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Page 1 of 10
5258/0041 11 001 1998-01-15 09:31:24
Cook County Recorder 39.00

WHEN RECORDED MAIL TO

FIDELITY FEDERAL SAVINGS BANK
3450 N. BELMONT AVE.
CHICAGO, IL 60641

ATTN: LOAN CLOSING DEPARTMENT
1061 95C
3-006141-3

97753923
3334/0152 14 001 1997-10-07 12115111
Cook County Recorder 39.00

BOX 370

This instrument was prepared by:
Eileen Smolek
3450 N. BELMONT AVE., CHICAGO, IL 60641

MULTIFAMILY MORTGAGE,
ASSIGNMENT OF RENTS AND SECURITY AGREEMENT
(Security for Construction Loan Agreement)

THIS MORTGAGE (herein "Instrument") is made this ~~September~~ ^{September},
19...92, between the Mortgagor Grantor, ~~Henry~~ ^{Henry} (above) married to ~~Wanda~~ ^{Wanda} KUDISIK
whose address is ~~2056 N. Belmont, Waukegan, IL 60085~~ ⁶⁰⁰⁸⁵
(herein "Borrower"), and the Mortgagee, ~~FIDELITY FEDERAL SAVINGS BANK~~
..... a ~~corporation~~, organized and existing under the laws of
THE UNITED STATES OF AMERICA, whose address is ~~3450 N. BELMONT AVE., CHICAGO, IL 60641~~, (herein "Lender").

Whereas Borrower is indebted to Lender in the principal sum of ~~Two hundred thousand and 00/100~~ ^{September 23, 1992}, which indebtedness is evidenced by Borrower's note dated ~~19...92~~ ^{September 23, 1992} (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ~~09/01/98~~ ^{19...92}

To SECURE TO LENDER (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, and all renewals, extensions and modifications thereof; (b) the repayment of any future advances, with interest thereon, made by Lender to Borrower pursuant to paragraph 30 hereof (herein "Future Advances"); (c) the performance of the covenants and agreements of Borrower contained in a Construction Loan Agreement between Lender and Borrower dated ~~W/A~~ ^{19...92}, if any, as provided in paragraph 25 hereof; (d) the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Instrument; and (e) the performance of the covenants and agreements of Borrower herein contained. Borrower does hereby mortgage, grant, convey and assign to Lender the following described property located in ~~Cook County~~, State of Illinois:

THE NORTH 40 FEET OF LOT 306 IN NORTH AVENUE HOMES ACRES A
SUBDIVISION OF THE EAST 36 ACRES OF THE EAST HALF OF THE SOUTH
WEST QUARTER OF SECTION 36, TOWNSHIP 40 NORTH, RANGE 12, EAST
OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ATGF, INC

Permanent Tax Index No: 12-34-301-008-0000

Property Address: 2056 N. 19th Ave. Waukegan Park, Illinois 60085
Initials: *[initials]* Date: *[date]* EWA (ver 1 of 3 pages)

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THIS IS A COPY OF BUILDINGS, IMPROVEMENTS, AND EQUIPMENT AND OF LANDS AFTER EXCERED ON THE PROPERTY, AND OF INVESTMENTS OR DEVICES IN RELATED BUSINESSES, SHARING THE PROPERTY, AND OF EQUIPMENT, MACHINERY, EQUIPMENT, MACHINES, MATERIAL, OIL AND GAS RIGHTS AND PROPS; WATER, WATERS, RISKS, AND WATER, GAS, EQUIPMENT IN THE PROPERTY, AND OF FURNITURE, MACHINERY, EQUIPMENT, MACHINES, MATERIALS, BUILDING MATERIALS; APPLIANCES AND GOODS OF EVERY NATURE WHATSOEVER WHICH ARE HEREBE LOCATED IN, ON OR IN, OR USED, OR INTENDED TO BE USED IN CONNECTION WITH THE PROPERTY, INCLUDING, BUT NOT LIMITED TO, THOSE FOR THE PURPOSES OF SUPPLYING OR DISTRIBUTING HEATING, COOLING, ELECTRIC, GAS, WATER, AIR AND LIGHT, AND ALL ELEVATORS, AND RELATED MACHINERY, AND EQUIPMENT, FOR PROCESSING AND ENTRAPMENT APPARATUS, REFRIGERATION AND OTHER RELATED APPARATUS; PLUMBING, HOT WATER, WATER HEATERS, WATER SHOWER, SINKS, RANGES, OVEN, REFRIGERATOR, DRYER, ETC.; DRILLS, DRILLING, DRILLING MACHINES, DRILLING DRILLS, SCREWS, BLINDS, SHADE, CURTAINS AND CURTAIN TRACKS, MIRRORS, MOUNT, PENCILING, MIRRORS, STAINED GLASS, DECORATIONS, FURNITURE, Pictures, Antiques, Trees and Plants, and

....., 10% of which, including replacements and additions thereto, shall be deemed to be and retained, as part of the real property covered by this instrument, and all of the foregoing, together with said property (or the household estate in the event the instrument covers a household) are herein referred to as the "Property".

REBROWNS CERTIFIES THAT BROWNS IS LEGALLY OWNED OF THE ESTATE HEREBY CONVEYED AND HAS THE RIGHT TO MORTGAGE, GRANT, CONVEY AND ASSIGN THE PROPERTY; AND, AT THIS INSTRUMENT, IT IS HEREBY STATED, THAT THE PROPERTY IS IN FULL FORCE AND EFFECT WITHOUT MODIFICATION EXCEPT AS NOTED ABOVE AND WITHOUT DEFAULT TO THE PART OF OTHER LENDER OR LENDERS. THAT THE PROPERTY IS UNENCUMBERED, AND THAT BROWNS WILL WARRANT AND DEFEND GENERALLY THE TITLE TO THE PROPERTY AGAINST ALL CLAIMS AND DEMANDS SUBJECT TO ANY ENCUMBRANCE AND RESTRAINTS LISTED IN A SCHEDULE OF EXCEPTIONS TO COVERAGE IN ANY LIFE INSURANCE POLICY RELATING TO LENDER'S INTEREST IN THE PROPERTY.

