

(iii) keep all of my other promises and agreements under this Security Instrument, the Secured Notes and any changes to the Secured Notes made with the written consent of Lender;

(ii) pay, with interest, any amounts that Lender spends under Paragraphs 2 and 7 below to protect the value of the Property and Lender's rights in the Property; and

(i) pay all amounts owed to Lender under the Note and all other notes secured by this Security Instrument, called the "Secured Notes," including future advances made by Lender and any changes to the Secured Notes made with the written consent of Lender;

11. BORROWER'S TRANSFER OF RIGHTS IN THE PROPERTY

(a) **Person.** Any person, organization, governmental authority or other party will be called "Person."

(b) **Property.** The property that is described below in Section III entitled "Description of the Property" will be called the "Property."

(c) **Sums Secured.** The amounts described below in Section II entitled "Borrower's Transfer of Rights in the Property" sometimes will be called the "Sums Secured."

(d) **Note.** The note signed by Borrower and having the same date as this Security Instrument will be called the "Note." The Note shows that I owe Lender U.S. \$81,000.00 plus interest. I have promised to pay this debt in monthly payments and to pay the debt in full by AUGUST 01, 2021.

(e) **Lender.** WORLD SAVINGS AND LOAN ASSOCIATION, A FEDERAL SAVINGS AND LOAN ASSOCIATION, will be called "Lender." Lender is a Federal Savings and Loan Association which is organized and exists under the laws of the United States. Lender's address is 301 Harrison Street, Oakland, California 94612.

(f) **Borrower.** ANNEZEL SYKUT AND MARIA SYKUT, HIS WIFE, will be called the "Security Instrument." This Mortgage, which is dated JULY 19, 1981

1. DEFINITIONS OF WORDS USED IN THIS MORTGAGE

(A) **Security Instrument.** This Mortgage, which is dated JULY 19, 1981

(B) **Borrower.** ANNEZEL SYKUT AND MARIA SYKUT, HIS WIFE, will be called the "Security Instrument."

THIS IS A FIRST MORTGAGE. LOAN NUMBER: 68-98188-7
 THIS MORTGAGE SECURES A NOTE WHICH CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE, MONTHLY PAYMENTS AND PRINCIPAL BALANCE.
 THE MAXIMUM AGGREGATE PRINCIPAL SUM SECURED BY THIS SECURITY INSTRUMENT IS \$110,000.00.

FOR RECORDER'S USE ONLY

PREPARED BY: WORLD SAVINGS AND LOAN ASSOCIATION

RECORDING REQUESTED BY: WORLD SAVINGS AND LOAN ASSOCIATION

WORLD SAVINGS AND LOAN ASSOCIATION
 2420 WEST 26TH AVENUE
 DENVER, COLORADO 80211

WHEN RECORDED MAIL TO:
 WORLD SAVINGS AND LOAN ASSOCIATION
 A FEDERAL SAVINGS AND LOAN ASSOCIATION

REGISTRAR OF TITLES
 CAROL MOSELEY BRAUN
 JUL 22 1981 PM 4:30

1851866

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3981581

AT G.F. PICANNO
 ATTORNEY'S FIRM

GUARANTY FUND, INC.
 25 S. LEASLIE 5th FLOOR
 DENVER, CO. 80203
 312-372-8361

TRUSTEES DUPLICATE

DELIVER TO: JOYCE WHITE

347/075 IN DUPLICATE

NOTE IDENTIFIED

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UNIVERSAL
FORM 110.03.00 1984

ALL STATES

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P. I. N. 13-29-209-018

LOT 23 IN BLOCK 1 IN ALBERT F. KENNEY'S BELMONT HOME GARDENS,
BEING A SUBDIVISION OF LOT 5 IN KING AND PATTERSON'S
SUBDIVISION OF THE NORTHEAST 1/4 OF SECTION 29, TOWNSHIP 40
NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN
COOK COUNTY, ILLINOIS.

LOAN NO. 68-88188-7

EXHIBIT "A"

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COOK COUNTY CLERK
JANUARY 1, 1998
COURT REPORTER
JANUARY 1, 1998
COURT REPORTER
JANUARY 1, 1998
COURT REPORTER

COOK COUNTY CLERK

EXHIBIT 1

Each of my payments to Lender under this Paragraph 2 will be the sum of the following: (a) One-twelfth of the estimated yearly taxes and assessments on the Property which under the applicable law may be superior to this Security Instrument; plus

(b) Borrower's Obligations (i) Lender gives me written notice to do so, I will pay the amounts in Paragraph 2(A) above to Lender, unless the applicable law requires otherwise. I will make these payments on the same day that my monthly payments of principal and interest are due under the Secured Notes.

