State of Illinois

131-5848339-734

MOMBAGEE

19TH

SEPTEMBER day of

, 19 gg, between

INDIS MORTGAGE CORPORATION

, Mortgagor, and

Made This water the laws of THE STATE OF ILLINOIS

3 J. Leane

is That whereas the Mortgagor is justly indebted to the Mortgagee, as is evidenced by a certain promistory note bearing even date herewith, in the principal sum of

payable with interest and rate of NINE AND ONDer centum ( 9 50 %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgages at its office in ROCKFORD or at such other place as the bolder may designate in writing, and delivered; the said principal and interest being payable in monthly in-FOUR HUNDRED FORTY THREE AND 13/100---staliments of on the first day of NOVEMBER paid, except that the final payment of wincipal and interest, if not snoner paid, shall be due and payable on the first day of OCTOBER , 20 19 .

Now, therefore, the said Mortgagor, for the bettel securing of the payment of the said principal sum of money and interest and the performance of the covenants and agreements herein contained, loss by these presents Mortgage and Warrant unto the Mortgages, its successors be ussigns, the following described Real Estate situate, lying, and being in the county of COOK nd the State of Illinois, to wit:

SEE ATTACHED LEGAL DESCRIPTION

TAX #09-15-101-021-1205

COMMONLY KNOWN AS: 9350 BAY COLONY #1W DES PLAINES, ILLINOIS 60016

OUNTY CONTS Tegether with all and singular the tenements, hereditaments and appurtenances thereunto belonging, and the tents, issues, and profits thereof; and all apparatus and fixtures of every kind for the purpose of supplying or distributing heat, light, water, or power, and all plumb-

To have and to hold the above-described premises, with the appurtenances and fixtures, unto the said Mortgagee, its successors and assigns, forever, for the purposes and uses herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the said Mortgagor does hereby expressly release and walve.

and sterest of the said Mortgagor in and to said premises.

And mid Mortneger covenants and agrees:

To keep said premises in good repair, and not to do, or permit to be done, upon said premises, anything that may impair the value thereof, or of the security intended to be effected by virtue

of this instrument; not to suffer any lien of mechanics men or material men to attach to said premises; to pay to the Mortgagee, as hereinafter provided, until said note is fully peid, (1) a sum sufficient to pay all taxes and assessments on said premises, or any tax or assessment that may be levied by authority of the State of Illinois, or of the county, town, village, or city in which the said land is situate, upon the Mortgagor on account of the ownership thereof; (2) a sum sufficient to keep all huildings that may at any time be on said premises, during the continuance of said indebtedness, insured for the benefit of the Mortgagee in such forms of insurance, and in such amounts, as may be required by the Mortgages.

This form is used in connection with mortgages incured under the one- to four-larnity programs of the Notional Housing Act which provide for periodic Mortgago incurance Premium payments.

ing and other fixtures in, or that may be placed in, any building now or hereafter standing on said land, and also all the estate, right, title,

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in case of the refusal or neglect of the Mortgagor to make such payments, or to satisfy any prior lien or incumbrance other than that for taxes or assessments on said premises, or to keep said premises in good repair, the Mortgagee may pay such taxes, assessments, and insurance premiums, when due, and may make such repairs to the property herein mortgaged as in its discretion it may deem necessary for the proper preservation thereof, and any moneys so paid or expended shall become so much additional indebtedness, secured by this mortgage, to be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagor.

It is expressly provided however (all other provisions of this mortgage to the centrary notwithstanding), that the Mortgagee shall not be required nor shall it have the right to pay, discharge, or semove any tax assessment, or tax lien upon or against the premises described herein or any part thereof or the improvements situated therein or long as the Mortgagor shall, in good faith, contest the same or the validity thereof by appropriate legal proceedings brought in a court of competent jurisdiction, which shall operate to prevent the collection of the tax, assessment, or lien so contested and the sale or forfeiture of the said premises or any part thereof to carrier the same.

And the said Mortgagor further covenants and agrees as follows:

That privilege is reserved to pay the debt in whose, or in part, on any installment due date.

