THIS INSTRUMENT WAS PREPARED BY:

3506599

NOTE IDENTIFIED

MORTGAGE

CITICORP SAVINGS

Corporate Office One South Dearborn Street Chicago, Illinois 60603 Telephone (1 312 977 5000)

ACCOUNT NUMBER 8501074

THIS MORTGAGE ("Security Instrument") is given on APRIL . The mostgagor is (JAMES M. CONSIDINE A BACHELOR

("Borrower"). This Security instrument is given to Citicorp Savings of Illinois, a Federal Savings and Loan Association, which is organized and existing under the laws of The United States, and whose address is One South Dearborn Street, Chicago, Illinois 60603. ("Lender"). Borrower owes Lender the principal sum of SIXTY-ONE THOUSAND SEVEN HUNDRED AND Dollars (U.S. \$ 61,700.00). This debt is evidenced by Borrower's note dated the same date no this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable or MAY 01 2016

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (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 for over's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, munt and convey to Lender the following described property located in , State of lim.ois. the County of COOK

SEE RIDER ATTACHED

UNIT NUMBER 808-2, AS DELINEATED ON SUPPLY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFEIRED TO AS PARCEL): LOTS 19 TO 29, BOTH INCLUSIVE, IN BLOCK 2 IN WOODLAND SUBDIVISION OF THE EAST 1/2 OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE TURD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, AND LOTS 28 AND 29 IN FLOCK 1 IN WOODLAND SUBDIVISION OF THE EAST 1/2 OF BLOCK 5 IN CANAL 'RUS'EES' SUBDIVISION OF THE EAST 1/2 OF SECTION 29, TOWNSHIP 40 HORTH, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THERFUF RECORDED DECEMBER 19, 1890 IN BOOK 45 OF PLATS, PAGE 27, AS DOCUMENT 1391238, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIELT 'A' TO DECLARATION MADE BY PARKWAY BANK AND TRUST COMPANY, AS TRUSTED UNDER TRUST AGREEMENT DATED MAY 16, 1969 AND KNOWN AS TRUST NUMBER 2019, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT 2426633 AND REGISTERED IN THE OFFICE OF The REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, AS DOCUMENT LR 2995817, TOGETHER WITH IT'S UNDIVIDED PERCENTAGE INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY), IN COOK COUNTY, ILLINOIS.

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HABLE REVER SHEETS PATY ON CENTY 1403500 and other paty

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MORTGAGORS ALSO HEREBY GRANTS TO THE MORTGAGEE, ITS SUCCESSORS AND ASSIGNS, AS RIGHTS AND EASEMENTS APPURTENANT TO THE ABOVE DESCRIBED 15 REAL ESTATE, THE RIGHTS AND EASEMENTS FOR THE DENEFIT OF SAID PROPERTY

SET FORTH IN THE AFOREMENTIONED DECLARATION. 11

THIS MORTGAGE IS SUBJECT TO ALL RIGHTS, EASEMENTS, RESTRICTIONS CONDITIONS, COVENANTS AND RESERVATIONS CONTAINED IN SAID DECLARATION THE SAME AS rc

THOUGH THE PROVISIONS OF SAID DECLARATION WERE RECITED AND STIPULATED

ty AT LENGTH HEREIN. ty

THIS RIDER IS ATTACHED AND MADE A PART OF THIS MORTGAGE DATED APRIL 7, 1986. win detend generally the title to the Property against all claims and demands, subject to any encumprances or record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

ILLINOIS—Single Family—FNMA/FHLMC UNIFORM INSTRUMENT

1. Payment of Principal and Inferest; Propayment and Late Charges. Borrower shall prompily pay when due the prin-DAIFORM COVENAVIS, Borrower and Lender covenant and agree as follows:

Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth Funds for Tuxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to cipal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

tients are called "eserow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leaschold payments or ground

quired to pay Borr Avet any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting terest shall be pild on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be reterest on the Earl's and applicable law permits Lender to make such a charge. Borrower and Lender may agree in witting that incharge for helding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower inagency (including Lender if Lender is such an institution). Lender shall apply the Pands to pay the eserow items. Lender may not The Funds shall be held in an matitution the deposits or accounts of which are insured or guaranteed by a federal or state

by Lender is not sufficient to pay the eserow items when due, Borrower shall pay to Lender any amount necessary to make up the tion, either prompily repaid to Dorrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held lates of the eserow items, shall as seed the amount required to pay the eserow items when due, the excess shall be, at Borrower's op-If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due of the Funds show? At redus and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additionally for the sums secured by this Security Instrument.

prior to the sale of the Property or its acquisitio by Lender, any Funds held by Lender at the time of application as a credit against held by Lender. If under paragraph 19 m. Property is sold or acquired by Lender, Lender shall apply, no facer than unmediately Upon payment in full of all sumer educed by this Security Instrument, Lender shall promptly refund to Borrower any Funds deficiency in one or more payments at required by Lender.

3. Application of Payments. Unless applied has provides otherwise, all payments received by Lender under paragraphs the sums secured by this Security Instrument

amounts payable under paragraph 2; fourth, to interest at and last, to principal due. 1 and 2 shall be applied: first to late charges due ander the Note; second, to prepayment charges due under the Note; third, to

person owed payment. Borrower shall promptly furnish to Lender ill notices of amounts to be paid under this paragraph. If Borobligations in the manner provided in paragraph 2, or if not or d in that manner, Borrower shall pay them on time directly to the which may attain priority over this Security Instrument, and leasthold payments or ground tents, if any. Borrower shall pay these 4. Churges, Liens. Borrower shall pay all taxes as essments, charges, fines and impositions attributable to the Property

attain priority over this Security Instrument, Lender may give Borrower a noti e id mitlying the lien. Borrower shall satisfy the lien subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may or defends against enforcement of the lieu in, legal proceedings which in the Lob er of the lieu an agreement satisfactory to Lender the lieu or forfeiture of any part of the Property; or (c) secures from the Lob er of the lieu an agreement satisfactory to Lender writing to the payment of the abligation secured by the fien in a manner a scotable to Lender; (b) concests in good faith the lien by, Borrower shall prompily discharge any lien which has priority dwr this Security Instrument unless Borrower: (a) agrees in rower makes (hese payments directly, Borrower shall promptly furaish to Lender receipts evidencing the payments.

viding the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. surance. This insurance shall be maintained in the amounts and for the periods that Lender equites. The insurance earlier proagainst loss by fire, hazards included within the term "extended coverage" and any office hazards for which Lender requires inor take one or more of the actions set forth above within 10 days of the giving of notice.

have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give 's Lender all receipts of paid premiums and renewal notices, In the event of loss, Borrower shall give prompt notice to the insurance of rier and Lender. Lender All insurance policies and renewals shall be acceptable to Lender and shall include a stan Urd mortgage clause. Lender shall

ty, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower at andons the Proper-Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessence. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be at a ded to the sums Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to relativation or repair of the may make proof of loss if not made promptly by Borrower.

collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security

19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Properthe due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. It under paragraphs Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone

fusicument, whether or not then due. The 30-day period will begin when the notice is given.

ruojjisinbau ty prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the

agnilitw ni regrem off of seerge rebne.1 ly with the provisions of the lease, and if Borrower aequires fee title to the Property, the leasehold and fee title shall not merge unless the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comp-6. Preservation and Maintenance of Property; Leascholds. Borrower shall not desiroy, damage or substantially change

any sums secured by a fien which has priority over this Segurity Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Londer may take action under this paragraph 7, Lender does not have to do whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying (such as a proceeding in bankrupley, probate, for condemnation or to enforce laws or regulations) then Lender may do and pay for Property (such as a proceeding in bankrupicy, probate, for condemnation of to enforce laws or Lender's rights in the Property 7. Protection of Lender's Bights in the Property; Mortgage Insurance. 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

dshursement at the Note rate and shall be pagable, with interest, upon notice from Lender to Borrower requesting paymem. Any amounts disburses by the detainter this partierty Valiallile one additional debt of orthwer secured by this Security Instrument. Unless Borrow & and Lancer 1874 to other terms to any four three about is a part inferest from the date of