(c) Impound/Escrow Accounts (i) Borrower's Obligations (A) Borrower's Obligations I will pay all amounts necessary to pay taxes and hazard insurance premiums on the Property as well as assessments, leasehold payments, ground rents or mortgage insurance premiums (if any)

2. PAYMENTS FOR TAXES AND INSURANCE

I will pay to Lender, on time, all principal and interest due under the Secured Note and any prepayment and late charges due under the Secured Notes.

1. BORROWER'S PROMISE TO PAY

I promise and I agree with Lender as follows:

COVENANTS

I give a general warranty of title to Lender. This means that I will be fully responsible for any losses which Lender suffers because someone other than myself has some of the rights in the Property which I promise that I have. I promise that I will defend my ownership of the Property against any claims of such rights.

I promise that: (i) I lawfully own the Property; (ii) I have the right to mortgage, grant and convey the Property to Lender; and (iii) there are no outstanding claims, liens, taxes or encumbrances against the Property, except for those which are of public record.

IV. BORROWER'S OBLIGATION TO DEFEND OWNERSHIP OF THE PROPERTY AND BORROWER'S RIGHT TO GRANT A SECURITY INTEREST IN THE PROPERTY AND

(x) All of the amounts that I pay to Lender under Paragraph 2 below.

(ix) All replacements of or additions to the property described in subsections (ii) through (viii) of this Section; and

(viii) All of the rights and property described in subsections (ii) through (vii) of this Section that I acquire in the future;

(vii) All fixtures that are now, or in the future will be on the Described Property or on the property described in subsection (vi) of this Section;

(vi) All rights that I have in the land which has in the streets or roads in front of, behind or next to, the Described Property;

(v) All mineral, oil and gas rights and profits, water rights and stock that are part of the Described Property;

(iv) All rents or royalties and other income from the Described Property;

(iii) All rights in other property that I have as owner of the Described Property. These rights are known as assessments, rights and appurtenances attached to the Property;

(ii) All buildings and other improvements that are located on the Described Property;

REAL ESTATE INDEX NUMBER: 13-28-208-013

VOL:

The property which is located at 3007 NORTH MASON CHICAGO, IL 60634. The legal description of the Property is attached as Exhibit "A" which is made a part of this Security Instrument. This Property is called the "Described Property."

I give Lender rights in the Property described below:

III. DESCRIPTION OF THE PROPERTY

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I will also make payments due under my lease if I am a tenant on the Property and I will pay ground rents (if any) due on the Property. I will pay these amounts either by making the payments to Lender that are described in Paragraph 2 above or by making the payments on time to the Person owed them.

I will pay all taxes, assessments and any other charges and fines that may be imposed on the Property and that may be superior to this Security Instrument.

4. BORROWER'S OBLIGATION TO PAY CHARGES, ASSESSMENTS AND CLAIMS

First, to pay late charges due under the Secured Notes; Second, to pay prepayment charges due under the Secured Notes; Third, to pay any advances due to Lender under this Security Instrument; Fourth, to pay the amounts due to Lender under Paragraph 2 above; Fifth, to pay interest due under the Secured Notes; Sixth, to pay deferred interest under the Secured Notes; Last, to pay principal due under the Secured Notes.

3. APPLICATION OF BORROWER'S PAYMENTS

Unless the law requires otherwise, Lender will apply each of my payments under the Secured Notes and under Paragraphs 1 and 2 above in the following order and for the following purposes: First, to pay late charges due under the Secured Notes; Second, to pay prepayment charges due under the Secured Notes; Third, to pay any advances due to Lender under this Security Instrument; Fourth, to pay the amounts due to Lender under Paragraph 2 above; Fifth, to pay interest due under the Secured Notes; Sixth, to pay deferred interest under the Secured Notes; Last, to pay principal due under the Secured Notes.

When I have paid all of the amounts due under the Secured Notes and under this Security Instrument, Lender will promptly refund to me any funds that are then being held by Lender. If, under Paragraph 27 below, Lender acquires the Property or the Property is sold, then immediately before the acquisition or sale, Lender will use any funds which Lender is holding at that time to reduce the Sums Secured.

If, at the time payments of impound/escrow items are due, Lender has not received enough funds to make those payments, I will pay to Lender whatever additional amount is necessary to pay the impound/escrow items in full. I must pay that additional amount in one or more payments as Lender may require.