That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the not secured hereby, the Mortgagor will pay to the Mortgagoe, on the first day of each month until the said note is fully paid, the following sums:

- (a) An amount sufficient to provide the holder hereof with funds to pay the next mortgage insurance premium if this instrument and the note secured hereby are insured, or a monthly charge (in lieu of a mortgage insurance premium) if they are held by the Secretary of Housing and Urban Development, as follows:
- (1) If and so long as said note of even date and this instrument are insured or are reinsured under the provisions of the National Housing Act, an amount sufficient to accumulate in the hands of the holder one (1) month prior to its due date the annual mortgage insurance premium, in order to provide such holder with funds to pay such premium to the Secretary of Housing and Urban Development pursuant to the National Housing Act, as amended, and applicable Regulations thereunder; or
- (ii) If and so long as said note of even date and this instrument are held by the Secretary of Housing and Urban Development, a monthly charge (in lieu of a mortgage insurance premium) which shall be in an amount equal to one-twelfth (1/12) of one-haif (1/2) per centum of the average outstanding balance due on the note computed without taking into account delinquencies or prepayments;
- (b) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (all as estimated by the Mortgagee) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessment, will become delinquent, such sums to be held by Mortgagee in trust to pny said ground rents, premiums, taxes and special assessments; and
- (c) All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the note

secured hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgagor each month in a single payment to be applied by the Mortgagee to the following items in the order set forth:

- (1) premium charges under the contract of insurance with the Secretary of Housing and Urban Development, or monthly charge (in lieu of mortgage insurance premium), us the case may be:
- (II) ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums;
  - (III) interest on the note secured hereby;
  - (IV) amortization of the principal of the said note; and
  - (V) late charges.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may collect a "late charge" not to exceed four cents (4') for each dollar (51) for each payment more than fifteen (15) days in arrears, to gover the extra expense involved in handling delinquent payments.

If the total of the payments made by the Mortgagor under subsection (b) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagee for ground rents, taxes, and assessments, or insurance premiums, as the case may be, such excess, if the loan is current, at the option of the Mortgagor, shall be credited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor. If, however, the monthly payments made by the Mortgagor under subsection (b) of the preceding paragraph shall not be sufficient to pay ground rents. taxes, and assessments, or insurance premiunis, as the case may be, when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagee any amount necessary to make up the deficiency, on or before the date when payment of such ground rents, taxes, assessments, or insurance premiums shall be due. If at any time the Mortgagor shall tender to the Mortgagee, in accordance with the provisions of the nete secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor ail proments made under the provisions of subsection (a) of the preceding paragraph which the Mortgagee has not become obligated to pay to the Secretary of Housing and Urban Development, and any balance tempining in the funds accumulated under the provisions of subsection (b) of the preceding paragraph. If there shall be a difaul, under any of the provisions of this martgage resulting its a public scie of the premises covered hereby, or if the Mortgagee acquires the property otherwise after default, the Mortgagee shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under subsection (b) of the preceding paragraph as a credit against the amount of principal, hen remaining unpaid under said note and shall properly adjust any payments which shall have been made under subsection (u) of the preceding paragraph.

And as additional security for the payment of the indebtedness aforesaid the Mortgagor does hereby assign to the Mortgagoe all the rents, issues, and profits now due or which may be realler become due for the use of the premises hereinabove described.

That he will keep the improvements now existing or hereafter erected on the mortgaged property, insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, casualties and contingencies in such amounts and for such periods as may be required by the Mortgagee and will pay promptly, when due, any premiums on such insurance provision for payment of which has not been made hereinbefore.

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All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgages. In event of loss Mortgagor will give immediate notice by mail to the Mortgages, who may make proof of loss if not made promptly by Morigagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Morrgagee instead of to the Mortgagor and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force soull pass to the our chaser or grantee.

That it the premises, or may part thereof, be condemned under any power of eminent dometic or acquired for a public use, the damages, proceeds, and the consideration for such acquisition, to the extent of the full amount of indebtedness upon this Mortgage, and the Note secured hereby termining unpaid, are hereby assigned by the Mortgager to the Mortgage and shall be paid forthwith to the Mortgagee to be applied by it on account of the indebtedness secured hereby, whether due of not.

The Mortgagor further agrees that should this nortgage and the note secured hereby not be eligible for insurance valor the National Housing Act within QO days from the date hereof) written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the QO days' time from the date of this mortgage, declining to insure said note and this mortgage, being deemed conclusive proof of such ineligibility), the Mortgagee or the holder of the note may, at its option, declare all sums secured hereby immediately due and payable.

