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COOK COUNTY
RECORDER
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12/28/93

9021 MCH 14:57

MORTGAGE

Loan No. 7693076

THIS MORTGAGE ("Security Instrument") is given on November 24, 1993
DEEPAK SONI and BEENA D. SONI, HUSBAND AND WIFE

The mortgagor is

(*Borrower). This Security Instrument is given to
UNITED FINANCIAL MORTGAGE CORP.

which is organized and existing under the laws of THE STATE OF ILLINOIS , and whose
address is 600 ENTERPRISE DRIVE, STE. 204, OAK BROOK, ILLINOIS 60521
(Lender). Borrower owes Lender the principal sum of
ninety-nine thousand and no/100— Dollars (U.S. \$ 99,000.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on December 1, 2008

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenant, and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey, to Lender the following described property located in COOK County, Illinois:

THE SOUTH 1/2 OF LOT 167 IN TWIN OAKS 1ST ADDITION, BEING A SUBDIVISION
IN THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 15, TOWNSHIP 41 NORTH,
RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN C9-15-214-028
which has the address of
Illinois 60016
[Zip Code]

9255 CEDAR LANE
("Property Address")

DES PLAINES

(Street, City).

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Form 304 8/90
Page 2 of 8
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153

Borrower shall pay promptly over the Note and late charges due under the Note. All of the foregoing is referred to in this Security Instrument as the "Property".

TOGETHER WITH all the improvements now or hereafter erected on the property, and all fixtures, appurtelements, and instruments, All of the foregoing is referred to in this Security Instrument as the "Property".

BORROWER COVENANTS that Borrower is lawfully seized of the entire property covered and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property to the satisfaction of the Lender, in accordance with the terms and conditions set forth above within 10 days of the giving of notice.

THIS SECURITY INSTRUMENT combines several covenants for general use and non-typical coverages which include:

Variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Preparation and Late Charges. Borrower shall promptly pay when due the principal of Principal and Interest; Preparation and Late Charges due under the Note.
2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for (a) yearly taxes and insurance, (b) yearly leasehold payments and assessments which may accrue over this Security Instrument as a lien on the Property; (c) yearly hazard insurance, if any; and (d) any sums payable by Borrower to Lender, in accordance with (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with (g) yearly liability insurance premiums; (h) yearly flood insurance premiums, if any; and (i) ground rents on the Property, if any; (j) yearly hazard or property insurance premiums; (k) yearly flood insurance premiums, if any; and (l) any other amounts due on the basis of current data and reasonable estimates of expenditures of future years.

The Funds shall be held in an account maintained by a Federal Home Loan Bank, unless Lender shall require otherwise. Lender may not charge Borrower for holding and applying the Funds, usually standardizing the escrow fees. Escrow fees, including the Escrow Items, unless Lender pays to another lender on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless, under applicable law provides otherwise. Unless an agreement is made or applicable law requires Lender to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds deposited in addition to the funds held by this Security Instrument.

If the Funds were made, the Funds are pledged as additional security for all sums secured by this Security Instrument.

Lender may charge, in annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each without charge, and Lender may agree to withdraw, however, that notice not shall be paid on the Funds. Lender shall give to Borrower and Lender may agree to withdraw, unless, under applicable law provides otherwise. Unless an agreement is made or used by Lender in connection with this loan, unless, under applicable law provides otherwise. Unless an agreement is made or used by Lender to make up the deficiency in no more than twelve months, all Lender's sole discretion.

If the excess Funds held by Lender exceed the amount permitted to be held by law, Lender shall account to Borrower prior to the acquisition of such Funds held by Lender for all the requirements of applicable law.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any twelve monthly payments, all Lender's sole discretion.

Up to the excess Funds in accordance with the requirements of applicable law, Lender may agree to the acquisition of such Funds held by Lender to pay the Escrow Items which may so result, Borrower in writing, and, if the amount of the Funds held by Lender is not sufficient to pay the Escrow Items, Lender may agree to pay the Escrow Items which may so result, prior to the acquisition of such Funds held by Lender for all the requirements of applicable law.

Funds held by Lender shall acquire all the uses of acquisition of sale as is, and agrees that the sums secured by

of the Property, shall apply any Funds held by Lender at the time of acquisition of sale as is, and agrees that the sums secured by

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the property paid to Lender, to trustee, to principal due; and last, to my late charges due under the Note.

1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2;

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs

this Security Instrument.

of the month preceding the month in which the payment is made, plus interest thereon at the rate of one percent per month, or the equivalent thereof, from the date of payment to the date of application.

Interest on the amount of the payment shall be computed on the basis of a year of 360 days, and the day of payment included.

Interest on the amount of the payment shall be computed on the basis of a year of 365 days, and the day of payment included.

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payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premium required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

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

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

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

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

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

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

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

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Form 3014 8/80

be ineffective. Lender will accept, use and retain these premiums as a loss reserve in lieu of mortgage insurance. Loss reserve date twelve months after the year's mortgage premium being paid by Borrower when the insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to subsubstantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from the ultimate mortgage holder insurer approved by Lender. If obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the mortgage coverage required by Lender ceases to be in effect, Borrower shall pay the premiums required to insure instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the instrument, Borrower shall pay the premiums required by Lender under this security to the loan secured by this security payment.