FIND EST CHARTE HELDE

>0909 "II '08€

THIS INSTRUMENT WAS PREPARED BY:

DENTIFIED

6629028

Property or Cook County Clerk's Office BERHVNENL LVX ID #17-50-555-039-1019

CHICVEO

("Propeny Address"); 808 MEST GEORGE STREET #2

45909 To assubbe address of

sionilli

ty instrument as the "Property," 1y. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Securirents, toyalfies, mineral, oil and gas tights and profits, water tights and stock and all fixiutes now or hereafter a part of the proper-TOCETHER WITH all the improvements now or beceatier erected on the property, and all easements, rights appurtenances,

will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record. grant and convey the Property and that the Property is uncareambered, except for encumbrances of record. Borrower warrants and BORROWER COVENANTS that Bortower is lawfully seised of the estate hereby conveyed and has the right to mortgage,

variations by jurisdiction to constitute a uniform security instrument covering real property. THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited

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HABLE Rea offecto ppty on Centy 1403500 and other ppty

CITICORP SAVINGS FORM 36338 3/85 PAGE 1

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

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Fands") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds wall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including the deriff Lender is such an institution). Lender shall apply the Funds to pay the escrowitems. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrowitems, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower may interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credity and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

If the amount of the Funds nold by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower are credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrovisions when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon payment in full of all sums secure: by his Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable as provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first to late charges due under it e Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; a diest, to principal due.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and lease ole payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in the manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all markes of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower; (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Huzard Insurance. Borrower shall keep the improvements now existing or here: ... exected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other ha ard: 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 uncase nably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard in origing e 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 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 earrier 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 19 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. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property; Mortgage Insurance. 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 to enforce laws or Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation 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 Ender may take action under this paying appear 7, Lender does not have to do 50.

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.

Chicago, IL 60604 0/922-4330 () 5. 5 9

APPENDIX D

AMENDMENTS TO MORTGAGES AND MORTGAGE NOTE

(Non-assumption, acceleration, and due-on-sale language for Mortgages to be prepared)

Fach Mortgage shall contain provisions which authorize the appropriate Mortgage Lender to accelerate the Mortgage Loan secured thereby upon (a) any sale, rental or other transfer of title to or possession of such residence or any interest therein, (b) any assumption of such Mortgage, (c) any failure of the mortgagor under such mortgage to occupy such residence as his principal residence, or (d) any failure of any agreement or statement of fact or intention mada in the Mortgagor's Affidavit to be true and correct. Each such Mortgage shall contain provisions whereby the mortgagor acknowledges that the Mortgage Loan has been made from funds obtained for public purposes through the sale of tax exempt bonds by the City of Chicago, Illinois and that all the agreements and statements of fact in the Mortgagor's Affidavit are necessary conditions for the granting of the Mortgage Loan. Each Mortgage shall provide that such Mortgage shall not be as-Each such Mortgage shall provide that the Mortgagor agrees to notify the City of Chicago of the occurrence of any 1/0/4/5 Office. event described in the first sentence of this paragraph.

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RIDER TO APPENDIX D

ADDENDUM

This ADDENDUM is made this 7TH day of APRIL , 1986, and is incorporated into and shall be deemed to amend and supplement the Borrower's Note to SAVICORP AND LOSA ASSOCIATION, A FEDERAL (the "Lender") and the Mortgage dated of even date herewith given by the undersigned (the "Borrower") to secure the Borrower's Note to the Lender.