Federal Contra: Borrower and Lender acknowledge and agree as follows:

1. PAYMENT OF PRINCIPAL AND INTEREST. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, any fees, taxes and other charges provided in the Note and all other sums accrued by this instrument.

2. PAYMENT FROM FUNDS. PAYMENT FROM FUNDS. Subject to applicable law or as a written waiver by Lender, Borrower shall pay to Lender, on the day in which maturities of principal or otherwise payable under the Note or on another day designated in writing by Lender, until the Note is paid in full, a sum thereon ("Funds") equal to one month of (i) one yearly water and sewer rates and taxes and assessments which may be levied on the Property, (ii) the yearly ground rents, if any, (iii) the yearly premium and advances for fire and other hazard insurance, term life insurance and such other insurance covering the Property as Lender may require pursuant to paragraph 4 hereof, (iv) real, (v) yearly premium installments for mortgage insurance, if any, and (vi) all other amounts due on the Note, including, if any, (i) the yearly fixed rents, if any, (ii) the ground lease, all as reasonably estimated initially and from time to time by Lender, in the case of assessments, bills and reasonable estimates thereof, (iii) any amount of Lender's requirement that Borrower pay such Funds over to Lender and to Lender's sole discretion, at any time upon notice so required by Lender, (iv) Borrower, Lender may require Borrower to pay to Lender, in advance, such other funds for other taxes, charges, premiums, assessments, fees, or costs, as in connection with Borrower's or the Property, which Lender shall reasonably deem necessary to protect Lender's interests therein ("Other Expenses"). To the extent provided by applicable law, Lender may require Funds for Other Expenses to be paid by Borrower in a lump sum or in periodic installments at Lender's option.

The Funds shall be held in an undesignated deposit account or accounts of which are insured or guaranteed by a Federal or state agency (including Lender) if Lender is such an institution or Lender shall apply the Funds to pay such taxes, rents, rates, assessments, premiums and other expenses so long as Borrower is in default of any provision or agreement of Borrower in this instrument. Lender shall make no charge for so holding and applying the Funds, other than such amount as for verifying and stamping said assessment and bills, unless Lender, less the other interest, earnings or profits on the Funds and applicable law permits, Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this instrument that advances on the Funds shall stand to Borrower, and unless such agreement is made or application is made by Lender to rest, earnings or profits to be paid, Lender shall not be required to pay Borrower any interest, earnings or profits on the Funds. Lender shall give to Borrower, unless a charge, an annual accounting of the Funds as Lender's internal ledger showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged to additional security for the sums secured by this instrument.

If the amount of the Funds held by Lender at the time of the annual accounting thereof shall exceed the amount deemed necessary by Lender to provide for the payment of water and sewer rates, taxes, assessments, insurance premiums rents and other expenses, as they fall due, such excess shall be credited to Borrower as the next available adjustment or reallocation of Funds due. If at any time the amount of the Funds held by Lender shall be less than the amount deemed necessary by Lender to pay water and sewer rates, taxes, assessments, insurance premiums, rents or other expenses as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency, within thirty days after notice from Lender to Borrower requiring payment thereof.

If upon Borrower's breach of any covenant or agreement of Borrower in this instrument, Lender may apply, in any amount and in any order to Lender's debt, held by Lender, to Lender's sole discretion, any Funds held by Lender at the time of application (i) to pay rates, rents, taxes, assessments, insurance premiums and other expenses on which Lender has no right to defer until become due, or (ii) in a credit against sums secured by this instrument. Upon payment in full of all sums secured by this instrument, Lender shall promptly release to Borrower any Funds held by Lender.

3. PAYMENT OF CREDITORS. Under applicable law provides otherwise, all payments received by Lender from Borrower under the Note or this instrument shall be applied by Lender in the following order of priority: (i) amounts payable to Lender by Borrower under paragraph 2 hereof, (ii) interest payable on the Note (as principal of the Note), (iii) interest payable on advances made pursuant to paragraph 2 hereof, (iv) interest payable on any future advances, provided that if more than one future advance is outstanding, Lender may apply payments received among the amounts of interest payable on the future Advances in such order as Lender, in Lender's sole discretion, may determine; (v) principal of any future Advance provided that if more than one future Advance is outstanding, Lender may apply payments received among the principal of the future Advances in such order as Lender, in Lender's sole discretion, may determine, and (vi) any other sums secured by this instrument in such order as Lender, in Lender's option, may determine, provided, however, that Lender may, in Lender's option, apply any sum payable pursuant to paragraph 2 hereof prior to interest and principal of the Note, but such application shall not otherwise affect the order of payment of application specified in this paragraph.)

4. CHARGING LENDERS. Borrower shall pay all water and sewer rates, rents, taxes, assessments, premiums, and other expenses attributable to the Property to Lender's order at the manner provided under paragraph 2 hereto or, if not paid in such manner, by Borrower making payment when due, directly to the party thereof or in such other manner as Lender may designate in writing. Borrower shall promptly furnish to Lender all notices of amounts due under the paragraph 4, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payment. Borrower shall promptly discharge any bill, or may have, greater or equal to, with the ten of this instrument, and Borrower shall pay, when due, the claims of all persons supplying labor or materials to or in connection with the Property. Without Lender's prior written permission, Borrower shall not have the last defense to the instrument & be unaffected against the Property.