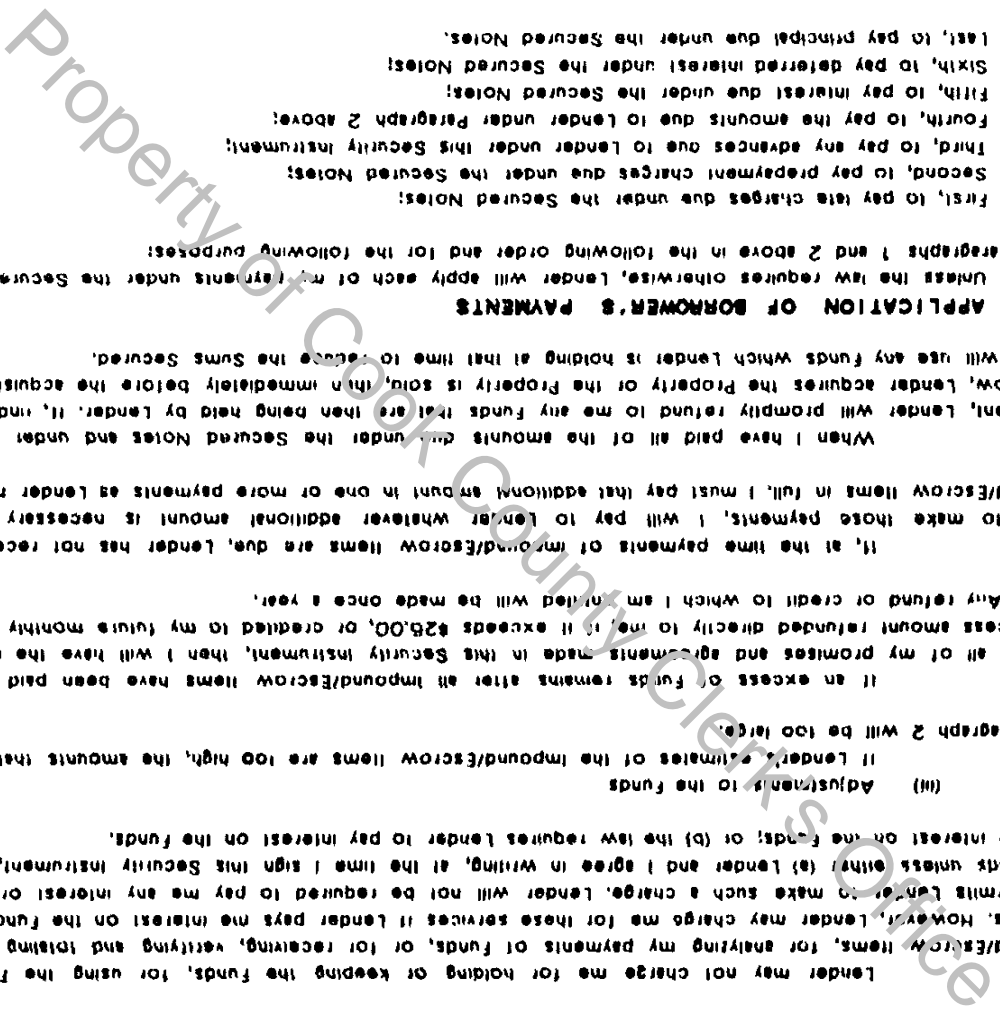
If an excess of funds remains after all impound/escrow items have been paid and if I am keeping all of my promises and agreements made in this Security Instrument, then I will have the right to have the excess amount refunded directly to me. If it exceeds \$25.00, or credited to my future monthly payments of funds. Any refund or credit to which I am entitled will be made once a year.

Lender may not charge me for holding or keeping the funds, for using the funds to pay impound/escrow items, for analyzing my payments of funds, or for receiving, verifying and totaling assessments and bills. However, Lender may charge me for these services if Lender pays me interest on the funds and if the law permits Lender to make such a charge. Lender will not be required to pay me any interest or earnings on the funds unless either (a) Lender and I agree in writing, at the time I sign this Security Instrument, that Lender will pay interest on the funds; or (b) the law requires Lender to pay interest on the funds.

Lender may hold the funds, except as described in this Paragraph 2. Lender will use the funds to pay the impound/escrow items. Lender will give to me, without charge, an annual statement of funds activity.

Lender will estimate the "impound/escrow items." Lender will use existing assessments and bills and reasonable estimates of future assessments and bills to estimate the impound/escrow items. The amounts that I pay to Lender for impound/escrow items under this Paragraph 2 will be called the "funds."

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7. LENDER'S RIGHT TO PROTECT ITS RIGHTS IN THE PROPERTY
(A) I do not keep any promises and agreements made in this Security Instrument, or (B) someone, including me, begins a legal proceeding that may significantly affect Lender's rights in the Property (such as a legal proceeding in bankruptcy, in probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the Lender's rights in the Property. Lender's actions may include appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Lender must

I will keep the Property in good repair. I will not destroy or substantially change the Property and I will not allow the Property to deteriorate. I will keep and maintain the Property in compliance with any state or federal hazardous materials and hazardous waste laws. I will not use, generate, manufacture, store any hazardous materials or hazardous waste on, under or about the Property. I will indemnify, defend and hold harmless Lender and its employees, officers and directors and their successors from any claims, damages or costs for required or necessary repair or the removal of hazardous waste or any other hazardous materials claim, if I do not own but am a tenant on the property, I will fulfill my obligations under my lease. I also agree that, if I acquire the fee title to the Property, my lease interest and the fee title will not merge unless Lender agrees to the merger in writing.

