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COOK COUNTY RECORDER

STCI 47613 1 of 1 A/k

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MORTGAGE

0980824720

*CITIZENS BANK-ILLINOIS N.A.; f/k/a

THIS MORTGAGE ("Security Instrument") is given on SEPTEMBER 10TH, 1998. The mortgagor is *COMMERCIAL NATL BANK OF BERNYN, AS TRUSTEE UNDER TRUST AGREEMENT DATED 05/17/90, AND KNOWN AS TRUST NO. 500772 and not individually ("Borrower"). This Security Instrument is given to MID AMERICA BANK, FSB.

which is organized and existing under the laws of UNITED STATES OF AMERICA, and whose address is 1823 CENTRE POINT CIRCLE, P. O. BOX 3142, NAPERVILLE, IL 60566-7142 ("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED SIXTY THOUSAND AND NO/100

Dollars (U.S. \$ 160,000.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on OCTOBER 1, 2013. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions 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:

LOTS 25 AND 26 IN BLOCK 2 IN THE SUBDIVISION OF LOTS 4 AND 5 IN THE PARTITION OF THE WEST 51.49 ACRES OF THE WEST 1/2 OF THE NORTHEAST 1/4 AND THE EAST 41 ACRES OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 30, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.#: 16301170180000 & 16301170190000

which has the address of 2545 GROVE BERWYN
[Street] [City]
Illinois 60402
[Zip Code] ("Property Address");

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- TOGETHER WITH** all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replications and addititions shall also be covered by this Security instrument. All of the foregoing is referred to in this Security instrument as the "Property".
- BORROWER COVENANTS** that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, ~~pledge~~, and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower ~~will~~ will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.
- 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:
1. 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 which may attain priority over this Note until the Note is paid in full, a sum ("Funds") for (a) yearly taxes and assessments which may attach 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. These items are called "Escrow items". Lender may, at any time, at any time of maturity of these items, collect and hold Funds in an amount not to exceed the maximum amount a lender for federally related mortgage loans may require for Borrowers escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless Lender pays Borrower interest on the Funds and annually analyzing to pay the Escrow items, Lender may not charge Borrower for holding and applying the Funds and applying the escrow account, or verifying the Escrow items, unless Lender pays Borrower interest on the Funds and applying (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 and applying the escrow account, or verifying the Escrow items, unless Lender pays Borrower interest on the Funds and applying the escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"). Unless another law that applies to the Funds sets a lesser amount, if so, 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 and applying the escrow account, or verifying the Escrow items, unless Lender pays Borrower interest on the Funds and applying the escrow account, or verifying the Escrow items, unless Lender pays Borrower interest on the Funds and applying the escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"). Unless another law that applies to the Funds sets a lesser amount, if so, 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 and applying the escrow account, or verifying the Escrow items, unless Lender pays Borrower interest on the Funds and applying the escrow account, or verifying the Escrow items, unless Lender pays Borrower interest on the Funds and applying the escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"). Unless another law that applies to the Funds sets a lesser amount, if so, 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.
- 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 is not sufficient to pay the Escrow items when due, Lender may notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower in held by Lender at any time is not sufficient to pay the Escrow items when due, Lender may notify Borrower in writing, and, in such case Borrower shall pay to Lender at the time of acquisition or sale as a credit against the sums secured by this Security instrument.
- Upon payment in full of all sums secured by this Security instrument, Lender shall promptly refund to Borrower any Funds held by Lender 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 the paragraphs 1 and 2 shall be applied: first, to any principal due; forth, to interest due; and last, to any late charges due under the Note.

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4. .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 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 the 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.

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 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 the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damages 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.