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5. INSURANCE (CONT'D). Borrower shall keep the insurance named below existing or hereafter created on the Property, insured by carriers of all times acceptable to Lender against loss by fire, hazard included in the term "extended coverage", rent loss and such other hazards, conditions, liabilities and contingencies as Lender and, of the instrument in a household (ground lease) shall require and in such amounts and for such periods as Lender shall require. All premiums on insurance policies shall be paid, at Lender's option, in the manner provided under paragraph 2 hereof, or b) Borrower making payment when due, or in the event of default, after notice to Lender may designate as follows:

a) Premiums, policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in force and in form acceptable to Lender. Lender shall have the right to hold the policies and Borrower shall promptly furnish Lender all original copies and all receipts of paid premiums. If and when due, Lender shall give to Borrower a copy of each policy and receipt of paid premiums.

b) Premiums, policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in force and in form acceptable to Lender. Lender shall have the right to hold the policies and Borrower shall promptly furnish Lender all original copies and all receipts of paid premiums. If and when due, Lender shall give to Borrower a copy of each policy and receipt of paid premiums.

c) Premiums, policies and renewals thereof shall be in a form acceptable to Lender for the cost of replacement and repair of the Property, the Property shall be repaired or replaced at Lender's expense in full or in kind and Lender may deduct the amount of any part of the premium or cost of replacement or repair from any amount due under the ground lease or any other agreement between Lender and Borrower. Lender may deduct the amount of any part of the premium or cost of replacement or repair from any amount due under the ground lease or any other agreement between Lender and Borrower. Premiums, policies and renewals thereof shall be in a form acceptable to Lender for the cost of replacement and repair of the Property, the Property shall be repaired or replaced at Lender's expense in full or in kind and Lender may deduct the amount of any part of the premium or cost of replacement or repair from any amount due under the ground lease or any other agreement between Lender and Borrower.

6. PREMIUMS AND PAYMENTS FOR MAINTENANCE, ETC. Borrower shall pay all sums of money required for the maintenance, repair and preservation of the Property, the Property shall be repaired or replaced at Lender's expense in full or in kind and Lender may deduct the amount of any part of the premium or cost of replacement or repair from any amount due under the ground lease or any other agreement between Lender and Borrower. Premiums, policies and renewals thereof shall be in a form acceptable to Lender for the cost of replacement and repair of the Property, the Property shall be repaired or replaced at Lender's expense in full or in kind and Lender may deduct the amount of any part of the premium or cost of replacement or repair from any amount due under the ground lease or any other agreement between Lender and Borrower.

If the instrument is a household (ground lease), Borrower shall comply with the provisions of the ground lease, Lender shall give written notice to Borrower of any default by Borrower under the ground lease or of any notice received from Lender from such notice of any default under the ground lease. Lender shall exercise any power or right to extend the ground lease and give written confirmation thereof to Lender within thirty (30) days of receipt of such notice. If Lender does not exercise such power or right, Lender shall give immediate written notice to Lender of the commencement of any remedial proceedings under the ground lease in any part thereof and, if required by Lender, shall permit Lender to Borrower's property to inspect and act for Borrower in any such action for proceedings and to cause Lender to obtain from the lessor from the ground lease or to cause Lender to obtain from the lessor from the instrument in the rights or powers of Lender. If either Borrower or Lender dies or becomes incapacitated, Borrower or Lender's estate, personal representative, executors or administrators or any other person shall receive, demand or other administrative proceeding relating to the property, Lender or the lessor or the instrument in the terms and conditions of the instrument, except when incident to the replacement of Lender's personal representative, executors or administrators with others of his kind.

If the instrument is a household (ground lease), Borrower shall comply with the provisions of the ground lease, Lender shall give written notice to Borrower of any default by Borrower under the ground lease or of any notice received from Lender from such notice of any default under the ground lease. Lender shall exercise any power or right to extend the ground lease and give written confirmation thereof to Lender within thirty (30) days of receipt of such notice. If Lender does not exercise such power or right, Lender shall give immediate written notice to Lender of the commencement of any remedial proceedings under the ground lease in any part thereof and, if required by Lender, shall permit Lender to Borrower's property to inspect and act for Borrower in any such action for proceedings and to cause Lender to obtain from the lessor from the ground lease or to cause Lender to obtain from the lessor from the instrument in the rights or powers of Lender. If either Borrower or Lender dies or becomes incapacitated, Borrower or Lender's estate, personal representative, executors or administrators or any other person shall receive, demand or other administrative proceeding relating to the property, Lender or the lessor or the instrument in the terms and conditions of the instrument, except when incident to the replacement of Lender's personal representative, executors or administrators with others of his kind.

Borrower shall not surrender the household estate and interests herein created nor terminate or cancel the ground lease creating said estate and interests and Borrower shall not, without the express written consent of Lender, alter, amend said ground lease. Borrower covenants and agrees that there shall not be merger of the ground lease or of the household estate created thereby, with the freehold covered by the ground lease by reason of said household estate or said freehold or any part of either, coming into common ownership, unless Lender shall consent in writing to such merger. If Borrower shall acquire such freehold or any part of either, the instrument shall automatically and without further action be spread so as to become a freehold on such freehold estate. Then the instrument shall automatically and without further action be spread so as to become a freehold on such freehold estate.

7. USE OF PROPERTY. Unless required by applicable law or unless Lender has otherwise agreed in writing, Borrower shall not make changes in the use or which affect any part of the Property as intended at the time the instrument was executed. Borrower shall not make changes in the use or which affect any part of the Property without Lender's prior written consent.