8. BORROWER'S OBLIGATION TO MAINTAIN THE PROPERTY AND TO FULFILL ANY

LEASE OBLIGATIONS
I am required by Lender to pay premiums for mortgage insurance. I will pay the premiums until the requirement for mortgage insurance ends according to my written agreement with Lender or according to law. I will not be greater than the sums Secured immediately before the Property is acquired by Lender or sold. However, Lender's rights in those proceeds belong to Lender. Also, all of my rights in any proceeds which are paid because of damage that occurred before I Lender acquires the Property under Paragraph 27 below, all of my rights in the insurance policies will be retained by Lender. Secured Notes and under Paragraphs 1 and 2 above. However, Lender and I may agree in writing to delays or changes.

Any Proceeds are used to reduce the amount of principal which I owe to Lender under the Secured Notes, that use will not delay the due date or change the amount of any of my monthly payments under the Secured Notes. Lender may use the Proceeds to repair or restore the Property or to pay the sums Secured. The 30-day period will begin when the notice is given. If I abandon the Property or if I do not answer, within 30 days, a notice from Lender stating that the insurance company has offered to settle a claim, Lender may collect the Proceeds. Lender may use the Proceeds to repair or restore the Property or to pay the sums Secured. The 30-day period will begin when the notice is given. If I abandon the Property or if I do not answer, within 30 days, a notice from Lender stating that the insurance company has offered to settle a claim, Lender may collect the Proceeds. Lender may use the Proceeds to repair or restore the Property or to pay the sums Secured. The 30-day period will begin when the notice is given.

The amount paid by the insurance company is called "Proceeds." Any Proceeds received will be applied first to reimburse Lender for costs and expenses incurred in connection with obtaining the Proceeds, and then, at Lender's option and in the order and proportion as Lender may determine in its sole and absolute discretion, regardless of any impairment or lack of impairment of security, as follows: (A) to the extent allowed by applicable law, to the sums Secured in a manner that Lender determines and/or (B) to the payment of costs and expenses of necessary repairs or restoration of the Property to a condition satisfactory to Lender, such application to be made in the manner and at the times as determined by Lender.

5. BORROWER'S OBLIGATION TO MAINTAIN INSURANCE
At my sole cost and expense, I will obtain and maintain hazard insurance to cover all buildings and other improvements that now are or in the future will be located on the Property. The insurance must cover loss or damage caused by fire, hazards normally covered by "extended coverage" hazard insurance policies and other hazards for which Lender requires coverage. The insurance must be in the amounts and for the periods of time required by Lender. I may choose the insurance company but my choice is subject to Lender's approval. Lender may not refuse to approve my choice unless the refusal is reasonable. All of these insurance policies and renewals of the policies must include what is known as a "Standard Mortgage Clause" to protect Lender. The form of all policies and renewals must be acceptable to Lender. Lender will have the right to hold the policies and renewals. If Lender requires, I will promptly give Lender all receipts of paid premiums and renewal notices that I receive. I obtain earthquake insurance, any other hazard insurance, credit life and/or disability insurance, or any other insurance on or relating to the Property or the Secured Notes and which are not specifically required by Lender. I will name Lender as loss payee of any proceeds.

If there is a loss or damage to the Property, I will promptly notify the proper insurance company and Lender. If I do not promptly prove to the insurance company that the loss or damage occurred, then Lender may do so. If I obtain the Property or if I do not answer, within 30 days, a notice from Lender stating that the insurance company has offered to settle a claim, Lender may collect the Proceeds. Lender may use the Proceeds to repair or restore the Property or to pay the sums Secured. The 30-day period will begin when the notice is given.

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means that any one of us may be required to pay all of the Sums Secured. Lender's rights under this Security Instrument against each of us individually or against all of us together. This keep all of Borrower's promises and obligations contained in this Security Instrument. Lender may enforce

if more than one Person signs this Security Instrument as Borrower, each of us is fully obligated to keep all of Lender's agreements made in this Security Instrument. Similarly, any Person who takes over Lender's rights or obligations under this Security Instrument will have all of my rights and will be obligated to keep all of my promises and agreements made in this Security Instrument.

