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RECORD AND RETURN TO:

GE CAPITAL MORTGAGE SERVICES, INC.
 3 EXECUTIVE CAMPUS
 CHERRY HILL, NEW JERSEY 08034

Prepared by:
 KRISTEN KLAUKE
 EVANSTON, IL 60201

31214752

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **JANUARY 26, 1998**. The mortgagor is
JOHN J. KURGAN
AND KAREN LUNDEEN KURGAN, HUSBAND AND WIFE

("Borrower"). This Security Instrument is given to
CDK MORTGAGE, INC.

which is organized and existing under the laws of **THE STATE OF ILLINOIS**, and whose
 address is **2902 CENTRAL STREET**
EVANSTON, ILLINOIS 60201 ("Lender"). Borrower owes Lender the principal sum of
ONE HUNDRED SEVENTY ONE THOUSAND AND 00/100 Dollars (U.S. \$ **171,000.00**).
 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 **FEBRUARY 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:
LOT 2 IN PANTERA'S RESUBDIVISION OF THE EAST 36 FEET OF LOT 12 AND THE WEST 14.65 FEET OF LOT 11 IN BLOCK 1 IN WHEELER AND OTHERS SUBDIVISION OF THE NORTH 1/2 OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 18, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

11-18-103-037

BOX 169

RE TITLE

93850 1072

Parcel ID #: _____
 which has the address of **909 HAMLIN, EVANSTON** Street, City
 Illinois **60201** Zip Code ("Property Address");
ILLINOIS Single Family-FHA/MC/VA UNIFORM
INSTRUMENT Form 3014 9/90
Amended 8/96
VMP MORTGAGE FORMS - 1800/521-7291

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Form 201a 930 Date 10/00

RECEIVED
10/10/2000

TOGETHER WITH all the improvements now or hereafter erected on the property, and all fixtures, appurtenances, and instruments, 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 manage,
and with due and proper care, the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants
and conveys the Property and that the Note is paid in full, a sum ("Funds") for: (a) yearly leasehold payments
and assessments, as which may attorney payable over this Security instrument as a sum on the Property; (b) yearly taxes
and assessments, as which may attorney payable over the Note, until the Note is paid in full, a sum ("Funds") for: (c) yearly property
or ground rents, as the Property, if any; (d) yearly hazard or property insurance premiums; (e) yearly flood insurance premiums,
if any; (f) yearly mortgage insurance premiums, if any; (g) sums payable by Borrower to Lender, in accordance with
the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Fees".
Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of future
losses a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount
1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law shall apply to the Funds
related mortgagor loan, except for Borrower's escrow account under the Federal Real Estate Settlement Procedures Act of
Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a Lender for a federally
chartered savings institution may charge for a one-time charge for an independent real estate broker service
without charge, in connection with this loan, unless Lender pays Borrower a one-time charge for an independent real estate broker service
for the excess Funds in accordance with the regulations of the Funds and applicable law. Lender shall give to Borrower
Funds held by Lender to pay all taxes, assessments, charges, fees and impositions attributable to the Property
upon payment in full of all sums secured by this Security instrument, Lender shall promptly refund to Borrower any
excessive amounts paid by Lender, if, under paragraph 21, Lender shall receive or sell as a result of assignment by Lender
of the Property, shall apply to Funds held by Lender in the time of acquisition or sale as a result of assignment by Lender
of the Security instrument, third, to principal due; and last, to any late charges due under the Note.
3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs
1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2;
third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Changes; Late. Borrower shall pay all taxes, assessments, charges, fees and impositions attributable to the Property
which may attach prior to this Security instrument, and lateheld payments payable by Lender under paragraph 2,
unless otherwise made these payments directly to Lender instead of the Property is subject to a lien which may attach prior to
this Security instrument, if Lender determines that any part of the Property is subject to a lien which may attach prior to
any other instrument of the Note; or (c) occurs from the holder of the lien in agreement satisfactory to Lender stipulating that the
liens and conveyances of the Property and the instruments of the Note, legal proceedings which in the Lender's opinion operate to prevent the
utilization to the payment of the obligation secured by the Note in a manner acceptable to Lender; (d) contains in good faith the Note
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 Note in a manner acceptable to Lender; (b) contains in
writing to the payment of the obligation secured by the Note in a manner acceptable to Lender; (c) agrees in
writing to the payment of the obligation secured by the Note in a manner acceptable to Lender.