8. PROTECTION OF LEISURE SECURITY. If Borrower fails to perform the covenants and agreements contained in this instrument or if any action is commenced which affects the Property or title thereto or the interest of Lender under the same, including, but not limited to, eminent domain, bankruptcy, code enforcement, or any legal or judicial proceedings involving a bankruptcy defendant, then Lender at Lender's option may make such arrangements, including such sum and take such action as Lender deems necessary, in its sole discretion, to protect Lender's interest, including, but not limited to, (i) enforcement of any easement or covenant upon the Property to make repairs, (ii) commencement of suitable, temporary insurance as provided in paragraph 4 hereof, and (iii) if the instrument is a household (ground lease) any option to renew or extend the ground lease on behalf of Borrower and the curing of any default of Borrower in the terms and conditions of the ground lease.

All amounts due under the instrument contained in this paragraph 8, with interest thereon, shall become additional indebtedness of Borrower secured by the instrument. If Lender, Borrower and Lender agree to other terms of payment, such amounts shall be immediately due and payable and shall bear interest from the date of disbursement as the rate stated in the Note unless collection from Borrower of interest at such rate would be contrary to applicable law, at which event such amounts shall bear interest at the highest rate which may be collected from Borrower under applicable law. Borrower hereby covenants and agrees that Lender shall be compensated by the sum of any amount or other sum discharged in whole or in part by the indebtedness secured hereby. Nothing contained in this paragraph 8 shall require Lender to incur any expense or take any action hereunder.

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11. PROPERTY STATEMENT. Lender shall make or cause to be made true and correct copies of all documents, leases, agreements and instruments of the Project.
12. REPORTS AND BILLING. Borrower shall keep and maintain at all times a Borrower's address stated below, or such other place as Lender may designate, a ledger, expense and income books of account and financial statements reflecting true, with the results of the operation of the Property, and copies of all similar documents, leases and other instruments which affect the Property, both books, records, contracts, leases and other instruments shall be subject to examination and inspection by Lender. If upon Lender's request, Borrower shall furnish to Lender, within one hundred and twenty days after the end of each fiscal year, a Borrower's balance sheet, statement of income and expenses of the Property, and a statement of changes in financial position, and a statement of assets and liabilities of Lender, shall require by an independent certified public accountant, Borrower shall furnish, together with the foregoing financial statements, a copy from such independent accountant for the Property, certified by Borrower, showing the value of such assets, and for each month, the amount expended, the rent received and the rent paid.
13. CLOSING STATEMENT. Borrower shall provide Lender with a copy of any action or proceeding relating to any condominium or other taking, whether direct or indirect, of the Property, or any direct and indirect actions or proceedings relating thereto, directed by Lender or Borrower, Borrower, without notice to Lender, in Lender's opinion, to others directed by Borrower, in a summary, general or specific, or Lender's or Borrower's opinion, or any action or proceeding relating to the condominium or other taking of the Property, whether direct or indirect, and/or notice of any action or proceeding relating to the condominium or other taking of the Property, whether direct or indirect, and/or notice of any action or proceeding relating to the condominium or other taking, whether direct or indirect, of the Property, or part thereof, or for contributions in lieu of condominium, or for interest accrued or due under the lease or tenancy in the rights of lease under the ground lease.
14. CONDOMINIUM. In case of any action or proceeding, provided damages, after the deduction of Lender's expenses incurred in the collection of such damages, if Lender's right to payment or right of the party or to payment of the sum secured by this Instrument, whether or not then due, at the order of attorney or court in paragraph 1 herein, with the balance of any, to Borrower, Lender, Borrower and Lender otherwise agree in writing, the application of proceeds of any action or proceeding referred to in paragraph 1 above, the due date of the available installments referred to in paragraphs 1 and 2 herein or longer the amount of any amount due to them set aside to cover such funds evidence of assignment of any, to Lender, provided damages or claims arising in connection with such condominium or action or taking by Lender than required.
15. DELIVERANCE OF TITLE BY LENDER. Not later than time, Lender may, at Lender's option, without giving notice to or obtaining the consent of Borrower, Borrower's successors or assigns, joint holders or partners, without liability on Lender's part and notwithstanding Borrower's breach of any covenant or agreement of Borrower or any of its predecessors, extend the time for payment of said indebtedness or any part thereof, reduce the principal amount of any part of said indebtedness, accept a renewal note or notes thereon, modify the terms and time of payment of said indebtedness, release from the title of this Instrument, any part of the Property, take or retain other or additional security, rescind any part of the Property, consent to any change in plan of the Property, consent to any amendment, join in any extension or subdivision agreement, and agree in writing with Borrower to modify the rate of interest or period of amortization of the sum or change the amount of the monthly installments payable thereunder, by action taken by Lender pursuant to the terms of this paragraph 15 shall not affect the obligation of Borrower or Borrower's successors or assigns to pay the sum secured by this Instrument and to observe the conditions of this instrument contained herein, shall not affect the guaranty of any person, corporation, partnership or other entity for payment of the indebtedness referred to by it, and shall not affect the term or period of ten years on the Property. Borrower shall pay Lender a reasonable service charge, together with such other amounts of premiums and attorney's fees as may be incurred at Lender's option, for any such action or taken at Borrower's request.
16. FORBES' ADVANCE BY LENDER WITHIN 60 DAYS. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise not afforded by applicable law, shall not be a waiver of or preclude the exercise of any right or remedy. The acceptance of Lender of payment of any sum secured by this Instrument after the due date of such payment shall not be a waiver of Lender's right to other rights or remedy payment when due of all other sums so secured or to declare a default or failure to make prompt payment. The nonpayment of or failure to pay the payment of taxes or other items or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Instrument, nor shall Lender's receipt of any such sum, proceeds or damages under paragraphs 9 and 11 herein operate to cure or waive Borrower's default in payment of sums secured by this Instrument.
17. ESTOPPEL DOCUMENT. Borrower shall within ten days of a written request from Lender furnish Lender with a written statement, duly acknowledged, setting forth the sum secured by this instrument and any right of action, counterclaim or defense which exists against such sum and the obligation of this instrument.
18. UNIFORM COMMERCIAL CODE SECURITY AGREEMENT. This instrument is intended to be a security agreement pursuant to the Uniform Commercial Code for any of the items specified above as part of the Property which under applicable law, may be given as a security interest pursuant to the Uniform Commercial Code, and Borrower hereby grants Lender a security interest in said items. Borrower agrees that Lender may file this instrument or a reproduction thereof, in the real estate records or other appropriate index, as a financing statement for any of the items specified above as part of the Property. Any reproduction of this instrument or of any other security agreement or financing statement shall be sufficient as a financing statement. In addition, Borrower agrees to execute and deliver to Lender, upon Lender's request, any financing statements, as well as extensions, renewals and amendments thereto, and replacement of the instrument in such form as Lender may require to perfect a security interest with respect to said items. Pursuant to said filing of any such financing statement, and any extensions, renewals, amendments and releases thereof, and shall pay all reasonable costs and expenses of any related searches for financing statements Lender may reasonably require. Without the prior written consent of Lender, Borrower shall not assign or transfer to any third party in the Uniform Commercial Code any other security interest or said items, including replacements and additives thereto, or upon Borrower's breach of any provision of agreement of Borrower contained in this instrument, including the covenants to pay when due all sums secured by this instrument, Lender shall have the remedies of a secured party under the Uniform Commercial Code and, at Lender's option, may also assert the remedies provided in paragraph 27 of this instrument as to such items. In exercising any of said remedies, Lender may proceed against the items of real property and any items of personal property specified above as part of the Property separately or together and in any order whatsoever, without in any way affecting the enforceability of Lender's remedies under the Uniform Commercial Code or the remedies provided in paragraph 27 of this instrument.
19. RELEASES OF THE PROPERTY. As used in this paragraph 19, the word "lease" shall mean "sublease" if this instrument is on a leasehold. Borrower shall comply with and observe Borrower's obligations as a landlord under all leases of the Property or any part thereof. Borrower will not lease any portion of the Property for nonresidential use except with the prior written approval of Lender. Borrower, at Lender's request, shall furnish Lender with executed copies of all leases now existing or hereafter made of all or any part of the Property, and all leases now or hereafter entered into will be in form and substance subject to the approval of Lender. All leases of the Property shall specifically provide that such leases be subordinate to this instrument, that the tenant agrees to Lender such instruments as to effectuate upon Lender's acquisition of title to the Property, that the tenant agrees to execute such further evidences of assignment as Lender may from time to time request, that the termination of the tenancy shall not be terminated by forfeiture, and that Lender may, at Lender's option, accept or reject such assignments. Borrower shall not, without Lender's written consent, execute, modify, surrender or terminate, either orally or in writing, any lease now existing or hereafter made of all or any part of the Property, pending for a term of three years or more, period of grace and/or subordination of such a lease without Lender's written consent, or regard or consent to the subordination of any lease of all or any part of the Property to any lessor other than to this instrument. If Borrower becomes aware that any tenant proposes to do, or is doing, any act or thing which may give rise to any right of action against Lender, Borrower shall take such steps as shall be reasonably calculated to prevent the accrual of any right in a sheriff.