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 date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgement could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower 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 interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to,

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interest of Borrower shall not operate to release the liability of the original Borrower or Borrowers successors in
mortification of amortization of the sums secured by this Security instrument granted by Lender to any successor in
11. Borrower Not Released; Forbearance By Lender Not A Waiver. Extension of the time for payment of

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

make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the
Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condominium offers to
the Property or to the sums secured by this Security instrument, whether or not then due.

unless 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.
Notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of
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 Property immediately before the taking, Any balance shall be paid to Borrower. In the
(b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the
multipled by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by
agreed in writing, the sums secured by this Security instrument shall be reduced by the amount of the proceeds
the sums secured by this Security instrument immediately before the taking, unless, Borrower and Lender otherwise
in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of
instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property
hereby assigned and shall be paid to the Lender.

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, for convenience in lieu of condemnation, are

9. Inspection. Lender or its agent may make reasonable entries upon and inspect conditions of the Property. Lender
shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

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 period that
premium being paid by Borrower when the insurance coverage lapses or ceases to be in effect. Lender will accept,
available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance
aftermath mortgage insurance insurer approved by Lender. If substantially equivalent mortgage insurance is not
at a cost substantially equal to the cost to Borrower of the mortgage insurance previously in effect from an
pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect
for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall
this Security instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect.
8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by
Borrower requesting payment.

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 from Lender to
Borrower requesting payment.

Although Lender may take action under this paragraph 7, Lender does not have to do so.
Instrument, appearing in court, paying reasonable attorney's fees and entitling on the Property to make repairs.
Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security
the Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the
Property (such as proceeding in bankruptcy, probable, for condemnation or forfeiture or to enforce laws or regulations),
contained in this Security instrument, or there is a legal proceeding that may significantly affect Lender's rights in the
is on a leasehold, Borrower shall comply with all the provisions of the lease. If this Security instrument
representations concerning Borrower's occupancy of the Property as a principal residence. If this Security instrument

Property, the lessorhold and the fee title shall not merge unless Lender agrees to the merger in writing.
12. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements

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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 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 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.

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 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 refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. 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 sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law 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 judgement 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) take such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and

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Security Instrument.

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

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

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 recording costs.

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 the date specified in the notice may result in acceleration of the sum secured by this Security Instrument, 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 sum secured by this Security Instrument. Borrower, by which the default must be cured, and (d) that failure to cure the default on or before the date acceleration is specified in the notice, shall further inform Borrower of the right to accelerate 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. The notice shall further inform Borrower of the date specified in the notice may result in acceleration 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. Before the notice is given to a default or any other defense of Borrower to acceleration and foreclosure, Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided by this Security Instrument without further notice to Borrower.

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

jurisdiction where the Property is located that relate to health, safety or environmental protection.

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, kerosene, other flammable or toxic petroleum products, toxic pesticides and he biocides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in paragraph 20, "Environmental Law" means federal laws and laws of the state or regulations authority, that any removal or other remediation of any Hazardous Substance affecting the environment or regulating the following the Property involves the Property and demand, lawsuit or other action by any government agency or private party involving the Property and any Hazardous Substance or

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any government agency or private party involving the Property and any Hazardous Substance or remedial action taken by Borrower to eliminate or reduce normal residential uses and to maintainance of the Property. The presence of any Hazardous Substances on or in the Property, Borrower shall not do, nor allow anyone else to do, anything recognizing 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 small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

of any Hazardous Substances on or in the Property, Borrower shall not do, nor allow anyone else to do, anything afflicting 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 small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

19. Sale of Note; Change of Loan Servicer. The Note or 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. The loan servicer may be one or more changes of the loan servicer unrelated to a sale of the Note. If there is a change of the loan servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new loan servicer and address to which payments should be made. The notice will also contain any other information required by applicable law.

Borrowers obligation to pay the sums secured by this Security instrument shall continue unchanged. Upon reinstatement by Borrower, this Security instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of a change in the note or 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. The loan servicer may be one or more changes of the loan servicer unrelated to a sale of the Note. If there is a change of the loan servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new loan servicer and address to which payments should be made. The notice will also contain any other information required by applicable law.