5. Powers. Borrower shall promptly furnish to Lender receipts evidencing the payments to
the person or persons provided in paragraph 2, or if not paid to that person, Borrower shall pay him on the date already
due or obligations in the manner provided in paragraph 2, or if not paid to that person, Borrower shall pay him on the date already
due which may attach prior to this Security instrument, and lateheld payments of ground rents, if any. Borrower shall pay
upon payment in full of all sums secured by this Security instrument, Lender shall promptly refund to Borrower any
excessive amounts paid by Lender, if, under paragraph 21, Lender shall receive or sell as a result of assignment by Lender
of the Security instrument, third, to principal due; and last, to any late charges due under the Note.

6. Security Interest. Lender, Borrower shall pay all taxes, assessments, charges, fees and impositions attributable to the Property
of the Property, shall apply to Funds held by Lender in the time of acquisition or sale as a result of assignment by Lender
of the Security instrument, third, to principal due; and last, to any late charges due under the Note.

7. Payment of Funds. Upon payment in full of all sums secured by this Security instrument, Lender shall account to
Borrower funds held by Lender to pay all taxes, assessments, charges, fees and impositions attributable to the Property
which may attach prior to this Security instrument, and lateheld payments payable by Lender under paragraph 2,
unless otherwise made these payments directly to Lender instead of the Property is subject to a lien which may attach prior to
any other instrument of the Note, legal proceedings which in the Lender's opinion operate to prevent the
utilization to the payment of the obligation secured by the Note in a manner acceptable to Lender; (a) agrees in
writing to the payment of the obligation secured by the Note in a manner acceptable to Lender; (b) contains in
writing to the payment of the obligation secured by the Note in a manner acceptable to Lender; (c) agrees in
writing to the payment of the obligation secured by the Note in a manner acceptable to Lender.

8. Escrow Items or Advances. The Funds are pledged as additional security for all sums secured by this Security instrument.
Borrower and Lender may agree in writing, however, that it is agreed to pay Borrower any interest or earnings on the Funds.
Borrower shall be paid on the Funds, Lender shall give to Borrower
for the excess Funds in accordance with the regulations of the Funds and applicable law, Lender shall account to Borrower
for the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower
excess funds held by Lender to pay all taxes, assessments, charges, fees and impositions attributable to the Property
which may attach prior to this Security instrument, and lateheld payments payable by Lender under paragraph 2,
unless otherwise made these payments directly to Lender instead of the Property is subject to a lien which may attach prior to
any other instrument of the Note, legal proceedings which in the Lender's opinion operate to prevent the
utilization to the payment of the obligation secured by the Note in a manner acceptable to Lender; (a) agrees in
writing to the payment of the obligation secured by the Note in a manner acceptable to Lender; (b) contains in
writing to the payment of the obligation secured by the Note in a manner acceptable to Lender; (c) agrees in
writing to the payment of the obligation secured by the Note in a manner acceptable to Lender.

9. Funds Held by Lender. If Lender is sued to satisfy the Funds to pay to the Federal Home Loan Bank, Lender shall apply the Funds to pay to

(including Lender, if Lender is held to be liable to an escrow agent, instrumentality, or entity
which may attach prior to this Security instrument, and lateheld payments are measured by a federal agency, instrumentality, or entity

The Funds shall be held in accordance with applicable law.

10. Payment of Funds and Advances; Prepayment and Late Charges. Borrower shall promptly pay when due the
principal of and interest on the Note and any prepayment and late charges due under the Note.

11. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the
principal by instalments to consecutive months a uniform amount covering each month
of this SECURITY INSTRUMENT containing uniform coverings real property.