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INITIALS *[Signature]*

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Page 4 of 8

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equivalent to the monthly payment thereof and of the principal of said debt(s), and (ii) within ten days after such removal, to reimburse the lessee who shall have retained such right or interest in title to such other cargo to itself effectively discharge such debt(s) and as such interest the rents thereon due shall commence on the date of removal of such other cargo.

14. LEASER'S CONTROL. If Leasor shall assign his interest in a given instrument or fixtures to Lender, all leases now existing or hereafter made of all or any part of the Property and all security deposits made by lessees in connection with such leases of the Property, if this assignment by Leasor to Lender of any leases of the Property, Lender shall have all of the rights and powers possessed by Leasor prior to such assignment and Lender shall have the right to cancel, extend or terminate such existing leases and to execute new leases in Lender's sole discretion.

15. BANKRUPTCY OR INSOLVENCY. If any amounts payable in the instrument default and continue in all other respects in remittance under this instrument are delayed in time of payment, and thus, be exercised unilaterally, independently, or successively, in any order whatsoever.

16. RECEIVERSHIP IN CASE OF BANKRUPTCY OR INSOLVENCY. If Leasor who is bankrupt (as a person under the Federal Bankruptcy Act, as well as any laws, rules or laws to be promulgated or under any similar or successor Federal statute relating to bankruptcy, insolvency, arrangements or reorganization, or under any state bankruptcy or insolvency act, or the equivalent in an equivalent proceeding admitting voluntary or involuntary in its debts, and Leasor shall not be entitled to stay of insolvencies proceedings brought by the receiver, trustee, dividends or liquidators of Leasor, or a person that he appointed a trustee, or a trustee or receiver shall be appointed for Leasor or Leasor's property, or if the Property shall become subject to the jurisdiction of a State bankruptcy court or similar state court, or if Leasor shall make an assignment for the benefit of Leasor's creditors, or if Leasor or his estate, creditors or other successors of any person in Leasor's assets and such assets are not discharged within ten days, then Lender will be entitled to receive, subject to all of the terms set forth in this instrument, to be reimbursed, paid and payable without prior notice to Leasor, and Lender will be entitled to all remedies permitted in paragraph 27 of this instrument. Any attorney's fees and other expenses incurred by Lender in connection with the collection of amounts due or the costs of defense in any suit or additional indebtedness of Leasor accrued in this instrument pursuant to paragraph 16.