11. OBLIGATIONS OF BORROWER AND OF PERSONS TAKING OVER BORROWER'S RIGHTS OR OBLIGATIONS

to Lender under the Note and under this Security Instrument. Even if Lender does not exercise or enforce any of its rights under this Security Instrument or under the law, Lender will still have all of those rights and may exercise and enforce them in the future. Even if Lender obtains insurance, pays taxes, or pays other claims, charges or liens against the Property, Lender will have the right under Paragraph 27 below to demand that I make immediate payment in full of the amount that I owe

(B) Lender's Rights

requested to do so. Lender may allow those delays or changes for a Person who takes over my rights and obligations, even if Lender is requested not to do so. Lender will not be required to bring a lawsuit against such a Person for not fulfilling obligations under the Secured Note or under this Security Instrument, even if Lender is still be fully obligated under the Secured Note and under this Security Instrument.

(A) Borrower's Obligations

10. CONTINUATION OF BORROWER'S OBLIGATIONS AND OF LENDER'S RIGHTS

Lender may allow a Person who takes over my rights and obligations subject to this Security Instrument to delay or to change the amount of the monthly payments of principal and interest due under the Secured Note or under this Security Instrument. Even if Lender does this, however, that Person and I will both be fully obligated under the Secured Note and under this Security Instrument.

changes. Lender may use proceeds to reduce the amount of principal which I owe to Lender under the Secured Note, that use will not delay the due date or change the amount of any of my monthly payments under the Secured Note and under Paragraphs 1 and 2 above. However, Lender and I may agree in writing to delay or change. If any proceeds are used to reduce the amount of principal which I owe to Lender under the Secured Note, that use will not delay the due date or change the amount of any of my monthly payments under the Secured Note and under Paragraphs 1 and 2 above. However, Lender and I may agree in writing to delay or change. If any of the proceeds remain, I owe to Lender in full, the remaining proceeds will be paid to me. Unless Lender and I agree otherwise in writing, if only a part of the Property is taken, the amount that I owe to Lender will be reduced only by the amount of 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. The remainder of the proceeds will be paid to me.

9. AGREEMENTS ABOUT GOVERNMENTAL TAKING OF THE PROPERTY

I assign to Lender all my rights: (A) to proceeds of all awards or claims for damages resulting from condemnation, eminent domain or other governmental taking of all or any part of the Property; and (B) to proceeds from a sale of all or any part of the Property that is made to avoid condemnation, eminent domain or other governmental taking of the property. All of those proceeds will be paid to Lender. Lender, and others authorized by Lender, may enter upon and inspect the Property. They must do so in a reasonable manner and at reasonable times. Before or at the time an inspection is made, Lender must give me notice stating a reasonable purpose for the inspection.

8. LENDER'S RIGHT TO INSPECT THE PROPERTY

I will pay to Lender any amounts which Lender advances under this Paragraph 7 with interest, at the interest rate in effect under the Secured Note which have not been paid. I will pay those amounts to Lender when Lender sends me a notice requesting that I do so. Interest on each amount will begin to accrue on the date that the amount is advanced by Lender. However, Lender and I may agree in writing to terms that are different from those in this Paragraph 7. This Security Instrument will protect Lender in case I do not keep this promise to pay those amounts with interest.

Paragraph 7, Lender does not have to do so. Any action taken by Lender under this Paragraph 7, will not release me from my obligations under this Security Instrument.

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10. INJURY TO PROPERTY; ASSIGNMENT OF RIGHTS
An assignment is a transfer of rights to another. I may have rights to bring legal action against persons, other than Lender, for injury or damage to the Property or in connection with the loan made to me by Lender and which arose or will arise before or after the date of this Security Instrument. These rights to bring legal action may include an action for breach of contract, fraud, concealment of a material fact or intentional or negligent acts. I assign these rights, and any proceeds arising from these rights, as permitted by applicable law, to Lender. Lender may, at its option, enforce these rights in its own name and may apply any proceeds resulting from this assignment to any amount that I may owe to Lender under the Note and this Security Instrument after deducting any expenses, including attorneys' fees, incurred in enforcing these rights. At the request of Lender, I will sign any further assignments or other documents that may be necessary to enforce this assignment.

11. LENDER'S RIGHTS TO RENTAL PAYMENTS AND TO TAKE POSSESSION OF THE PROPERTY
If Lender acts to have the Property sold after a Breach of Duty as defined in Paragraph 28, I understand and agree that: (A) my right to occupy the Property ceases at the time the Property is sold; (B) I shall have no right to occupy the Property after such sale without the written consent of the new owner of the Property; and (C) my wrongful and unlawful possession of the Property may subject me to monetary damages, including the loss of reasonable rent and the cost of eviction. All rental payments collected by Lender or by a receiver, other than the rent paid by me under this Paragraph 17, will be used first to pay the costs of collecting rental payments and of managing the Property. If any part of the rental payments remains after those costs have been paid in full, the remaining part will be used to reduce the Sum Secured. The costs of managing the Property may include the receiver's fees, reasonable attorneys' fees and the costs of any necessary bonds.