In the event of default in making any monthly payment provided for herein and in the note secured hereby for a period of thirty (30) days after the due date thereof, or in case of a breach of any other covenant or agreement herein stipulated, then the whole of said principal sum remaining unpaid together with accrued interest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

And in the event that the whole of said debt is declared to be due, the Mortgagee shall have the right immediately to foreclose this mortgage, and upon the filing of any bill for that purpose, the court in which such bill is filed may at any time thereafter, either before or after sale, and without notice to the said Mortgagor, or any party claiming under said Mortgagor, and without regard to the solvency or insolvency of the person or persons liable for the payment of the indebtedness secured hereby, at the time of such applications for appointment of a receiver, or for an order to place Mortgagee in possession of the premises, and without regard to the value of said premises or whether the same shall then be occupied by the owner of the equity of redemption, as a homestead, enter an order placing the Mortgagee in possession of the premises, or appoint a receiver for the benefit of the Mortgagee with power to collect the rents, issues, and profits of the said premises during the pendency of such foreclosure suit and, in case of sale and a deficiency, during the full statutory period of redemption, and such rents, issues, and profits when collected may be applied toward the payment of the indebtedness. costs, taxes, insurance, and other items necessary for the protection and preservation of the property.

Whenever the said Mortgagee shall be placed in possession of the above described premises under an order of a court in which an action is pending to foreclose this mortgage or a subsequent mortgage, the said Mortgagee, in its discretion, may; keep the said premises in good repair; pay such current or back taxes and assessments as may be due on the said premises; pay for and maintain such insurance in such amounts as shall have been required by the Mortgagee; lease the said premises to the Mortgager or others upon such terms and conditions, either within or beyond any period of redemption, as are approved by the count; collect and receive the rents, issues, and profits for the use of the premises hereinabove described; and employ other persons and expend itself such amounts as are reasonably necessary to carry out the provisions of this paragraph.

And in case of foreclosure of this mortgage by said Mortgagee in any court of law or equity, a reasonable sum shall be allowed for the solicitor's fees, and stenographers' fees of the complainant in such proceeding, and also for all outlays for documentary evidence and the cost of a complete abstract of title for the purpose of such foreclosure; and in case of any other suit, or legal proceeding, wherein the Mortgagee shall be made a party thereto by reason of this mortgage, its costs and expenses, and the reasonable fees and charges of the attorneys or solicitors of the Mortgagee, so made parties, for services in such suit or proceedings, shall be a further lien and charge upon the said premises under this mortgage, and all such expenses shall become so much additional indebtedness secured hereby and be allowed in any decree forcelosing this mortgage.

And there shall be included in any decree foreclosing this mortager, and be paid out of the proceeds of any sale made in pursuance of any such decree: (1) All the costs of such suit or suits, advertising, sale, and conveyance, including attorneys', solicitors', and stenographers' fees, outlays for documentary evidence and cost of said abstract and examination of title; (2) all the moneys advanced by the Mortgagee, if any, for the purpose authorized in the mortgage with locatest on such advances at the rate set forth in the note secured methy. From the time such advances are made; (3) all the accrued interest remaining unpaid on the indebtedness hereby secured, (4) all the said principal money remaining unpaid. The overplus of the proceeds of sale, if any, shall then be paid to the Mortgag or.

It Mortgagor shall pay said note at the time and in the manner aforesaid and shall abide by, comply with and duly perform all the covenants and agreements herein, then this conveyance shall be null and void and Mortgagee will, within thirty (30) days after written demand therefor by Mortgagor, execute a release or satisfaction of this mortgage, and Mortgagor hereby waives the benefits of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mortgagee.

It is expressly agreed that no extension of the time for payment of the debt hereby secured given by the Mortgagee to any successor in interest of the Mortgagor shall operate to release, in any manner, the original liability of the Mortgagor.

The covenants herein contained shall bind, and the benefits and advantages shall inure, to the respective lieits, executors, administrators, successors, and assigns of the parties hereto. Wherever used, the singular number shall include the plural, the plural the singular, and the masculine gentler shall include the feminine.

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1. THE UNDERSIGNED ANGU	IS J. LEANE, A SINGLE PERSO	, a notary public, in and IN NEVER MARRIED (NINNING personally know	
	ribed to the foregoing instrument, appear I the said instrument as HIS	red before me this day in ;	person and acknowledged for the uses and purpose
sin set forth, including the release and we	of the right of homestead.		
Given under my hand and Notarial Seal th	aia 19TH day	SEPTEMBER	, A.D. 19 89
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OFFICIAL SEAL Jettrey L. Picklin	· C	<i>y</i> , <i>y</i> , <i>y</i>	·
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Unit 601 as described in survey delineated on and atrached to and a part of a Declaration of Condominium Ownership registered on the 18th day of November, 1974 as Document Number 2783627.

