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THIS CONDOMINIUM RIDER is made this 3rd day of May, 1989, 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 Republic Savings Bank, F.S.B., its successors and/or assigns (the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 22426 York #4C, Richton Park, Illinois 60471 (Property Address)

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

Windwood Condominiums

(Name of Condominium Project)

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

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

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for fire and insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9.

E. Lender's First Lien. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;

(iii) termination of professional management and assumption of self management of the Owners Association;

or

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the 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.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

Charles Fellion
Charles Fellion (Sign)
Borrower

Susan Fellion
Susan Fellion (Sign)
Borrower

..... (Sign)
Borrower

..... (Sign)
Borrower

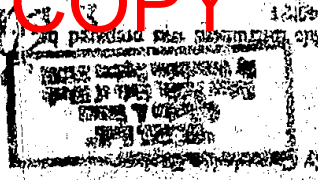
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Property of Cook County Clerk's Office

10/10/2013

Notarially Certified Mortgage Co.
Notary Public
19 88



Notary Public in and for said county and state, do hereby certify that...
I, CHARLES WILLIAMS AND ROSA WILLIAMS...

STATE OF ILLINOIS
COUNTY OF COOK

Property of Cook County Clerk's Office

CHARLES WILLIAMS (Seal)
ROSA WILLIAMS (Seal)

BY SIGNING HEREON, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and to any and all (a) provided by Borrower and recorded with it.

- Condominium Rider
Planned Unit Development Rider
2-4 Family Rider
Adaptable Rider
Standard Payment Rider

19. Acceleration. Lender shall give notice to Borrower prior to acceleration following Borrower's default in any covered agreement...
20. Acceleration. Lender shall give notice to Borrower prior to acceleration following Borrower's default in any covered agreement...
21. Payment. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower...
22. Waiver of Foreclosure. Borrower waives all right of foreclosure exemption in the Property...
23. Status in this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements in of this Security Instrument as if the rider(s) were a part of this Security Instrument...
24. Lender in this Security Instrument. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument...
25. Lender in this Security Instrument. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument...
26. Lender in this Security Instrument. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument...

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02/26/81
DUPLICATE

GREATER ILLINOIS
TITLE COMPANY
BOX 118
425543

Deliver duplicate Trust
Address
City
State
Zip

CHAS MOSELEY BRAUN
REGISTRAR OF TITLES

Handwritten initials/signature

[Space Above This Line For Recording Data]

030047407/650

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on May 3, 1981. The mortgagor is Charles Fellios and Susan Fellios, husband and wife. ("Borrower"). This Security Instrument is given to REPUBLIC SAVINGS BANK, F.S.B., its successors and/or assigns, which is organized and existing under the laws of the United States of America, and whose address is 4600 W. Lincoln Highway, Matteson, Illinois 60443. ("Lender"). Borrower owes Lender the principal sum of TWENTY THREE THOUSAND FIVE HUNDRED AND NO/100 Dollars (U.S. \$ 23,500.00). 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 June 1, 1990. This Security Instrument secures to Lender: (a) the payment 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 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:

Unit 4C in Building 4 of Windwood Condominium No. 1 as described in survey delineated on and attached to and part of a declaration of condominium ownership registered on the 11th day of August, 1981 as document no. 3323281 together with a percentage of the common elements appurtenant to said unit as set forth in said declaration, and as amended from time to time, together with the West 232.00 feet of the East 465.00 feet of the North 260.80 feet of the South 750.00 feet of the following described parcel of land: that part of the West 1/2 of the Northwest 1/4 of section 35, Township 35 North, Range 13, East of the Third Principal Meridian lying East of the Right-of-Way line of the Illinois Central Railroad and North of a line which is 976.50 feet North of and parallel with the South line of said West 1/2 of the Northwest 1/4 in Cook County, Illinois (excepting from said tract that part thereof described as follows: a strip of land 20.00 feet wide, lying on the East side of and adjoining the present 200.00 feet Right-of-Way of the Illinois Central Railroad Company, bounded and described as follows: beginning at a point in the East line of said present Right-of-Way 235.00 feet Southerly from the point where said Right-of-Way line intersects the North line of said section 35 and running thence Southerly along said Right-of-Way line 889.00 feet; thence East on a line parallel to said North section line to a point that is 20.00 feet perpendicularly distant; Easterly from said Right-of-Way line; thence Northerly parallel to said Right-of-Way line 881.00 feet to a point opposite to the point of beginning), in Cook County, Illinois.

PI# 31-35-100-047-1087, volume 180

REPUBLIC SAVINGS BANK
4600 W. Lincoln Highway
Matteson, IL 60443

PLEASE RECORD AND RETURN TO:

which has the address of 22426 York #4C Richton Park
[Street] [City]
Illinois 60471 ("Property Address");
[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

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

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

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

2. Payment of Taxes and Insurance. Borrower shall promptly pay when due the property taxes and any other taxes and assessments levied on the Property, together with the future monthly payments of funds payable prior to the date of the maturity of the Note.

3. Maintenance of Property. Borrower shall maintain the Property in good condition and shall promptly repair or replace any part of the Property which is damaged, destroyed or otherwise rendered unusable or less valuable than when it was acquired by Lender.

4. Insurance. Borrower shall maintain and keep in force fire and theft insurance on the Property and shall promptly notify Lender of any change in the policy or the amount of the insurance.

5. Maintenance of Title. Borrower shall maintain and keep in force title insurance on the Property and shall promptly notify Lender of any change in the policy or the amount of the insurance.

6. Maintenance of Security. Borrower shall maintain and keep in force the security interest in the Property and shall promptly notify Lender of any change in the security interest.

7. Assignment of Rights. Borrower shall assign to Lender all of its rights in the Property and shall execute all documents necessary to perfect Lender's security interest.

8. Remedies. In the event of default by Borrower, Lender shall have the right to foreclose on the Property and to sell the Property to satisfy the debt.

9. Waiver of Defenses. Borrower waives all defenses and objections to the enforcement of the Note and the Security Instrument.

10. Entire Agreement. This Note and the Security Instrument constitute the entire agreement between the parties and supersede all other agreements.

11. Governing Law. This Note and the Security Instrument shall be governed by the laws of the State of California.

12. Assignment. This Note and the Security Instrument may be assigned to any person without the consent of Borrower.

13. Notices. All notices to Borrower shall be in writing and shall be sent to the address set forth in the Note.

14. Counterparts. This Note and the Security Instrument may be executed in counterparts, each of which shall be deemed to be an original.

15. Binding Effect. This Note and the Security Instrument shall be binding on the parties from the date of their execution.

16. Amendments. This Note and the Security Instrument may be amended or modified by a written instrument signed by the parties.

17. Severability. If any provision of this Note or the Security Instrument is held to be unenforceable, the remaining provisions shall remain in effect.

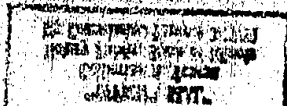
18. Waiver of Privity. Borrower waives its right to sue any third party for negligence in connection with the Property.

19. Assignment of Rights. Borrower assigns to Lender all of its rights in the Property and shall execute all documents necessary to perfect Lender's security interest.

20. Entire Agreement. This Note and the Security Instrument constitute the entire agreement between the parties and supersede all other agreements.

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If Lender requires 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 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: (a) the total amount of the sums secured immediately before the taking, divided by (b) 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 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 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 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 or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

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 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

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 or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

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 the second paragraph of paragraph 17.

14. **Notice.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

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

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

17. **Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it 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 Reinstatae.** 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 reinstatae shall not apply in the case of acceleration under paragraphs 13 or 17.

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