12. MAXIMUM 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 permitted limits, then: (A) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limits 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 Secured 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 Secured Note.

13. LEGISLATION AFFECTING LENDER'S RIGHTS
If a change in applicable law would make any provision of the Secured Note or this Security Instrument unenforceable, Lender may require that I make immediate payment in full of all sums Secured by this Security Instrument.

14. NOTICES REQUIRED UNDER THIS SECURITY INSTRUMENT
Any notice that must be given to me under this Security Instrument will be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice will be addressed to me at 3007 NORTH MASON, CHICAGO, IL 60634. A notice will be given to me at an alternative address if I give Lender a notice of my alternative address. I may designate only one mailing address at a time for notification purposes. Any notice that must be given to Lender under this Security Instrument will be given by mailing it by first class mail to Lender's address stated in Section 1(C) above entitled, "Definitions of Words Used in the Mortgage," unless Lender gives me notice of a different address. Any notice required by this Security Instrument is given when it is mailed or when it is delivered according to the requirements of this Paragraph 14 or of applicable law.

15. GOVERNING LAW; SEVERABILITY
This Security Instrument and the Secured Note shall be governed by and construed under federal law and federal rules and regulations including those for federal savings and loan associations, called "Federal Law," in the event that any of the terms or provisions of the Security Instrument or the Secured Note are interpreted or construed by a court of competent jurisdiction to be void, invalid or unenforceable, such decision shall affect only those provisions so construed or interpreted and shall not affect the remaining provisions of this Security Instrument or the Secured Note.

16. BORROWER'S COPY
I acknowledge the receipt of one confirmed copy of the Secured Note and of this Security Instrument.

17. LENDER'S RIGHTS TO RENTAL PAYMENTS AND TO TAKE POSSESSION OF THE PROPERTY
If Lender requests immediate payment in full or if I abandon the Property, then Lender, then Lender, persons authorized by Lender, or a receiver appointed by a court at Lender's request may: (A) collect the rental payments, including overdue rental payments, directly from the tenants; or, enter upon and take possession of the Property; (C) manage the Property; and (D) sign, cancel and change rental agreements and leases. If Lender notifies the tenants that Lender has the right to collect rental payments directly from them under this Paragraph 17, I agree that the tenants may make those rental payments to Lender without having to ask (i) Lender whether I have failed to keep my promises and agreements under this Security Instrument, or (ii) me for my permission to do so.

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(D) I 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 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 condemnation, eminent domain or other governmental taking; (ii) any amendment to any provision of the Constituent Documents unless the provision is for the express benefit of Lender or of Lenders generally; (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 master or blanket hazard insurance policy and/or the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

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

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

(C) If the Owners Association maintains, with an insurance company reasonably acceptable to Lender, a master or blanket policy on the Project which is satisfactory to Lender and which provides insurance coverage on the terms, for the periods, and against the hazards Lender requires, including fire and theft, included within the term "extended coverage," and Lender is provided with evidence of such master or blanket policy, then: (i) Lender waives the provision in Paragraph 2(b) above for the monthly payment to Lender of one-twelfth of the estimated yearly premium installments for hazard insurance on the Property; and (ii) Lender of one-twelfth of the estimated yearly premium installments for hazard insurance on the Property as required by Paragraph B above is deemed to be satisfied to the extent that the required coverage is provided by the Owners Association policy. I shall give Lender prompt notice of any lapse in the required hazard insurance coverage. I shall provide a copy of such master or blanket policy to Lender annually.

I shall perform all of my obligations under the Constituent Documents, including my obligation to pay, when due, all dues and assessments, if I do not pay the dues and assessments when due, Lender may, at its option, pay them. I will pay to Lender any amounts which Lender advances under this Paragraph 2d according to the terms described in Paragraph 7 above.

(B) The following are called the "Constituent Documents": (i) The declaration or any other document which created the Project; (ii) By-laws of the Owners Association; (iii) Code of regulations for the Project; (iv) Articles of incorporation, trust instrument or equivalent document which creates the Owners Association; (v) The Project's covenants, conditions and restrictions; (vi) Other equivalent documents.

(A) If an owners association or other entity, called "Owners Association," holds title to Property for the benefit or use of the Project and its members or shareholders, the Property also includes my interest in the Owners Association and the uses, proceeds and benefits of my interest.

that: Do called the "Project," and I have an interest in the common elements of the Project, then Lender and I agree

24. CONDOMINIUM, COOPERATIVE AND PLANNED UNIT DEVELOPMENT OBLIGATIONS

If the Property is a condominium, cooperative or planned unit development, each of which shall Borrower and Lender.

23. MODIFICATION

This Security Instrument may be modified or amended only by an agreement in writing signed by reference only and will not be used in the interpretation of any provision of this Security Instrument.

