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CHGO, TL 60638 SSSE/0109 20 001 Page 1 of 5 2000-10-10 11:30:: COOK COUNTY RECORDER BRIDGEVIEW OFFICE Records to. SPEN.EHD MORTGAGE Account No. The mortgage The MORTGAGE (Security Inclument') is given on 22-12-99. The mortgage The mortgage The MORTGAGE (Security Inclument') is given on 22-12-99. The Socurity Inclument is given to American General Finance, Inc., which is organize and existing under the laws of Dr. ware, and whose address is 5901 S. ARCHER RISKOR (London'). Sourcever may incur indeptendness to Inneer in amounts flucibulating to, there for there up to the county for the state of the same date as its Security Inclument (York), which offers the working Line of Chedit Age ement and Discloss secured under this Security Inclument (York), which offers the working Line of Chedit Age ement and Discloss secured under this Security Inclument (York) and offers the working Line of Chedit Age ement and Discloss secured under this Security Inclument (York), which offers the working Line of Chedit Age ement and Discloss secured under this Security Inclument (York), which offers the working Line of Chedit Age ement and Discloss secured under this Security Inclument (York), which offers the working Line of Chedit Age ement and Discloss secured under the Security Inclument (York) and the secure of the		0078998	3
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013-00007 ILX211 Revolving Mortgage (7-21-97)

Property of County Clerk's Office

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, ents, 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 seised of the estate hereby conveyed and has the right to mortgage, gran and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

COVENANTS. Borrower and Lender covenant and agree as follows:

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

2. Funds for Taxes and Insurance. At the request of Lender, Borrower shall begin making monthly payments into an escrow account for the payment of yearly taxes, insurance and other yearly charges imposed upon the Property.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs: and 2 shall be applied as provided in the Note.

4. Charges; Lien. Br mower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which r. y attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall promptly furnish to Lender all notices amounts to be paid under this paragraph. If the lower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

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

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured aga: st loss by fire, hazards included within the term "extended coverage" and erry other hazards for which Lender requires insurance. This in rance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be cho in by Borrower subject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall are the right to hold the policies and renewals. If Lender requires, Borrower shall promptly one to Lender all receipts of paid premiums and renew: notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and under. Lender may make proof of loss if not more than the promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property of the restoration of repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums ecured by this Security Instrument, which are repair in the repair is not economically feasible or lender's security would be lessened, the insurance proceeds shall be applied to the sums ecured by this Security Instrument, which are repair in the repair of the restoration or repair of the Property or does not an applied to the sums ecured by this Security Instrument, which are repair of the restoration or repair of the Property or does not an applied to the sums ecured by this Security Instrument, which are repair in the restoration or repair of the Property or does not a security Instrument, which are repair in the restoration or repair of the Property or does not a security Instrument, which are repair in the restoration or repair of the Property is not expensed. If Borrower abandons the Property, or does not a security Instrument, which are repair to restore the Property or to pay sums secured by this Security Note whether or not then due. The 30 day period will be given the repair of the Property or to pay sums secured by this Security Note whether or not then due. The 30 day period will be given the repair of the Property or to pay sums secured by this Security Note whether or not then due. The 30 day period will be given the property of the Property or the Pro

Unless the Note provides otherwise, any application of proceeds to principal shall not extend or postor ne the due date of the mathly payments referred to in paragraphs 1 and 2 or change the amount of the payment. If under paragraph 18 the Property is a squired by Lender, 3 or owner's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to I ander to the example of the sums secured by this Security instrument immediately prior to the acquisition.

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in winding.

7. Protection of Lender's Rights in the Property; Mortgage insurance. If Borrower fails to perform the covenants and agreement on making in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect to evalue of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority or this Security Instrument, appearing in court, paying reasonable attorneys' fees if and as permitted by applicable law, and entering on the Property of make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Inst. Iment. Unless Borrower and Lender agree to other terms of payment, these amounts shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall performed to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with somewer'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 Borro ar 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 condemnatic 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 even of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security instrument, whenever 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 agrain writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fractions: (a) the total amount of the sums secured immediately before the taking. If y balance shall be paid to Borrower:

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If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an a vard or settle a claim for damages, Borrower falls 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 wheth ir or not then due.

Unless the Note provides otherwise, any application of proceeds to principal shall not operate to release the liability of the original referred to in

paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Not Released, Forbearance By Lender Not a Warver. Extension of the time for payment or modification of mortization 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 success it in interest or refuse to extend for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason by any demand made by the original Borrower or Borrower's successor in interest. Any forbearance by Lender in exercising any right or remedy shall not be a valve 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 su cessors and assigns of Lender and Borrower, subject to the provisions of paragraph 16. Borrower's corenants 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 mor page, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to oav the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borron er may agree to extend modify, forbear or make an accommodations with regard to the terms of this Security Instrument or the Note without that Bo: ower's consent.

12. Loan Charges. If the roan socred 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 off ar loan charges collected or to be collected in connection with the loan exceed the pern itted 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 sum; already collected from Borrower which exceeded permitted lin. its in the refunded to Borrower. Lender may choose to make this refund by red; cing the principal owed

under the Note or by making a direct payment to Bonower.