The Borrower acknowledges and understands that the Mortgage Loan evidenced by the Note has been made from funds obtained for public purposes through the sale of tax-exempt bonds by the City of Chicago, Illinois (the "City") pursuant to its Mortgage Purchase Program (the "Program"). The Borrower understands that any misstatements in the affidavit signed by the Borrower and/or the performence of certain other acts by the Borrower may cause the interest of the Bonds to be subject to federal income taxation, which would adversely affect the Program. In order to preserve the Integrity of the Program, the Borrower covenants and agrees as follows:

- 1. Until notified to the contrary by the hereinafter defined Master Servicer the Borrower agrees to make all payments required by the Note and Mortgage to Universal Mortgage Corporation, P.O. Box 2082, 744 North Fourth Street, Milwaukee, Wisconsin 53201 (the "Master Servicer") under a Master Servicing Agreement dated October 1, 1985 among the Master Servicer, the City and Continental Illinois Bank and Trust Company of Chicago, as Trustee.
- 2. To the extent otherwise permitted by law, the Note may be accelerated, and upon acceleration all sums due under the Note will become immediately due and payable in full, upon (a) any assumption of the Note and Mortgage, (b) any sale, rental, transfer or disposition of title to or possession of the Property or any interest therein, (c) any failure of the Borrower to occupy the Property as his principal residence, or (d) any failure of any agreement or statement of fact or intention in the affidavit executed by the Borrower to be true and correct.
- 3. The Borrower will notify the City, the Master Servicer and the Trustee upon the happening of any of the events specified in Section 2 of this Addendum.

4. The provisions of this Addendum will govern in the case of a conflict with any provision of either the Note or the Mortgage.

IN WITNESS WHEREOF, Borrower has executed this Adden-Property of Cook County Clerk's Office dum.

Chicago, IL 60604 : #922 CITICORP SAVINGS

CONDOMINIUM RIDER

Corporate Office One South Dearborn Street Chicago, Illinois 80803 Telephone (1 312) 977-5000

ACCOUNT NUMBER 8501074

THIS CONDOMINIUM RIDER is made this 7TH day of APRIL ,
19.86., and is incorporated into and shall be deemed to amend and supplement a Mortgage, Deed of Trust or Deed
to Secure Debt (herein "security instrument") dated of even date herewith, given by the undersigned (herein
"Borrower") to secure Borrower's Note to Citicorp Savings of Illinois, a Federal Savings and Loan Association
(hornin "Londor") and govering the Property described in the security instrument and
located at 808 W GEORGE STREET #2 CHICAGO, ILLINOIS 60657
(Property Address)
The Property comprises a unit in, together with an undivided interest in the common elements of, a condominium graiect known as GASLIGHT VILLAGE
project known as GASLIGHT VILLAGE (Name of Condominium Project)
(herein "Condominium Project").
CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the security instrument,
Borrower and Lender (art) or covenant and agree as follows:
A. Assessments. Borrower shall promptly pay, when due, all assessments imposed by the Owners Association
or other governing body of the Condominium Project (herein "Owners Association") pursuant to the provisions of the
declaration, by-laws, code of regulations or other constituent document of the Condominium Project.
B. Hazard Insurance. So long as the Owners Association maintains a "master" or "blanket" policy on the
Condominium Project which provides or surance coverage against fire, hazards included within the term "extended
coverage," and such other hazards as Lender may require, and in such amounts and for such periods as Lender may
require, then:
(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth
of the premium installments for hazard insurance on he Property;
(ii) Borrower's obligation under Unifor n Covenant 5 to maintain hazard insurance coverage on the
Property is deemed satisfied; and
(iii) the provisions in Uniform Covenant 5 recording application of hazard insurance proceeds shall be
superseded by any provisions of the declaration, by-laws, code of regulations or other constituent document of the
Condominium Project or of applicable law to the extent necessary to avoid a conflict between such provisions and
the provisions of Uniform Covenant 5. For any period of time during which such hazard insurance coverage is not
maintained, the immediately preceding sentence shall be deemed to have no force or effect. Borrower shall give
Lender prompt notice of any lapse in such hazard insurance coverage.
In the event of a distribution of hazard insurance proceeds in lieu o restoration or repair following a loss to
the Property, whether to the unit or to common elements, any such proceeds poyable to Borrower are hereby assigned
and shall be paid to Lender for application to the sums secured by the security instrument, with the excess, if any.
paid to Borrower.
C. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written
consent, partition or subdivide the Property or consent to:
(i) the abandonment or termination of the Condominium Project, except for abandonment or termination
provided by law in the case of substantial destruction by fire or other casualty or in the case of & talling by condemnation
or eminent domain;
(ii) any material amendment to the declaration, by-laws or code of regulations of the Owners Association,
or equivalent constituent document of the Condominium Project, including, but not limited to, any ame conent which
would change the percentage interests of the unit owners in the Condominium Project; or
(iii) the effectuation of any decision by the Owners Association to terminate professional management and
assume self-management of the Condominium Project.
D. Remedies. If Borrower brenches Borrower's covenants and agreements bereunder, including the covenant
to pay when due condominium assessments, then Lender may invoke any remedies provided under the security
instrument, including, but not limited to, those provided under Uniform Covenant 7.
IN WITNESS WHEREOF, Borrower has executed this Condominium Rider.
All orside
JAMES M. CONSIDINE —Borrower —Borrower
/ Internal Constitution

