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THIS INSTRUMENT WAS PREPARED BY HELEN DEANOVICH
One North Dearborn Street
Chicago, Illinois 60602

ADJUSTABLE RATE
MORTGAGE

CITICORP SAVINGS

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

LOAN NUMBER: 000984039

THE MORTGAGE ("Security Instrument") is given on
1988 by the Borrower, MICHAEL E O'HERN, A BACHELOR

March 1

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 State of Illinois, and whose address is: One South Dearborn Street, Chicago, Illinois,
60603 ("Lender"). Borrower agrees to lend the principal sum of **THIRTY NINE THOUSAND SIX HUNDRED AND
00/100** (dollars) (\$39,600.00). This debt is evidenced
by a promissory note dated the same date as this Security Instrument ("Note") which provides for monthly payments, with the
first total due payment due and payable on **April 1, 2018**.

Borrower, in order to secure the repayment of the debt evidenced by the Note, with interest, and full amount
of principal and late fees, and the payment of all other sums with interest advanced under paragraph 7 to protect the security
of the Security Instrument and to the performance of the Borrower's covenants and agreements under this Security Instrument and
to the fulfillment of this purpose, Borrower does hereby pledge, grant and convey to Lender the following described property located
COOK County, Illinois:

See Rider Attached

NOTE IDENTIFIED

Property of Cook County Clerk's Office

3691295

38-31-007-008-1003

18001 SOUTH OAK PARK AVE, UNIT C
Chicago
Cook County, Illinois

TINLEY PARK
60471

Borrower, with all the improvements now or hereafter existing on the property, and all covenants, right
of eminent domain, utility, mineral and quarry rights, and rights, water rights, and stock and all interests, now or hereafter
acquired in the property. All covenants, and additional covenants secured by this Security Instrument. All of the foregoing
to be held in trust by Lender as the "Property."

Borrower, with all the improvements now or hereafter existing on the property, and that the right to mortgagor's part
of the Property, and that the Property is insured by fire and theft insurance, and that Borrower warrants and
will defend generally the title to this Property against all claims and demands subject to any encumbrances of record.

This SECURITY INSTRUMENT contains covenants, conditions and non-uniform covenants with limited variance
and shall be construed as a uniform security instrument covering real property.

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PARCEL 1:

UNIT 180010 AS DESCRIBED IN SURVEY DELINEATED ON AND ATTACHED TO AN A PART OF DECLARATION OF CONDOMINIUM OWNERSHIP REGISTERED ON THE 23RD DAY OF APRIL, 1975 AS DOCUMENT NUMBER LR2604027 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST (EXCEPT THE UNITS DELINEATED AND DESCRIBED IN SAID SURVEY) IN AND TO THE FOLLOWING DESCRIBED PREMISES:

THAT PART OF LOT 94 IN OAK COURT, A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 31, TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHWEST CORNER OF SAID LOT 94; THENCE NORTH ON THE WEST LINE OF SAID LOT 94; ALSO BEING THE EAST LINE OF SOUTH OAK PARK AVENUE, A DISTANCE OF 409.00 FEET; THENCE EAST ON A LINE PARALLEL WITH THE SOUTH LINE OF SAID LOT 94, ALSO BEING THE NORTH LINE OF 181ST STREET, A DISTANCE OF 113.30 FEET TO THE PLACE OF BEGINNING OF THE HEREIN DESCRIBED TRACT; THENCE NORTH PARALLEL WITH THE WEST LINE OF SAID LOT 94, A DISTANCE OF 18.00 FEET; THENCE WEST AT RIGHT ANGLES 0.93 FEET; THENCE NORTH 13.77 FEET; THENCE EAST 4.93 FEET; THENCE NORTH 5.89 FEET; THENCE WEST 5.00 FEET; THENCE NORTH 9.90 FEET; THENCE WEST 0.66 FEET; THENCE NORTH 19.50 FEET; THENCE EAST 5.0 FEET; THENCE NORTH 23.00 FEET; THENCE EAST 5.00 FEET; THENCE NORTH 20.55 FEET; THENCE WEST 5.00 FEET; THENCE NORTH 19.11 FEET; THENCE EAST 0.66 FEET; THENCE NORTH 9.95 FEET; THENCE EAST 5.00 FEET; THENCE NORTH 5.82 FEET; THENCE WEST 5.08 FEET; THENCE NORTH 13.85 FEET; THENCE EAST 1.08 FEET; THENCE NORTH 18.02 FEET TO A POINT 119.90 FEET EAST OF THE WEST LINE OF SAID LOT 94; THENCE EAST 60.35 FEET; THENCE SOUTH 18.05 FEET; THENCE EAST 1.02 FEET; THENCE SOUTH 13.70 FEET; THENCE WEST 5.03 FEET; THENCE SOUTH 5.97 FEET; THENCE EAST 5.00 FEET; THENCE SOUTH 10.10 FEET; THENCE EAST 0.63 FEET; THENCE SOUTH 19.20 FEET; THENCE WEST 5.0 FEET; THENCE SOUTH 23.03 FEET; THENCE WEST 5.00 FEET; THENCE SOUTH 20.00 FEET; THENCE EAST 5.00 FEET; THENCE SOUTH 19.50 FEET; THENCE WEST 0.67 FEET; THENCE SOUTH 10.13 FEET; THENCE WEST 5.00 FEET; THENCE SOUTH 5.55 FEET; THENCE EAST 4.95 FEET; THENCE SOUTH 14.10 FEET; THENCE WEST 0.95 FEET; THENCE SOUTH 18.03 FEET TO A POINT 408.95 FEET NORTH OF THE SOUTH LINE OF SAID LOT 94; THENCE WEST 60.36 FEET TO THE PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS.