Item 2

An Undivided .29828% interest (except the Units delineated and described in said survey) in and to the following Described Premises:

That part of Lots 1, 2 and 5 in Louis Meinhausen's Subdivision of part of Frederich Meinhausen's Division of Lands in Sections 15 and 16, Township 41 North, Range 12, East of the Third Principal Meridian, described as follows: -- Beginning at a point in the North line of Lot 1 aforesaid, 91.00 fact West of the Northeast corner thereof; thence West along the North line of Lot aforesaid, 367.35 feet to a line which is perpendicular to the Easterly extension of the North line of the South 1/2 of the Northeast 1/4 of the Norcheast 1/4 of Section 16 aforesaid, which is drawn through a point in said Casterly extension 192.86 feet East of the Northeast corner thereof; thence South along said perpendicular line 247.69 feet to a line perpendicular to the Wast line of Lot 1 aforesaid which passes through a point in said West 1 ine 610.00 feet North of the Southeast corner of Lot 2 in Louis Meinhausen's Subdivision aforesaid; thence West along last described perpendicular ling 495.29 feet to a line 282.82 feet West of and parallel with the East line of Lot 2 aforesaid; thence North along said parallel line 231.73 feet to a point on the North line of Lot 2 aforesaid; thence West along the North line of Lot 2 aforesaid 427.11 feet to a point 710.00 feet West of the Northeast coiner thereof; thence Southerly 301.37 feet along a line which makes an angle of 38 degrees 46 minutes 00 seconds to the left of the last described line extended; thence Easterly 40.0 feet along a line which makes an angle of 91 degrees 12 minutes 00 seconds to the left of the last described line extended; thence Northerly along a line which makes an angle of 88 degrees 48 minutes 00 seconds to the left of the last described line extended for a distance of 33.01 feet to the South line of the North 268.37 feet of Lot 2 aforesaid; thence East along said South line 50.0 feet to the East line of the West 90.0 feet of Lot 2 aforesaid; thence South along said East line 211.58 feet to the South line of the North 479.84 feet (measured at right angles) of lot 2 aforesaid; thence East along said South line 363.03 feet to the West line of the East 256-24 reet (measured at right angles) of Lot 2 aforesaid; thence South along said West line 367.66 feet to the South line of Lot 2 aforesaid; thence East along said South line 256.90 feet to the Southeast corner thereof; thence East along a line perpendicular to the West line of Lot 5 aforgaid, a distance of 268.92 feet to a diagonal line drawn from a point in the North lin of Lot 5 aforesaid 351.04 feet East of the Northwest corner thereof to a point in the South line of Lot 5 aforesaid 75.00 feet East of the Southwest corner thereof; thence Northeasterly along said diagonal line for a distance of 146.41 feet to a line 324.16 feet East of, as measured at right angles, and parallel with the West line of Lots 1 and 5 aforesaid; thence North along last described parallel line 444.41 feet; thence East at right angles thereto 152.71 feet to a diagonal line drawn from the point of beginning to a point in the South line of Lot 1 aforesaid 351.04 feet East of the Southwest corner thereof; thence Northeasterly along last described diagonal line 310.72 feet to the point of beginning.

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## UNOFFICIAL 3 PM (1995) RIDER TO STATE OF ILLINOIS MORTGAGE HUD-92116M (19/85)

This rider attached to and made part of the Mortgage between

Mortgagor, and Hortgagee, dated SEPTEMBER 19, 1989 revises said Mortgage as follows:

1. Page 2, the fourth covenant of the Mortgage is amended to read:

That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, the Mortgagor will pay to the Mortgagoe, on the first day of each month until the said note is fully paid, the following sums:

- (a) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (all as estimated by the Mortgagee) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such ground tents, premiums, taxes and assessments will become delinquent, such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and special assessments; and
- (b) All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the note secured hereby shall be added together and the aggregate amount theraof shall be paid by the Mortgagor each month in a single payment to be applied by the Mortgages to the following items in the order set forth:
  - ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums;
  - (II) interace on the note secured hereby; and (III) amorgan ion of principal of the said note.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Hortgagor price to the due date of the next such payment, constitute an event of default under this congage. The Hortgages may collect a "late charge" not to exceed four cents (4¢) for each dillar (\$1) for each payment more than fifteen (15) days in arrears, to cover the extra expanse involved in handling delinquent payments.