13. Notices. Any notice to Borrower provider in this Security Instrument shall be given by delivering it or by mailing it i y first class mail unless applicable law requires use of another method. The lot re shall be directed to the Property Address or any other address 3 on ower designates by notice to Lender. Any notice to Lender shall be given by first lass mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security in trument shall be deemed to have been given to Borrower c. Lender when given as

14. Governing Law, Severability. This Security Instrument shall be governed by federal law of the jurisdiction in which it a Property is located. In the event that any provision or clause of this Security Instrument or me Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect y thout the conflicting provision. To this end the y ovisions of this Security

Instrument and the Note are declared to be severable.

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

16. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is so id 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 cor sent, 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 if the exercise of this option by Lender 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 star provide a period of no 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 Br. rower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security in trument without furner notice or demand on

17. Borrower's Right to Reinstate. To the extent required by applicable law, Borrower may have the right to have entry cement of this Security. instrument discontinued. Upon reinstatement by Borrower, this Security Instrument and the obligations secured if ereb) shall remain fully effective as

if no acceleration had occurred.

18. Acceleration; Remedies. Except as provided in paragraph 16, if Borrower is in default due to the occurrence of an of the events of default provided in the 'DEFAULT; TERMINATION AND ACCELERATION BY LENDER' provision of the Note and a Judicial For closure Proceeding has commenced, Lender shall give Borrower notice specifying: (a) the default; (b) the action required to cure the default; (c) a d. O. not less than 90 days from the date the notice is given to Borrower, by which the default must be cured (unless a court having jurisdiction of a first osure proceeding involving the Property; shall have made an express written finding that Borrower has exercised Borrower's right to reins ate the same mortgage within the five (5) years immediately preceding the finding; and (d) that failure to cure the default on or before the date sp cified in the notice may result in acceleration of the sums secured by this Security Instrument, and sale of the Property. If the default is not cure 1 on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Ir strument without further demand. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorneys' fees if and as permitted by applicable law and costs of title evidence.

19. Lender in Possession, Assignment of Rents. Upon acceleration under paragraph 18 or abandonment of the Property, Lender (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 managen ent of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys fee s if and as permitted by applicable law, and then to the sums secured by this Security Instrument. Nothing herein contained shall be construed as constituting Lender a

mortgage in possession," unless Lender shall have entered into and shall remain in actual possession of the Property.

20. Release. Upon payment of all sums secured by this Security Instrument, Lender shall discharge this Security Instrument, Borrower shall pay

any recordation costs but shall not be required to pay any other charges.

21. Advances to Protect Security. This Security Instrument shall secure the unpaid balance of advances made by Lei der, with respect to the Property, for the payment of taxes, assessments, insurance premiums and costs incurred for the protection of the Property.

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	and covenants contained in this Security Instrument and expressly releases a ing below, <u>MARILYN J BARCENA</u> , the spouse
such spouse's rights of homestead in the property.	of mortgaging and releasing (and does hereby so release and mortgage) all
Witnesses: Relation	Ma D
M	Whan Har see 186
(print of type name below line) JUAN SALCEDA	Bonomer ALFONSO F BARCENA
of it to lought	21 1 1 2
(print or type name below we ATMBERLY COUGHIAN	Borrow MAR VIVI BARCENA (Se
	MONTH TARKETTE DARCENA
STATE OF ILLINOIS, COUNTY OF COCK	
1. 하장 수 없는 이 많이 C. 사람이	
I, DENISE M RIES	2: Notany DuNio in and favorate County and County it I in a year
ALFONSO F BARCENA AND MARILYN J BARCENA	, a Notary Public in and for said County and State, do hereby certify that
(il acknowledged by wife, as well a	s hard and this wife' after wife's name)
personally known to me to be the same person(s) whose name(s) ARE	subscribed to the foregoing instrument, appeared before me this 12TH
day of FEBRUARY, 1999, in person, and acknowledged that TF	IEY signed and delivered the said instrument as THEIR free and voluntary
act, for the uses and purposes therein set forth.	
Given under my hand and official and this 12 mg day of property	
Given under my hand and official seal this 12TH day of FEBRUA	IKT , A.D. 1999
(SEAL)	
My Commission expires: gssssssssssssg	1/4
OFFICIAL SEAL" & DENISE M. RIES	Notary Fullic
Notary Public, State of Illinois	
My Commission Expires 04/25/02	11. [설명 : 18]
	화진 활동이 됐다고 있는 그렇는 다양하셨다.



CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1408 007764322 HE

STREET ADDRESS: 5136 S LAWLER

CITY: CHICAGO COUNTY: COOK

TAX NUMBER: 19-09-402-030-0000

LEGAL DESCRIPTION:

LOT 12 IN BLOCK 63 IN FREDERICK M. BARTLETTS CENTRAL CHICAGO BEING A SUBDIVISION SHIP LINOIS.

OPECOAL COUNTY CLERK'S OFFICE IN THE SOUTHEAST 1/4 OF SECTION 4 AND IN THE NORTHEAST 1/4 AND SOUTHEAST 1/4 OF SECTION 9, TOWISHIP 38 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, 11 INOIS.

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