3691295

PARCEL 2:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION OF EASEMENTS, COVENANTS AND RESTRICTION DATED APRIL 18, 1973 AND FILED MAY 1, 1973 AS DOCUMENT NUMBER LR2638926 AND SUPPLEMENTAL DECLARATION DATED MARCH 25, 1975 AND FILED APRIL 23, 1975 AS DOCUMENT NUMBER LR2604027 FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS.

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Case: 2019-00000-0000

THE FUNDING COVENANTS set forth in this Lender's security instrument are as follows:

1. Payment of Principal and Interest, Prepayment and Late Charges: Borrower shall promptly pay when due the principal 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 due monthly payments due under the Note until the Note is paid in full a sum "Funds" equal to one-twelfth (1/12) of the annual taxes and assessments which may attain priority over the Security Instrument. If yearly leasehold payment or ground rent on the Property, if any, or yearly hazard insurance premiums, and if yearly mortgage insurance premiums, if any. The system 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 shall be held in an institution the deposit or account of which are insured or guaranteed by a federal or state agency including Lender or such an institution. Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds and may charge the account or crediting the escrow items, 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. Lender's agreement to make or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest on earnings on the Funds and the purpose for which each debit to the funds was made. The Funds are pledged as additional security for the sum secured by this Security Instrument.

If the amount of the Funds held by Lender together with the future monthly payments of Funds payable prior to the due date of the escrow items in all excess the amount required to pay the escrow item when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow item 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 secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If more than one parcel of the Property is added or acquired by Lender, Lender shall apply no later than immediately prior to the date of the property acquisition by Lender any Funds held by Lender at the time of application as a credit against the property's credit against the sums secured by this Security Instrument.

3. Application of Payments: Lender, applicable law provide otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first to late charges due under the Note, second to prepayment charges due under the Note, third to amounts payable under paragraph 4, fourth to interest due, and last to principal due.

4. Charges, Liens: Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which mature at any time over the Security Instrument and leasehold payments or ground rents, if any. Borrower shall pay these charges in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes the payment directly, Borrower shall promptly furnish to Lender receipt evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower can agree in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender. In the event of a lien on the Property, or a lien on the enforcement of the lien in a manner acceptable to Lender, the contest in good faith the holder of the lien or foreclosure of any part of the Property or a seizure from the holder of the lien an agreement satisfactory to Lender, including the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard Insurance: Borrower shall keep the improvement in, on, or hereafter erected on the Property insured against fire, theft, hazard, included within the term "extended coverage," and any other hazards for which Lender requires insurance. The insurance shall be maintained in the amount and for the period that Lender requires. The insurance carrier provided by the borrower shall be the only borrower subject to Lender's approval, which shall not be unreasonably withheld.

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 policy 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 a partial loss claim made promptly by Borrower.

Lender, 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 make a claim, then Lender may elect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by security instrument, whether or not then due. The 30-day period will begin when the notice is given.

Lender, Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the date of the monthly payments referred to in paragraph 1 and for change the amount of the payments. If under paragraph 5 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 sum 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 become waste. If this security instrument is on a leasehold, Borrower shall comply with the provisions of the lease and 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 covenant and agreement contained in this Security Instrument or there is a clerical proceeding that may significantly affect Lender's rights in the Property, such as a proceeding in bankruptcy, probate, foreclosure, or to enforce law or regulations, then Lender may take steps, if available, necessary to protect the value of the Property, and Lender's right 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 attorney's 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 amount advanced by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Lender, Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of advancement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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If Lender required the title to be made a condition of making the loan secured by this Security Instrument, Borrower shall pay the premium (equal to amount of the insurance) (if and) such time as the requirement for the insurance terminate in accordance with Borrower 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, providing 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 lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds (multiplied by the following fraction) as the total amount of the sums secured immediately before the taking, divided by the fair market value of the Property immediately 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 condemner 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 proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

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

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification or satisfaction 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 or refuse to extend time for payment or otherwise limit or satisfaction of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver or of preclude the exercise of any right or remedy.