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[Check applicable box(es)]

Adjustable Rate Rider
 Graduated Payment Rider
 Balloon Rider
 VA Rider

Condominium Rider
 Planned Unit Development Rider
 Rate Improvement Rider
 Other(s) [specify]

1-4 Family Rider
 Biweekly Payment Rider
 Second Home Rider

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

Witnesses:

COMMERCIAL NATL BANK OF BERWYN _____

-Borrower _____

-Borrower _____
(Seal) _____ (Seal) _____

SEE ATTACHED RIDER FOR
TRUSTEE'S SIGNATORY.

-Borrower _____

-Borrower _____
(Seal) _____ (Seal) _____

STATE OF ILLINOIS,

I,
that

County ss:

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

, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed and delivered the said instrument as free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this

day of

My Commission Expires:

Notary Public

THIS INSTRUMENT WAS PREPARED BY:
KENNETH KORANDA
1823 CENTRE POINT CIRCLE
P.O. BOX 3142
NAPERVILLE, IL 60566-7142

WHEN RECORDED RETURN TO:
MID AMERICA BANK, FSB.
1823 CENTRE POINT CIRCLE
P.O. BOX 3142
NAPERVILLE, IL 60566-7142



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Property of Cook County Clerk's Office

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This Rider is attached to and made part of the Mortgage dated September 10, 1998, in the amount of \$160,000.00 with Mid America Bank, FSB, relative to real estate partially legally described as Lots 25 and 26 in Block 2 in the Subdivision of Lots 4 and 5 in the Partition of the West 51.49 acres . . . of Section 30, Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

*CITIZENS BANK-ILLINOIS N.A., f/k/a

This Document is signed by *COMMERCIAL NATIONAL BANK OF BERWYN, not individually, but solely as Trustee under Trust Agreement mentioned in said Document. Said Trust Agreement is hereby made a part hereof, and any claims against said Trustee which may result from the signing of this Document shall be payable only out of any Trust property which may be held thereunder, except that no duty shall rest upon the *COMMERCIAL NATIONAL BANK OF BERWYN personally, or as Trustee, to sequester any of the earnings, avails or proceeds of any real estate in said Trust. Said Trustee shall not be personally liable for the performance of any of the terms and conditions of this Document or for the validity or condition of the title of said property or for any agreement with respect thereto. Any and all personal liability of the *COMMERCIAL NATIONAL BANK OF BERWYN is hereby expressly waived by the parties hereto and their respective successors and assigns. All warranties, covenants, indemnities and representations of each and every kind are those of the Trust's beneficiaries only and shall not in any way be considered the responsibility and liability of the *COMMERCIAL NATIONAL BANK OF BERWYN. This Trustee's exculpatory clause shall be controlling in the event of a conflict of terms created by the documents executed by *COMMERCIAL NATIONAL BANK OF BERWYN, as Trustee.

CITIZENS BANK-ILLINOIS N.A., f/k/a
COMMERCIAL NATIONAL BANK OF BERWYN AS
TRUSTEE UNDER TRUST NO. 900777
AND NOT INDIVIDUALLY.

By: Carol Ann Weber
Carol Ann Weber
Its: Assistant Vice President

ATTEST:

By: Roger C. Forcash
Roger C. Forcash
Its: Assistant Secretary

STATE OF ILLINOIS)

)

COUNTY OF COOK)

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY, that the above named officers of the *COMMERCIAL NATIONAL BANK OF BERWYN, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such title as designated above, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act, and as the free and voluntary act of said Bank, for the uses and purposes therein set forth; and said attesting officer, as custodian of the corporate seal for said Bank pursuant to authority given by the Board of Directors of said Bank, did affix said corporate seal of said Bank to said instrument as his/her own free and voluntary act, and as the free and voluntary act of said Bank for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 14th day of September,
1998.

John B. Arlt
Notary Public

OFFICIAL SEAL

JOANNE B ARLT

NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES: 03/08/00