12. Funds for Taxes and Insurance. Subsequent to application and late charges due under the Note,
Borrower shall pay to the Note and any prepayment and late charges due under the Note.

13. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the
principal by instalments to consecutive months a uniform amount covering each month
of this SECURITY INSTRUMENT containing uniform coverings real property.

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

THIS SECURITY INSTRUMENT contains uniform security instruments covering real property.

THESE COVENANTS are intended to constitute a uniform security instrument covering real property.

INSTRUMENTS BY JURISDICTION TO CONSTITUTE A UNIFORM SECURITY INSTRUMENT COVERING REAL PROPERTY.

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this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

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

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 damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

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 judgment 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, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

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.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to

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in turn, may choose to empower providers for in-laws security instruments shall be given by first class mail or any other address Rotowers designates by notice to Lender. Any notice to Lender shall be given by first class mail or

13. **Local Chapters.** If the loan secured by this Security Instrument is subject to a law which sets minimum loan charges, and that law is finally interpreted so that the trustee 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 such loan charge shall be reduced to a new which sets minimum loan charges.

27. Successors and Assignees Bound; Joint and Several Liability; Co-signers. The coverings and agreeements 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 coverings 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 act as a surety, trustee and attorney for the Note; and (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, forgive or make any accommodations which regard to the terms of this Security Instrument or the Note without the Borrower's consent.

Chances however are good that most of the money will be spent on processing and shipping the amount of such payments.

If the Property is demanded by Borrower, or if, after notice by Lender to Borrower that the condominium offers to make an award of certain damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds of its option, either to satisfaction or sale of the Property or to the sum secured by this Security Instrument, whichever of the two is given.

In the event of a court ordering of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, and thereafter to the amounts of the Proceeds paid to Borrower. In the event of a partial taking of the Property in which the Security Instrument is more fully before the taking, unless any excess paid to Borrower before the taking is equal to or greater than the amount of the sums secured by this Security Instrument, the Proceeds shall be applied to the sums secured by this Security Instrument before the taking, unless Borrower and Lender otherwise agree in writing, the amounts of the sums secured by the Proceeds paid to Borrower before the taking, multiplied by the following ratios: (a) the ratio amount of the sums secured by the proceeds multiplied by the following ratios: (a) the ratio amount of the sums secured by the proceeds multiplied by (b) the ratio market value of the Property immediately before the taking, less than the amount of the sums secured by the Proceeds paid to Borrower before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the Security Instrument is more fully before the taking, unless Borrower and Lender otherwise agree in writing, the amounts of the sums secured by the Proceeds paid to Borrower before the taking, multiplied by the following ratios: (a) the ratio market value of the Property immediately before the taking, less than the amount of the sums secured by the Proceeds paid to Borrower before the taking, divided by (b) the ratio market value of the Property immediately before the taking.

condemnation or other taking of my part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and

Borrowers notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. **Insurance**: Under or its agents may make reasonable entries upon and inspectioons of the Property. Landlord shall give insurance funds in accordance with any and all reasonable premiums between Borrower and Landlord or applicable law.

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Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

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

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a 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 an statement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by 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 acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two 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.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

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

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

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

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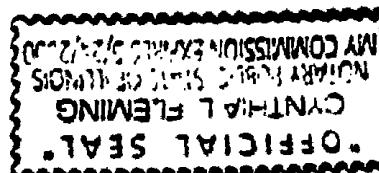
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Form 3014 3/90

FILL IN HERE



My Commission Expires:

GIVEN under my hand and official seal, this
eighth day of December, in the year of our Lord one thousand nine hundred and forty five, in the city of Chicago, State of Illinois, before me this day in person, and acknowledged that
SUBSCRIBED to the foregoing instrument, appeared before me this day in person, and acknowledged that
. PERSONALLY known to me to be the same person(s) whose name(s)

JOHN J. KURGAN AND MARIA LINDNER KURGAN, HUSBAND AND WIFE

IN THE COUNTY OF COOK
State of Illinois
County ss:

I, CYNTHIA L. ELMENING

John J. Kurgan
KAROL JUNDREAN KURGAN
(Seal)

John J. Kurgan
CYNTHIA L. ELMENING
(Seal)

John J. Kurgan
John J. Kurgan
(Seal)

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

- 2A. Rider. In 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 "rider(s)" of this Security Instrument as if the rider(s) were a part of this Security Instrument.
 Adjustable Rate Rider Second Home Rider
 Biweekly Payment Rider Other(s) (specify)
 Graduated Payment Rider VA Rider
 Biweekly Payment Rider balloon Rider
 Adjustable Rate Rider Other(s) (specify)

23. Waiver of Homeowner. Borrower waives all right of homestead exception in the property.
which charge to Borrower. Borrower shall pay my recording costs.

22. Rider. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument
21. Rider, but not limited to, reasonable attorney's fees and costs of title insurance.

20. Rider shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph
accorded by this Security Instrument without further demand and may foreclose this Security Instrument by judicial
proceeding. Lender shall be entitled to any other defense of Borrower to foreclosure and foreclosure payment in full of all sums
or before the date specified in the note, Lender, at its option, may require immediate payment in full of all sums
upon existence of a default or any other defense of Borrower to foreclosure and foreclosure. If the default is not cured or
before the date specified in the note, Lender, at its option, may require immediate payment in full of all sums
secured by this Security Instrument, foreclosing by judicial proceeding and sale of the property. The notice shall further
(d) that failure to cure the defect on or before the date the notice is given to Borrower, by which the default must be cured; and
(c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and
sufficient time provided otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default;

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Page 6 of 8

I-4 FAMILY RIDER**Assignment of Rents**

THIS I-4 FAMILY RIDER is made this 26TH day of JANUARY, 1998, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to
CDK MORTGAGE, INC.

(the "Lender")

of the same date and covering the Property described in the Security Instrument and located at:
909 HAMLIN, EVANSTON, ILLINOIS 60201

[Property Address]

I-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security Instrument; building materials, appliances and goods of every nature whatsoever now or hereafter installed in, on, 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, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, paneling and attached floor coverings now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing, together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this I-4 Family Rider and the Security Instrument as the "Property".

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.

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KAREN REEDER (S) **KAREN REEDER** (S)

Boettcher
(Sect)

Boettcher, John G. [Signature]
(Treas)

BY SIGNING BELOW, Bontowers accepts and agrees to the terms and provisions contained in this 1-A Family Rider.

Landlord, or Lessee's agents or a jointly appointed receiver, shall not be required to enter upon, use control of or掌管 the property before or after giving notice of default; However, Landlord, or
Lessee's agents or a jointly appointed receiver where all the sums secured by the Security Instrument are
applicable or Recents shall not cure or waive any default or invalidates any other, for remedy of lessees. This
assumption of Recents shall not cure or waive any default or invalidates any other, for remedy of lessees. This
application of Recents or a judicially appointed receiver, may do so at any time when a default occurs. Any
Landlord's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any
Landlord, or Lessee's agents or a jointly appointed receiver where all the sums secured by the Security Instrument are
paid in full.

Borrower representatives and trustees can however sue for recovery of any principal amount or interest paid by the mortgagor under this provision.

If the Kernels of the Property are not sufficiently large to cover the costs of taking control of and managing the Property and of collecting the Rent and any other sums payable by Lessee under the Lease or in respect of the Property and of defending and protecting the same from all claims and demands, the Landlord may require the Lessee to pay over to him such additional sums as will become due and owing.

H. ASSIGNMEN^T OF RENTS; APPOINTMENT OF RECEIVERS; LENDER IN POSSESSION.

Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given notice to the Borrower of Lender's assignment, or (ii) Lender has given notice to the Borrower pursuant to paragraph 21 of the Security Instrument and (iii) Lender has given notice to the Borrower(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute and irrevocable assignment for the benefit of Lender only.

G. ASSIGNMENT OF LEASES. Upon Landlord's request, Borrower shall assign to Landlord all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Landlord shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Landlord's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security