17. TRANSFER BY THE CO-HOLDER. ONE INDIVIDUAL INTEREST IN BORROWER'S ANNUITY. The sale or transfer of to all, or any part of the Property, or otherwise disposition of the beneficial interests in Borrower to any natural person or persons but to a corporation, partnership, trust or other entity, or to Lender, or to Lender's spouse, divisor, all of the rights reserved by this instrument to be immediately due and payable, shall cause the interest of the co-holder to Lender to cease in accordance with paragraph 27 of this instrument. This clause shall not apply in case of:

(i) transfer to another individual, the spouse of Lender or the child of a joint tenant or a partner;

(ii) sales or transfers where the co-holder, his/her dependents and descendants under any conditions of Lender and the transferee has exercised, prior to the date of transfer, a written notice and agreement concerning such terms as Lender may require, including, if required by Lender, an increase in the rate of interest per annum;

(iii) grant of a first deed of trust or a security interest in three years or less for such longer lease term as Lender may permit by prior written agreement, or in case of a lease to purchase, or in case of any other interest in the property held by Lender in this instrument as on a leasehold;

(iv) sales or transfers to a co-holder of Borrower's annuity, provided such sales or transfers, together with any prior sales or transfers of beneficial interests in Borrower, shall not exceed one-half of the total number of beneficiaries of Borrower's annuity, and the other co-holders shall not own more than 10% of the beneficial interests in Borrower's annuity, and such sales or transfers shall be conducted under and in accordance with the provisions of the law; and

(v) sales or transfers of fractions of this co-holding property, no more than the first paragraph of paragraph 17(d) excepted.

18. NOTICE. If Lender is not so entitled under applicable law to give notice to another person, the notice to Borrower provided for in this instrument to the lessee, shall be given by mailing such notice to the address of Borrower, or to the address of such other address as Borrower may designate, or to Lender in care of Lender's co-holding terms, and nothing herein to Lender shall be generally construed as to require Lender to furnish such notice to such other address as Lender may designate, or to the address of Borrower as provided herein. Any notice provided for in this instrument to the lessee shall be deemed to have been given to Borrower or to Lender when given at the manner designated herein.

19. RELEASES AND EXEMPTIONS FROM LIABILITY AND RELEASE OF LIEN. EXEMPTIONS. The covenants and agreements herein contained shall bind, and the heirs, executors and trustees shall abide by the respective covenants and agreements of Lender and Borrower, subject to the provisions of paragraph 18, except that Borrower shall be liable to Lender and Lender to Borrower, for all damages, rights, losses and costs arising out of any action provided for herein, Lender may not attach or garnishee any or independent contractor to whom Lender is indebted. The covenants and headings of the paragraphs of this instrument are for convenience only and are not to be used to interpret or define the provisions hereof.

20. EXEMPTIONS FROM LIABILITY AND RELEASE OF LIEN. EXEMPTIONS. This form of instrument contains covenants and/or warranties for successive and consecutive interests in furnished fixtures, as provided in paragraph 18, concerning real property and other fixtures and personal property. This instrument shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision of this instrument or the New York City law, as applicable law, such conflict shall not affect other provisions of this instrument or the New York City law, as applicable law, rendering the instrument inoperative, and in that case the provisions of this instrument and the law not declared to be enforceable in the event that any conflict with law limiting the amount of interest or other charges permitted to be collected from Borrower is determined to be any charge provided for in this instrument or in the law, whether considered separately or together with other charges levied in connection with this instrument and the New York City law, and Borrower is entitled to the benefit of such law, such charge or benefit reduced to the extent necessary to eliminate such violation. The amounts, if any, previously paid to Lender in excess of the amount payable to Lender pursuant to such charges as aforesaid shall be applied by Lender to reduce the principal of the indebtedness established in the Note. For the purpose of determining whether any applicable law, including the law of the state or city in which the instrument is executed, limits the amount of interest or other charges permitted to be collected from Borrower, the amount of such interest or other charges which is stated in the instrument or other charges determined to be collected from Borrower, has been reduced, all such amounts which is stated in the instrument or other charges determined to be collected from Borrower, as well as other charges levied in connection with such indebtedness which constitute interests, shall be deemed to be included and taken into account when determining the stated terms of the Note. If no otherwise required by applicable law, such interests and spending shall be limited to such amounts that the law of the state or city in which the instrument is executed does not limit the stated terms of the Note.

21. RELEASE OF STATE LAW LIMITATIONS. Borrower agrees that he has the right to assert the statute of limitations in a suit in the enforcement of the acts of the instrument or in any action brought to enforce the Note or any other obligation secured by this instrument.

22. WAIVER OF JURISDICTION. Notwithstanding the existence of any other security interests in the Property held by Lender or by any other party, Lender shall have the right to determine the order in which any or all of the Property shall be subjected to the remedies provided herein. Lender shall have the right to determine the order in which any or all portions of the indebtedness secured hereby are satisfied from the proceeds realized upon the exercise of the remedies provided herein. Borrower, his wife, other co-holders of this instrument and any party who owns or hereafter acquires a security interest in the Property, and any other co-holders or co-investors of the Property, shall have the right to require the satisfaction of debts in connection with the exercise of any of the remedies performed as applicable, but no party need do so.

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26. **ADVANCEMENT OF PAYMENT:** Borrower agrees to comply with the covenants and conditions of the Construction Loan Agreement, which is hereby incorporated by reference to and made a part of this Instrument. All advances made by Lender pursuant to the Construction Loan Agreement shall be undertaken by Borrower inured by this Instrument, and such advances may be obligatory as provided in the Construction Loan Agreement. All sums delivered by Lender prior to completion of the improvements to protect the security of this instrument up to the principal amount of the Note shall be treated as disbursements pursuant to the Construction Loan Agreement. All such sums shall bear interest from the date of disbursement at the rate stated in the Note, unless collected from Borrower under applicable law and shall be payable upon notice from Lender to Borrower regarding payment thereof.