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RECORDER OF STATES

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 insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

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

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in fleu of condemnation, are hereby assigned and shall be

paid to Lender.

In the event of r total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then and, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following friction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property in mediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages. Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the ploceds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower othe wire agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments refer ed to in paragraphs 1 and 2 or change the amount of such payments.

- 10. Borrower Not Released: Forbearance B. Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest. The cluse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any temand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a wiaver of or preclude the exercise of any right or remedy.
- 11. Successors and Assigns Bound; Joint and Several Jabbity; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of tender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mettrage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally colligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.
- 12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected at to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note of by moting a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any interpayment charge under the Note.
- 13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in this second paragraph of pargraph 17.
- 14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by de'oe ing it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class v an to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.
- 15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.
 - 16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.
- 17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it 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 reinstatement) 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 had no acceleration 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 paragraphs is or 17.

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CHICAGO, ILLINOIS 60604 165. W. JACKSON BOULEVARD BR. #97 - CENTRAL LENDING CENTER

 \bigcirc 5 BOX 165 - COOK COUNTY RECENDER ACCOUNT NUMBER 8501074 My Commission expires: \ Given under my hand and of free and voluntary act, for the uses and purposes therein set forth. signed and delivered the said instrument as STH subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that precein, personally known to me to be the same Person(s) whose name(s) иссеру сегийу инаг TYMES W CONSIDINE V BYCHEFOR a Notary Public in and for said county and state, do THE ONDERSIGNED STATE OF ILLINOIS, iowerie8 -- Borrower IVMES M CONSIDINE IN WITNESS WHEREOF, Borrower has executed this Mortgage. **VDDE**SOLEI Other(s) [specify] -APTEVD[X D Planned Unit Development Rider Craduated Payment Rider 2-4 Family Kider Condominium Rider X Adjustable Rate kider

[(sa)xoq the covenants and agie of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable Security Instrument, the coverants and agreements of each such rider shall be incorporated into and shall amend and supplement 23. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this

Waive of Homestead. Bortower waives all right of homestead exemption in the Property.

without charge, c Borrower, Borrower shall pay any recordation costs.

21. Ponase. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument

torneys' fees, and then to the sums secured by this Security Instrument. the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable atcluding those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property into the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed

Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior including, but not limited to, reasonable attorneys' fees and costs of title evidence. judiciul proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, ment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by

toreclosure, It the default is not cured on or before the date specified in the notice, Lender at its option may require immediate paythe right to ussert in the foreelosure proceeding the non-existence of a default of any other defense of Borrower to acceleration and judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to relastate after acceleration and or defore the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on inw provides ofterwise.) The notice shall specify; (a) the default; (b) the action required to cure the default; (c) a date, not less than any covenant or agreement in this Security leastrament (but not prior to acceleration naturage no innerest papieshle Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of

MON-UNIFORM COVENAUTS. BOTTOWer and Lender further covenant and agree as follows:

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