the date of this Security instrument. Lender also shak for exercise this option if intended transferse as if a new loan were being made to the transferse, and (b) Lender intended transferse as if a new loan were being made to the transferse, and (b) Lender intended transferse as if a new loan were being made to the transferse, and (b) Lender than the risk of a breach of any coverant or agreement in this Security instrument is acceptable to that the risk of a breach of any coverant or agreement in this Security instrument is acceptable to be ender.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferse to sign an assumption agreement that is acceptable to Lender and that obligates the transferse to sign an assumption agreement that is acceptable to Lender and that obligates the transment in the Note and this Security Instrument and agreements made in the Note and this Security Instrument unless Lender Borrower will continue to be obligated under the Note and this Security Instrument unless Lender

releases Borrower in writing.

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If Lender exercises the option to require immediate payment in full, 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.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 through 3 of this Fixed/Adjustable Rate Rider.

	ARTHUR V. BOURLARD SANDRA S. SWANTEK	<i></i>
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LOAN NO. 5683661

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 27th day of Nay, 1997 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 Corley Financial Corp. An Illinois Corporation

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

913 W VAN EUREN #78, CHICAGO, IL 60607

[Property Address]

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

SANGAMON LOFT COPUPHINIUM

[Name of Condominium Project]

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") hous title to property for the benefit or use of its members or shareholders, the Property also includes corrower'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 covenaria and agree as follows:

- A. Condominium Obligations. Borrower shall perham 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; (iii) 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 insurans, 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 cor erage," 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 full owing a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower aru hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrume it 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.

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(ii) any amendment to any provision of the Consituent Documents if the provision is for the express benefit of Lender,

written consent, either parition or subdivide the Property or consent to:

(i) the abendonment 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 laminent domain;

taking by condemnation or eminent domain;

E. Lander's Prior Consent. Borrower shall not, except after notice to Lander and with Lender's prior

LOAN NO. 5563551