22. CAPTIONS

The captions and headings at the beginning of each paragraph of this Security Instrument are for reference only and will not be used in the interpretation of any provision of this Security Instrument.

21. WAIVER OF STATUTE OF LIMITATIONS

I will waive, within applicable law, the pleading of the statute of limitations as a defense to enforce this Security Instrument, including any obligations referred to in this Security Instrument or Secured Notes.

20. LOST, STOLEN OR MUTILATED DOCUMENTS

If any of the loan Documents are lost, stolen, mutilated or destroyed and Lender delivers to me an indemnification in my favor, signed by Lender, then I will sign and deliver to Lender a Loan Document identical in form and content which will have the effect of the original for all purposes.

19. CLERICAL ERRORS

In the event Lender at any time discovers that this Security Instrument, the Secured Notes or any other document related to this loan, called collectively the "Loan Documents," contains an error which was caused by a clerical mistake, calculation error, computer error, printing error or similar error, I agree, upon notice from Lender, to reexecute any Loan Documents that are necessary to correct any such error(s) and I also agree that I will not hold Lender responsible for any damage to me which may result from any such error.

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[Faint, illegible text from a document, possibly a court order or legal notice, is visible in the background.]

The Applicable Law limits or prohibits any such charges.
allowances, and disbursements incurred as a result of the action to sell the Property, except to the extent that
one parcel, I also agree that Lender may add to the amount that I owe to Lender all legal fees, costs,
prohibited by the Applicable Law. If the Property is sold under the Applicable Law, I agree that it may be sold in
the sale of the Property may be postponed by or at the direction of Lender except as limited or

Applicable Law to collect rents from any tenants on the Property and to manage the Property. The action to
appoint a receiver may be taken without prior notice to me and regardless of the value of the Property.

Lender does not have to give me notice of a Breach of Duty unless notice is required by Applicable
Law. If Lender does not make a demand for full payment upon a Breach of Duty, Lender may make a demand for
full payment upon any other Breach of Duty.

If there is a Breach of Duty by me, the Lender may take action to have the Property sold under any
applicable Federal Law, rule or regulation and, where Federal Law is not applicable, under the law of the State
where the Property is located, which will be called the "Applicable Law."

It will be called a "Breach of Duty" if (i) I do not pay the full amount of each monthly payment on the
date it is due; or (ii) I fail to perform any of my promises or agreements under the Note or this Security
Instrument; or (iii) any statement made in my application for this loan was materially false or misleading or if any
statement in my application for this loan was materially false or misleading by reason of my omission of certain
facts; or (iv) I have made any other statement to Lender in connection with this loan that is materially false or
misleading. If there is a Breach of Duty by me, Lender may demand an immediate payment of all sums secured.

27. RIGHTS OF THE LENDER IF THERE IS A BREACH OF DUTY

THE LOAN MAY BE ASSUMED UNDER ITS THEN EXISTING TERMS AND CONDITIONS WITH ONE EXCEPTION; THE LIFETIME RATE CAP MAY BE
CHANGED. THE LIFETIME RATE CAP SHALL BE CHANGED TO AN INTEREST
RATE WHICH IS THE SUM OF THE INTEREST RATE IN EFFECT ON THE DATE
OF A SALE OR TRANSFER OF THE PROPERTY OR OF THE BENEFICIAL
INTEREST IN BORROWER PLUS 6 PERCENTAGE POINTS, IF THAT SUM EXCEEDS
THE LIFETIME RATE CAP STATED IN THE SECURED NOTES.

IS SATISFACTORY TO LENDER.
(V) THE TRANSFEEE EXECUTES AN ASSUMPTION AGREEMENT WHICH
PAID TO LENDER; AND

TRANSFER OF THE PROPERTY OR OF THE INTEREST IN THE BORROWER) IS
INTEREST DUE UNDER THE SECURED NOTES AT THE TIME OF SALE OR
LENDER (BUT NOT TO EXCEED 1% OF THE BALANCE OF PRINCIPAL AND
AN ASSUMPTION FEE, IN AN AMOUNT TO BE DETERMINED BY
LIFETIME RATE CAP STATED IN THE SECURED NOTES.
LIFETIME RATE CAP STATED IN THE SECURED NOTES.
LIFETIME RATE CAP STATED IN THE SECURED NOTES.