If at any time in time of Lender deems necessary to protect Lender's interests, Borrower shall, upon request of Lender, execute and deliver to Lender, in such form as Lender shall direct, assignments of any and all rights or claims which relate to the construction of the Property and which Borrower may have against any party supplying or who has supplied labor, materials or services in connection with construction of the Property. In case of breach by Borrower of the covenants and conditions of the Construction Loan Agreement, Lender, at Lender's option, with or without entry upon the Property, (I) may invoke any of the rights or remedies provided in the Construction Loan Agreement, (II) may accelerate the sums secured by this instrument and invoke those remedies provided in paragraph 27 hereof, or (III) may do both. If, after the commencement of amortization of the Note, the Note and this instrument are executed by Lender, Lender and other such title the Construction Loan Agreement shall cease to be a part of this instrument and Borrower shall not assert any right of set-off, counterclaim or other claim or defense arising out of or in connection with the Construction Loan Agreement against the obligates of the Note and this instrument.

26. **ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN PLAIN LANGUAGE:** As part of the consideration for the indebtedness evidenced by this note, Borrower hereby absolutely and unconditionally assigns and transfers to Lender all the rents and revenues of the Property, including those rents due prior due, or to become due by virtue of any lease or other agreement for the occupancy or use of all or any part of the Property, regardless of to whom the rents and revenues of the Property are payable. Borrower hereby authorizes Lender or Lender's agents to collect the aforesaid rents and revenues and directly deduct each amount of the Property to pay such rents to Lender or Lender's agents, provided, however, that prior to written notice given by Lender to Borrower or to Lender or to Lender's agents of any covenant or agreement of Borrower in this instrument, Borrower shall collect and receive all rents and revenues of the Property, to use for the benefit of Lender and Borrower, to apply the rents and revenues so collected to the sums secured by this instrument in the order provided in paragraph 3 hereto with the balance, so long as no such breach has occurred, to the account of Borrower, it being understood by Borrower and Lender that such assignment of rents constitutes an absolute assignment and not an assignment for additional security only. Upon delivery of written notice by Lender to Borrower of the breach by Borrower of any covenant or agreement of Borrower in this instrument, and without the intervention of Lender entering upon the taking and maintaining full control of the Property in person, by agent or by a court-appointed receiver, Lender shall immediately be entitled to possession of all rents and revenues of the Property as specified in this paragraph 26 as the same become due and payable, excluding but not less than one day of grace, and all such rents shall immediately upon delivery of such notice be held by Borrower as trustee for the benefit of Lender. . . provided however, that in the event notice by Lender to Borrower of the breach by Borrower shall contain a statement that Lender exercises its rights to such rents, Borrower agrees that, upon receipt of such written notice of Borrower's breach by Lender to Borrower, such trustee of the Property shall make such rents payable to Lender or Lender's agents on Lender's written demand to such tenant therefor, delivered to each tenant personally, by mail or by delivery, such demand to each rental unit, without any liability on the part of said tenant to inquire further as to the existence of a default by Borrower.

Borrower hereby certifies that Borrower has not exercised his right of assignment. I find note that Borrower has not performed, and will not perform, any act or has not exercised, and will not exercise, any instrument which would prevent Lender from exercising its rights under this paragraph 26, and that at the time of execution of this instrument there has been no anticipation or enjoyment of any of the rents of the Property for more than two months prior to the due dates of such rents. Borrower certifies that Borrower will not be liable, subject or accept payment of any rents of the Property more than two months prior to the due dates of such rents. Borrower further certifies that he has not executed and delivered to Lender such further assignments of rents and revenues of the Property as Lender may from time to time request.

I find Borrower's breach of any covenant or agreement of Borrower in this instrument, Lender may, in person, by agent or by a court-appointed receiver, regardless of the adequacy of Lender's resources, enter upon and take and maintain full control of the Property in order to perform all acts necessary and appropriate for the operation and maintenance thereof, including, but not limited to, the collection, cancellation or modification of leases, the collection of all rents and revenues of the Property, the making of repairs to the Property and the execution or termination of contracts providing for the management or maintenance of the Property, all on such terms as are deemed best to protect the security of this instrument. In the event Lender elects to seek the appointment of a receiver for the Property upon Borrower's breach of any covenant or agreement of Borrower in this instrument, Borrower hereby expressly waives the appointment of such receiver. Lender or the receiver shall be entitled to receive a reasonable compensation for managing the Property.

26. **RENTS AND REVENUES COLLECTED SUBSEQUENT TO DELIVERY OF WRITTEN NOTICE BY LENDER TO BORROWER OF THE BREACH:** Borrower of any covenant or agreement of Borrower in this instrument shall be applied first to the costs, if any, of taking control of and managing the Property and collecting the rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, costs of repairs to the Property, insurance policies, taxes, assessments and other charges on the Property, and the costs of discharging any obligation or liability of Borrower or an owner or landlord of the Property and then to the sums secured by the instrument. Lender or the receiver shall have access to the books and records used in the operation and maintenance of the Property and shall be liable to account only for those rents actually received. Lender shall not be liable to Borrower, any nonresident alien or through Borrower or anyone having an interest in the Property by reason of anything done or left undone by Lender under this paragraph 26.

If the rents of the Property are not sufficient to meet the costs, if any, of taking control of and managing the Property and collecting the rents, any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by this instrument pursuant to paragraph 26. Lender and Borrower agree to waive in writing in other terms of payment, such amounts shall be payable upon notice from Lender to Borrower, resulting from such breach and shall bear interest from the date of disbursement at the rate stated in the Note unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate which may be collected from Borrower under applicable law.