8. Mortgage Insurance. If Lender required mortgage insurance is a condition of making the loan secured by this security date of distribution at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting Security instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the Any amounts distributed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this 7. Lender does not have to do so.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform due to events and agreements contained 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, probable, for commencement of forfeiture or to enforce laws or regulations, then Lender may do and take any sums secured by a lien which has priority over this Security instrument, paying in court, paying far whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may proceed during the loan application process, give notice reasonably to Lender, including a right to do a repossession to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the property as a principal residence. If this Security instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If the tenant acquires fee title to the Property, the leasehold, Borrower shall continue to pay the rent and other expenses of the Property, including, but not limited to, repairing the Security instrument or Lender's security interest. Borrower shall also be in default if it impairs the value created by this Security instrument or Lender's security interest. Borrower with a notice of the Property or otherwise materially impair the value created by this Security instrument or Lender's security interest. Borrower may proceed, allow the Property to deteriorate, as provided in paragraph 13, causing the action of proceeding to be dismissed with a notice such a default and resume, as begins that in Lender's good faith judgment could result in forfeiture of the Property, or proceed, whether civil or criminal, is liable to Lender's good faith judgment for any forfeiture of the Property, all the costs of attorney, or court, waste on the Property. Borrower shall be in default if any forfeiture creates unusual circumstances exist which are beyond Borrower's control. Borrower shall not destroy, or unless the date of occupancy, unless Lender consents otherwise in writing, which consent shall not be unreasonably withheld, or unless this Security instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security instrument, and Lender's security interest will be restored if the restoration of the property prior to the acquisition of the property prior to the acquisition of the sums secured by this Security instrument damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security instrument under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from paragraph the due date, or the monthly payments referred to in paragraphs 1 and 2 of the amount of the payments. If Lender and Borrower agree to write, any application of proceeds to participate in the repair of the date Security instrument and Borrower otherwise agrees to repair the damage to the Property prior to the acquisition of the date Security instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date Security instrument and Lender's security interest will be restored if the restoration of the property prior to the acquisition of the property prior to the acquisition of the sums secured by this Security instrument, whether or not due, The 30-day period will begin when the damage is given.

6. Occupancy, Presentment, Notice, and Protection of the Property; Borrower's Loan Application; Lenders. Immediately prior to the acquisition of the property prior to the acquisition, whether or not due, The 30-day period will begin when the damage is given. secured by this Security instrument, whether or not made payable by Borrower. Unless Lender and Borrower otherwise agree to repair in writing, insurance proceeds shall be applied to repair of the property is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security instrument, whether or not due, with any excess paid to Borrower. If Borrower abandons the property is not economically feasible or Lender's security is not lessened, the insurance proceeds shall be applied to the sums secured by this Security instrument, whether or not due, with any excess paid to Borrower. If the restoration of the property damaged, if the restoration of repair in writing, insurance proceeds shall be applied to restoration of repair of the property, or the restoration of repair in writing, insurance proceeds shall be applied to repair of the property prior to the acquisition of the property prior to the acquisition of the sums secured by this Security instrument, whether or not made payable by Borrower. Unless Lender and Borrower otherwise agree to repair in writing, insurance proceeds shall be applied to repair of the property prior to the acquisition of the property prior to the acquisition of the sums secured by this Security instrument, whether or not made payable by Borrower. All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender may make proof of loss if not made payable by Borrower.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained to the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval, which shall not be unreasonable withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

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17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

Form 3014 9/90

Week: DS 3-5

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Form 3014 9/80

My Commission Expires: APR. 12, 1985
NOTARY PUBLIC STATE OF ILLINOIS
LYNN M. DONOFRIO
"OFFICIAL SEAL"
NOTARY PUBLIC

This instrument was prepared by: RONNIE WILLIAMS

QD-13-95
My Commission Expires:

GIVEN under my hand and official seal, this 24th day of November, 1993
signed and delivered the said instrument to TRETR free and voluntarily set, for the uses and purposes herein set forth.
Subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that it is
personally known to me to be the same person(s) whose name(s)

DEEPAK SONI and BEENA D. SONI, HUSBAND AND WIFE

, Notary Public in and for said country and state do hereby certify
County ss:
COOIC

1. The undersigned
STATE OF ILLINOIS,

Borrower
(Seal)

Borrower
(Seal)

BEENA D. SONI, HUSBAND AND WIFE
(Seal)

X DEEPAK SONI
Borrower

Borrower
(Seal)

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this Security Instrument and
in any rider(s) executed by Borrower and recorded with it.

- [Check applicable box(es)]
- The coverings and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.
- 2A. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this
Security Instrument, the coverings and agreements of each such rider shall be incorporated into and shall amend and supplement
- V.A. Rider
 Balloon Rider
 Graduated Payment Rider
 Biweekly Payment Rider
 Second Home Rider
 Ratio Improvement Rider
 Planned Unit Development Rider
 1-4 Family Rider
 Coordinated Rider
 Adjustable Rate Rider
 Other(s) (Specify)

RECORD AND RETURN TO:
UNITED FINANCIAL MORTGAGE CORP.
600 INTERPLS DRIVE, STE. 204
OAK BROOK, ILLINOIS 60521