EXCEPTION TO ACCELERATION OF PAYMENT OF SUMS SECURED. IF THE
SALE OR TRANSFER OF ALL OR ANY PART OF THE PROPERTY, OR OF A
BENEFICIAL INTEREST IN BORROWER, IF BORROWER IS NOT A NATURAL
PERSON, IS THE FIRST ONE TO OCCUR AFTER THE DATE OF THIS SECURITY
INSTRUMENT, THE LENDER WILL NOT EXERCISE THE OPTION TO ACCELERATE
PAYMENT IN FULL OF ALL SUMS SECURED AND THE LOAN MAY BE ASSUMED IF:

If Lender exercises the option to require immediate payment in full, Lender will give me notice of
acceleration. If I fail to pay all sums secured by this Security Instrument immediately, Lender may then or
thereafter invoke any remedies permitted by this Security Instrument without further notice to or demand on me.

prohibited by Federal Law in effect on the date of the Security Instrument.
without Lender's prior written permission. However, Lender shall not require immediate payment in full if this is
payment in full if Borrower is not a natural Person and a beneficial interest in Borrower is sold or transferred
is sold or transferred without Lender's prior written permission. Lender also may, at its option, require immediate
of all sums secured by this Security Instrument if all or any part of the Property, or if any right in the Property,

28. AGREEMENTS ABOUT LENDER'S RIGHTS IF THE PROPERTY IS SOLD OR TRANSFERRED

At Borrower's request, Lender, at its option (but before release of this Security Instrument or the full
recovery of the Property described in the Security Instrument) may lend future advances to Borrower. Such
loan will then be additional sums secured under this Security Instrument.

29. FUTURE ADVANCES

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If any of the statements of fact that I have made are materially false or misleading, I will be in default under the Secured Notes and this Security Instrument, if I am in such default, Lender may, at its option, increase the interest rate and margin, subject to the Lifetime Rate Cap stated in the Secured Notes.

Lender has relied upon statements of fact which I have made to qualify for the loan. I have stated and confirm that: (A) the Property is my personal and primary residence; (B) I will occupy the Property not later than 30 days after this Security Instrument is recorded; and (C) I will use the Property as my residence for at least 12 months from the date this Security Instrument is recorded.

22. OWNER OCCUPANCY

If any of the statements of fact that I have made are materially false or misleading, I will be in default under the Secured Notes and this Security Instrument, if I am in such default, Lender may, at its option, increase the interest rate and margin, subject to the Lifetime Rate Cap stated in the Secured Notes.

I have qualified for this loan by making statements of fact which were relied upon by Lender to approve the loan rapidly. This loan is called a "Quick Qualifying Loan." I have stated and I confirm that: (A) I do not have any other Quick Qualifying Loans with Lender; (B) I have agreed to not further encumber the Property and do not intend to further encumber the Property for at least six months after the date of the Secured Notes and this Security Instrument; and (C) if I am purchasing the Property, all of the terms of the purchase agreement submitted to Lender are true and the entire down payment is cash from my own funds.

23. QUICK QUALIFYING LOAN PROGRAM

My right to any applicable homestead exemption in the Property is waived.

24. WAIVER OF HOMESTEAD

To the extent allowed by law, I will give Lender a fee for furnishing any statement of obligation with respect to this Security Instrument or the Secured Notes.

25. STATEMENT OF OBLIGATION

When Lender has been paid all of the amounts secured by this Security Instrument, Lender shall release or cancel this Security Instrument without charge to me except that I will pay any recordation costs.

26. LENDER'S OBLIGATION TO DISCHARGE THIS SECURITY INSTRUMENT

Lender will apply the proceeds from the sale of the Property in the following order: (A) to all fees, expenses and costs incurred in connection with the sale, including trustees' and attorneys' fees, if any; (B) to all sums secured by this Security Instrument; and (C) any excess to the Person or Persons legally entitled to it.

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ATTACH INDIVIDUAL NOTARY ACKNOWLEDGEMENT

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(Seal)

(Seal)

(Seal)

(Seal)

(Seal) *Maria Sykut*
MARIA SYKUT

(Seal) *Andrzej Sykut*
ANDRZEJ SYKUT

BORROWERS:

(PLEASE SIGN YOUR NAME EXACTLY AS IT APPEARS BELOW)

BY SIGNING BELOW, I accept and agree to the promises and agreements contained in this Security Instrument and in any riders) signed by me and recorded in proper official records.

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WEBER, MICHAEL

WARD 01 - MARSH

ROBERT W. WOOD

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED DATE 03/20/01 BY SP-10/STP/STP

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My commission expires

Nancy Ann Beaver
Notary Public

Given under my hand and Notary Seal this 19th of May, A.D. 1987.

I, the undersigned, a Notary Public, in and for the County and State aforesaid, do hereby certify that James and Mrs. Sisk is (are) subjected to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed, and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

County of
State of Illinois

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COOK COUNTY CLERK'S OFFICE
100 NORTH LAUREL STREET
CHICAGO, ILLINOIS 60602
TEL: (312) 603-1000

[Faint, mostly illegible text, likely a document header or footer, possibly containing a date and time stamp.]