If the total of the payments made by the Mortgagor under subsection (a) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagee for ground rents, taxes, and assessments, or insurance preasures, as the case may be, such excess, if the losn is current, at the option of the Mortgagor. Chall be credited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor. If, however, the monthly payments made by the Mortgagor under subsection (a) of the preceding paragraph shall not be sufficient to pay ground rents, taxes, and assessments, or insurance premiums, as the case may be, when the same shall become due and payable, then the Mortgagor shall pay to the fortgages any amount necessary to make up the deficiency, on ur before the date when payment of our ground rents, taxes, assessments, or insurance premiums shall be due. If at any time the Mortgagor shall tender to the Mortgages, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgages shall, in computing the amount of such indebtadness, credit to the account of the Mortgagor may balance remaining it the funds accommisted under the provisions of subsection (a) of the preceding paragraph. If there could be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hareby, or if the Mortgages acquires the property otherwise after default, the intrages shall apply, at the time of the commencement of such proceedings or at the time the projectly is otherwise acquired, the balance then remaining in the funds accumulated under subsection (a) of the preceding paragraph as a credit against the amount of principal them remaining unpaid under said rote

2. Page 3, the third paragraph is smended to add the following rentance:

This option may not be exercised by the Hortgages when the inclination for insurance under the National Housing Act is due to the Hortgages's failure to resit the mortgage insurance premium to the Department of Housing and Urban Development.

Dated as of the date of the mortgage referred to herein.

(Hev. 12/85)

		Angus 4 Les	AC (SEAL)	
w.C.	Hortgagor A	NGUS JELEANE	10	•
			(REAL)	
	Mortgagor	· · · · · · · · · · · · · · · · · · ·		
STATE OF ILLINOIS ) SS.			٠	
COUNTY OF )				
I, THE UNDERSIGNED  in and for the County and State aforesaid, Do never married XXXX	Hereby Certify Th	ANGUS J. LÈ	ANE, A SINGLE	PERSON
him whie, personally known to me to be the sam	e person whose na	M4		•
	he	regoing instrument	, appeared before	
signed, scaled, and delivered the said instrum free and voluntary act for the uses and purpos waiver of the right of homestead.		rth, including the	release and	
GIVEN under my hand and Notarial Seal thi	. بعوه <u>19TH</u>	SEPTEMBERA. D.	19 <u>89</u> .	
OFFICIAL SEAL	_ Ge	Phys Ruh	ln-	
Natay Public, State of Illinois	//	• 0	Notary Public	
(FMA Rider, ILLISOTS Commission Expires Mar. 11, 1997)				

Anderson (1981). E Heli of Shibberses

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- (a) If an interest present in the contraction of the set of process for a security through the process the District annual processing and the contraction of the process.

#### UNCONDENSIVA RIGGE PY 9

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THIS CONDOMINIUM RIDER is made this 19TH day of SEPTEMBER and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Not ILLINOIS MORTGAGE CORPORATION  of the same date and covering the Property described in the Security Instrument and located at:	urity Deed (the
9350 BAY COLONY #1W DES PLAINES JULINOIS 60016	
The Property includes a unit in, together with an undivided interest in the common elements of, a condor known as:	minium project
BAY COLONY CONDOMINIUMS  [Name of Condominium Project]	
(the "Condominium Project"). If the owners association or other entity which acts for the Condominius "Owners Association") holds title to property for the benefit or use of its members or shareholders, the includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest in the Owners Association and the uses are the owners Association and the use are the owners Association and the owners Association and the owners Association and the own	Property also rest.
CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Securi Borrower and Lender further covenant and agree as follows:	ty Instrument,
A. Condorainium Obligations. Borrower shall perform all of Borrower's obligations under the Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other decreates the Condominum Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents, promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.	ocument which
B. Hazard Insurance, So long as the Owners Association maintains, with a generally accepted insu "master" or "blanket" polici on the Condominium Project which is satisfactory to Lender and which proceedings in the amounts, for the periods, and against the hazards Lender requires, including fire and his within the term "extended coverage," then:	vides insurance izards included
(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property; and	f one-twelfth of
(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage of 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 haza, directance proceeds in lieu of restoration or repair following Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assign 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 the Association maintains a public liability insurance policy accertable in form, amount, and extent of coverage to	ed and shall be ver. hat the Owners
D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable connection with any condemnation or other taking of all or any part of the Property, whether of the unit or elements, or for any conveyance in lieu of condemnation, are hearly assigned and shall be paid to Lender shall be applied by Lender to the sums secured by the Security Institution as provided in Uniform Covenant.	to Borrower in of the common Such proceeds
E. Lender's Prior Consent. Borrower shall not, except after relice to Lender and with Lender's consent, either partition or subdivide the Property or consent to:	s prior written
(i) the abandonment or termination of the Condominium Project except for abandonment required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by comment domain;	or termination indemnation or
(ii) any amendment to any provision of the Constituent Documents if the provision is for the ex Lender;	tpress benefit of
(iii) termination of professional management and assumption of self-mana; ment of the Owner	ers Association;
(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 Levider.	may pay them.
Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower sectived Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower request.	from the dute of
By Signing Below, Borrower accepts and agrees to the terms and provisions contained in this Condominius	m Rider.