Any charging upon and taking and maintaining of control of the Property by Lender or the receiver and any application of rents as provided herein shall not, of itself, give Lender any default hereunder or invalidate any other right or remedy of Lender under applicable law or permitted herein. This assignment of rents of the Property shall terminate at such time as this instrument ceases to secure indebtedness held by Lender.

Non-Uniform Covenants. Borrower and Lender further covenant and agree as follows:

27. **ACCELERATION; REMEDIES:** I find Borrower's breach of any covenant or agreement of Borrower in this instrument, including, but not limited to, the covenants to pay when due any sums secured by this instrument, Lender at Lender's option may declare all of the sums secured by this instrument to be immediately due and payable without further demand and may foreclose this instrument by judicial proceeding and may invoke any other remedies provided by applicable law or provided herein. Lender shall be entitled to collect all costs and expenses incurred in pursuing such remedies, including, but not limited to, attorney's fees, costs of documentary evidence, abstracts and title reports.

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INITIALS _____

C966E (page 6 of 8 pages)

97753923 Page 6 of 10

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18. BILLAGE. I pay portions of all costs incurred by the Instrument. Lender shall retain this Instrument. Borrower shall pay Lender's reasonable costs incurred in retaining this instrument.

19. WAIVER OF homestead AND HS DEPOTULE. Borrower hereby waives all right of homestead exemption in the Property. If Borrower is a corporation, Borrower hereby waives all right of redemption on behalf of Borrower and on behalf of all other persons acquiring any interest or title in the Property subsequent to the date of the instrument, except decree or judgment creditors of Borrower.

20. IT IS AGREED THAT, in Lender's option so long as this instrument secures indebtedness held by Lender, may make future advances to Borrower back future Advances, with interest thereon, shall be secured by this instrument when evidenced by promissory notes among that had been or would hereafter. At no time shall the principal amount of the indebtedness secured by this instrument, not including sums advanced or demanded hereunder to protect the security of the instrument, exceed the original amount of the Note (\$15,000.00).
Borrower
the additional sum of \$1,000.00.

In witness wherefore, Borrower has executed this instrument or has caused the same to be executed by its representatives that are duly authorized.

[Signature]
WILLIAM COOK
NOTARY PUBLIC

ATTEST, RECOMMENDED AND APPROVED
OF THE ATTORNEY GENERAL
[Signature] YG

Borrower's Address

.....28604 N... Monroe.....

Weuconda Illinois 60160

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INITIALS *[Signature]*

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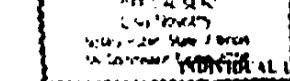
CORPORATE ACKNOWLEDGMENT

State or Bureau County or
 The foregoing instrument is acknowledged before me this (date)
 By (name or acknowledge)
 _____ of (name of corporation)
 and the propertie(s) (name of corporation)
 My Commission Expires Notary Public

INDIVIDUAL ACKNOWLEDGMENT

State or Bureau C.G.C.M. County or
 I, the undersigned, a Notary Public in the State of California, do hereby certify that
 the foregoing instrument, purporting to be a Plan of Subdivision,
 personally known to me to be the true instrument above described, was presented to the foregoing instrument, appeared before me this day of
 April, and acknowledged that it is signed and delivered by the instrument in which it is set forth and voluntary act for the uses and
 purposes therein set forth.

(Signed under my hand and affixed seal on) 25th October, 1991.
 (Signature) *J. M. Tracy*
 Notary Public

**INDIVIDUAL LIMITED PARTNERSHIP ACKNOWLEDGMENT**

State or Bureau County or
 The foregoing instrument is acknowledged before me this (date)
 By (name or acknowledge)
 _____ of (name of limited partnership)
 and the propertie(s) (name of limited partnership)
 My Commission Expires Notary Public

CORPORATE LIMITED PARTNERSHIP ACKNOWLEDGMENT

State or Bureau County or
 The foregoing instrument is acknowledged before me this (date)
 By (name or acknowledge)
 _____ of (name of corporation)
 and the propertie(s) (name of corporation)
 and the propertie(s) (name of limited partnership)
 My Commission Expires Notary Public

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INITIALS *[initials]*

LSP/TA (page 6 of 8 pages)

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2-008141-3

ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this 25th day of September, 1997, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Document ("Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to:

Fidelity Federal Savings Bank
5493 N. Belmont Ave.
Chicago, IL 60641

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

2036 W. 18th Ave., Melrose Park Illinois 60160

(Property Address)

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

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

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 9.000% and the Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of October, 2000, and on that day every 16th month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my 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 three years, 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 new 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 THREE AND ONE-HALF percentage points (3.500%) to the Current Index. The Note Holder will then round the result of this addition to the [] Nearest [] Next Highest [] Next Lowest one-eighth percent (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.

MULTISTATE ADJUSTABLE RATE RIDER - Single Family

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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**

(Please check appropriate boxes; if no box is checked, there will be no maximum limit on changes.)

(1) There will be an maximum limit on interest rate changes.

(2) The interest rate I am required to pay at the first Change Date will not be greater than 4% or less than 4%.

(3) My interest rate will never be increased or decreased on any single Change Date by more than two percentage point(s) (3.000 - 3.000 %) from the rate of interest I have been paying for the preceding period.

(4) My interest rate will never be greater than 15.000 %, which is called the "Maximum Rate."

(E) **Effective Date of Changes**

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

(F) **Notice of Changes**

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

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 17 of the Security Instrument is intended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender 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. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

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 transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

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 in the terms and covenants contained in this Addendum
Ran Xues

... C. 1.12.2016 (Seal) (Seal)
Wang Gabor (Seal) (Seal)
Borrower Borrower

... C. 1.12.2016 (Seal) (Seal)
... (Seal) (Seal)
Borrower Borrower

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Page 2 of 2

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10 of 10

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