11. Successors and Assigns Bound, Joint and Several Liability; Co Signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 11. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note, or co-signs this Security Instrument only to mortgage, grant and convey the same secured by this Security Instrument, and agrees that Lender and any other Borrower may agree to extend maturity of the loan or make any accommodation, with regard to the terms of this Security Instrument or the Note without their consent, consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and the law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limit, then, if any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit, and if any amount already collected from Borrower which exceeded permitted limit, will be returned to Borrower, Lender may, in order to make this return, by reducing the principal owed under this Note or by making a direct payment to Borrower. If such and reduces principal, the reduction will be treated as a partial prepayment without any prepayment 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 herein, paragraph 10. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 10.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it to the last of all mail addresses applicable law requires, or of another method. The notice shall be directed to the Borrower at the or any other address Borrower designates by notice to Lender; any notice to Lender shall be given by the Borrower at the 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 the law of the State of California 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 provision of the Security Instrument or the Note. Clauses which conflict without the conflict provision, to the end the provision of this Security Instrument and the Note are intended to be severable.

16. Borrower's Copy. Borrower shall be given one conforming 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 therein is transferred or 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 the laws of the State of the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall prescribe a period of 30 days after the date the notice is delivered for made within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay the sums prior to the expiration of the period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstatement. If Borrower meets certain condition, Borrower shall have the right to have reinstatement of this Security Instrument discontinued at any time prior to the earlier of a date specified in another period specified by law may, possibly by reinstatement before sale of the Property pursuant to any power of sale contained in this Security Instrument or a date of a payment embraces the Security Instrument. These conditions are that Borrower repays to Lender all sums which then would be due under the Security Instrument, and the Note had not acceleration occurred, all sums and default of any other covenant or agreement to repay all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorney's fees, and if takes such action as Lender may reasonably require to cure. But the lien of this Security Instrument, Lender's right in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged if payment is made by Borrower, and this Security Instrument and the obligation 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 the paragraphs 11 or 17.

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CONDOMINIUM RIDER

CITICORP SAVINGS

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

Form No. 100-09840-19

This document is a supplement to the Condominium Declaration, dated March 19 88

and is intended to be read in conjunction with the Condominium Declaration, the Condominium Bylaws, the Declaration of Trust or Security Deed, the Condominium Association's rules and regulations, and the Condominium Association's "Borrower's Note to Citicorp Savings of Illinois a Federal Savings and Loan Association" of the same date and covering the Property

15001 SOUTH OAK PARK AVE., UNIT C, LINLEY PARK, ILLINOIS 60477

This document is a supplement to the Condominium Declaration for the Condominium Project of

The Oak Village

located at the address of the Property, Illinois, which is a part of the Condominium Project of the Condominium Association, the Association, for the benefit of the Unit Owners of the Property also known as the Unit Owners, Association and the Association and the Condominium Association.

A CONDOMINIUM UNIT OWNER'S obligation to pay the monthly payment to Lender under the Security Instrument shall be subject to the following conditions:

A. Condominium Obligations. Borrower shall perform all of his or her obligations under the Condominium Declaration and the Condominium Bylaws. The Unit Owner shall be responsible for the payment of any other debt which is due to the Condominium Association or to the Lender, including any other equivalent payments. Borrower shall promptly pay any such debt to the Lender or to the Condominium Association.

B. Hazard Insurance. Borrower shall maintain with a specially accepted insurance carrier a policy of "Hazard Insurance" on the Property, which shall be subject to the Lender and which provides insurance coverage for the property, including the hazard. Lender's policy, including fire and hazards included with the hazard insurance, shall be subject to the Lender.

Borrower shall maintain the property in accordance with the terms of the monthly payment to Lender of one-twelfth of the monthly payment to the Lender on the Property, and

Borrower shall cooperate with the Lender in obtaining and maintaining hazard insurance coverage on the Property and shall be responsible for the payment of any such payment to the Lender.

C. Public Liability Insurance. Borrower shall take such action as may be reasonable to insure that the Owner, Association and its liability, including any other liability, shall be insured and shall be responsible for the payment of any such payment to the Lender. Borrower shall be responsible for the payment of any such payment to the Lender.

D. Condemnation. The proceeds of any award or both for condemnation of any part of the Property, whether of the unit or of the common elements, shall be paid to the Lender and shall be subject to the Lender. Such proceeds shall be paid to the Lender.

E. Lender's Prior Consent. Borrower shall not take any action, whether or not involving the Property, without the prior written consent of the Lender.