O COOP COUNTY

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# UNOFFICIAL C

FHA ASSUMPTION POLICY RIDER

NOTICE: THIS RIDER ADDS A PROVISION TO THE INSTRUMENT ALLOWING THE MORTGAGEE TO REQUIRE PAYMENT OF THE NOTE IN FULL UPON TRANSFER OF ALL OR PART OF THE PROPERTY.

This Assumption Policy Rider is made this	19TH	day of	SEPTEMBER	, 19 89	, and is
incorporated into and shall be deemed to amend	and suppl	ement the Mort	gage, Deed of To	rust, or Deed to	Secure
Debt (the "Instrument") of the same date given	by the uni	dersigned (the ''	Mortgagor") to	secure the Mor	tgagor's
Note (the "Note") of the same date to					

ILLINOIS MORTGAGE CORPORATION

(the "Mortgagee") and covering the property described in the Instrument and located at:

9350 BAY COLONY #1W

DES PLAINES, ILLINOIS 60016

(Property Address)

AMENDED COVENANT. In addition to the covenants and agreements made in the Instrument, Mortgagee and Mortgagor furtion covenant and agree as follows:

The Mortgage shall, with the prior approval of the Federal Housing Commissioner, or his designee, declare all sum, secured by this mortgage to be immediately due and payable if all or part of the properry is sold or otherwise, transferred (other than by devise, descent or operation of law) by the mortgagor, pursuant to a logolet of sale executed not later than A 12 24 months after the date on which the mortgage is endorsed for insurance, to a purchaser whose credit has not been approved in accordance with the requirements of the Commissioner.

IN WITNESS WHEREOF, the Moras and has executed this Assumption Policy Rider.

L angus of Jeans	T C		(Seal) <b>(S</b>
ANGUS J. LEANE	(Seal) Mortgagor		(Seal) (O
	(Scal) Mortgagor	C	(Seal)  Mortgagor (Sign Original Only)
NOTE: If the property is not the princip	al or secondary residence of the M	ortgagor, 24 months with be core;	ed instead of 12 months.
	_(Space below this line for aci	(nowledgement)	
STATE OF ILLINOIS COUNTY OF	,		-0
I, THE UNDERSIGNED, A NOTARY OF CERTIFY THAT ANGUS JELLEANE, A SIN NAXXWXX, PERSONALLY KNOWN TO ME FOREGOING INSTRUMENT, APPEARED BEFORED AND DELIVERED THE SAID INSTRUMPOSES THEREIN SET FORTH, INCLUSION OF THE SAID INSTRUMPOSES THEREIN SET FORTH, INCLUSION OF THE SAID INSTRUMPOSES THEREIN SEAL THIS 19TH	IGLE PERSON NEVER ACK TO BE THE SAME PERSON FOE ME THIS DAY IN PER TRUMENT AS HIS FRE DING THE RELEASE AND W	MARRIED WHOSE NAME IS S ISON AND ACKNOWLEDGED E AND VOLUNTARY ACT F IAIVER OF THE RIGHT OF	UBSCRIPED TO THE THAT THE SIGNED, OR THE USES AND
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Jettrey & Packlin Notary Public, State of thiness

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