The Lender's consent shall be subject to the terms and conditions of the Security Instrument and the Condominium Declaration.

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MICHAEL J. O'HEARN

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NOTICE The security instrument is a Note which contains a provision allowing for changes in the interest rate. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

The Rider made this 1st day of March 1988 and is incorporated into and shall be deemed to amend and supplement the Mortgage Deed of Trust or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned, the "Borrower", to secure Borrower's Note to Citicorp Savings of Illinois, A Federal Savings and Loan Association.

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

18001 SOUTH OAK PARK AVE, UNIT C, PINNEY PARK, ILLINOIS 60477

Property Address

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

A. Interest Rate and Monthly Payment Changes

The Note has an "Initial Interest Rate" of 7.875%. The Note interest rate may be increased or decreased on the 1st day of the month beginning on April 1, 1989 and on that day of the month every 12 months thereafter.

Changes in the interest rate are governed by changes in an interest rate index called the "Index". The Index is the (Check one box to indicate Index):

- The weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year(s) as made available by the Federal Reserve Board. In no event over the full term of the Note will the interest rate be increased more than Six and 1/8 percentage points (6.125%) from the Initial Rate of Interest. Beginning each Change Date the Note Holder will calculate the new interest rate by adding Three and 3/8 percentage points (3.375%) to any Current Index. However, the rate of interest that is required to be paid shall never be increased or decreased on any such Change Date by more than Two percentage points (2%) from the rate of interest currently being paid.
- Other:

If the index ever changes, the amount of Borrower's monthly payments will change as provided in the Note. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

B. Loan Charges

It shall be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted such that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limit. Then, to the extent such loan charges shall be reduced by the amount necessary to reduce the charge to the permitted limit, and to any amount already collected from me which exceeded permitted limits, will be refunded to me. The Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to me. If a refund is made in principal, the reduction will be treated as a partial prepayment.

C. Prior Liens

If Lender determines that all or any part of the loan secured by this Security Instrument are subject to lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly act with respect to that lien as provided in paragraph 1 of the Security Instrument or shall promptly secure an agreement in writing with Lender subordinating that lien to this Security Instrument.

D. Transfer of the Property

If there is a transfer of the Property subject to paragraph 1 of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in, or removal of, the limit on the amount of any one interest rate change at that time, (3) an increase in the Base Index figure, or all of the above as a condition of Lender's waiving the option to accelerate provided in paragraph 1.

I, the undersigned, the Borrower, agree to all of the above:

Michael E. O'Hern (SEAL)
MICHAEL E. O'HERN -BORROWER

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Loan Number: 0009840 19

19. 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 paragraphs 13 and 17 unless applicable law provides otherwise). The notice shall specify: (a) the default, (b) the action required to cure the default, (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured, and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstatement after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorney's fees and costs of title evidence.

20. Lender in Possession. If a default in payment of any debt secured by this Security Instrument occurs, Lender may, at its option, take possession of the Property and, at any time thereafter, may periodically repossess the Property and, at any time, may sell the Property, by itself or by a specially appointed receiver or other agent, in order to satisfy its obligations under this Security Instrument, and to collect the debts of the Property, including any taxes due. Any proceeds received by Lender on the sale or any other disposition of the Property shall be used to pay the costs of management of the Property, the costs of sale or other disposition, but not limited to, the expenses for publication of notices, bonds, and reasonable attorney's fees and costs of title evidence, by the Security Instrument.

21. Release. On the payment of all sums secured by this Security Instrument, Lender shall release the Security Instrument and the Property thereunder, free of all claims, liens, and encumbrances.

22. Waiver of Homestead. Borrower waives all rights of homestead in the Property.

23. Riders to this Security Instrument. If any of the riders provided by Borrower are attached together with this Security Instrument, the terms, conditions and agreements of said riders shall be incorporated into and shall amend and supplement the terms, conditions and agreements of the Security Instrument and the riders with a part of this Security Instrument. (Check appropriate box.)

- General Release Rider
- Creditation Rider
- General Assignment Rider
- Plaintiff's Development Rider
- Other (specify):
- 24 Family Rider

SEE RIDERS ATTACHED HERETO AND MADE A PART HEREOF

I, the undersigned, hereby acknowledge my agreement to the terms and conditions contained in this Security Instrument and to my obligations thereunder, as Borrower, and executed without

Michael E. O'Hern
MICHAEL E. O'HERN, Borrower

Borrower

County of Cook, Illinois
 THE UNDERSIGNED
 MICHAEL E. O'HERN, A BACHELOR
 is he

Notary Public, State of Illinois, My Commission Expires 5/20/89

OFFICIAL SEAL
 Therese Mark
 Notary Public, State of Illinois
 My Commission Expires 5/20/89

Notary Public
 State of Illinois
 My Commission Expires 5/20/89

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