UNOFFICIAL

THIS DOCUMENT WAS PREPARED BY: BONNIE MORAN-KAPPENHAGEN

AFTER RECORDING RETURN TO:

COLUMBIA NATIONAL, INCORPORATED 10440 LITTLE PATUXENT PARKWAY, COLUMBIA, MD 21044

ATTN: DOCUMENT CONTROL

[Space Above This Line For Recording Data]

MORTGAGE

DEPT-91 RECORDINGS

\$37.50

T#9799 TRAN 2255 12/28/93 12:00:00

**サークラーのるてごらま** 

COOK COUNTY RECORDER

THIS MORTGAGE ("Security Instrument") is given on DECEMBER ERIC S. SCHOLL A Single Person Never Married and CYNTHIA G. MORAN A Single Person Never Married

20TH 1993

. The mortgagor is

("Borrower"). This Security Instrument is given to COLUMBIA NATIONAL, INCORPORATED , A MARYLAND CORPORATION

which is organized and existing under the laws of

STATE OF MARYLAND

, and whose

address is P.O. BOX 905 COLUMBIA

MARYLAND 21044-0905

("Lender"). Borrower owes Lender the principal sum of

ONE HUNDRED THIRTY SEVEN THOUSAND SIX HUNDRED AND 00/100

Dollars (U.S. \$\*\*\*\*\*137, 600.06).

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

This Security Instrument secures to Lender: (a) the repayment of the debt evidence by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with it terest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's co/enants 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

Illinois:

SEE ATTACHED RIDER

11-32-308-014.000

which has the address of

6617 N. ASHLAND CHICAGO

Illinois

60626

("Property Address");

[Zip Code]

ILLINOIS-Single Family -Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Page 1 of 5

CMI1

12/15/93

11:05 AM

01970027

et, City],

医 加克克克特 假性小链

THE ENGEWENT WAS OPERADED BY. SOMETH SOME HARDEN GOODS OF THE SOLL HARD

di akur in gangpoèta betra

三十二百百十三百世 有足的数大经验

31 93 元子 2 A BA度から マカボ 842 7 2 2 A TO 2 A E 1 2 2 E E E E A S G C

**的唇的**原态。有用规则运输。 最好基

The tall an investigation of the first and analysis

मान्य एक वेज अध्यक्षकात वर्ष प्रमेणकातः"। प्रतिकेश विद्याराज्यास्य

THE SUBMINIST AND SHOP TO HER BY COME OF THE A MARCIN JO AVERTAINS

o a sing in a mana was half part with ball \$ 1.5 Ferrica will be

MOVE PROPERCY COMPONENT

Apply Garage Powerel in refere graphic volume the hearth and the

#090 states to the restau MESSE 200 YOU OLG L SERVIDE

Expression to the state of the contraction of the c ONE SUBSPECTO CELEGISTIC SE L'ES CENTRALES EN LE CONTRACTOR DE CONTRACTO

or times of other aphysical shift, one can be a considered and entire of constitution of the shift of the shift

o kanadaha ndibi dine talih dalah di kacamatan dalah d 子2011 字4**点**115 2011 In the second the profession of a contract Application of the Son Walls Street and a second า เดิม (ประชาการ (ประชาการ (เดิม ) เดิม (ประชาการ (ประชาการ (ประชาการ (ประชาการ (ประชาการ (ประชาการ (ประชาการ The trible of the property of the particle of the wear to be been purely as it in the Hill of to a Bowlins the governor law managers per an other exto the transition of the form of the contract many property which will said and a real standing of any oral gap halfelf

SIL ATTACHED RIDER

and metalling will and daighte Tri CB. 08808

10/402 (10/2)

PONDERO ROM MRSA.

a didi sampetta

Office Advantagement

TOGETHER WITH all the improvements now or hereafter ejected on the property, and all easements, appurtenances, and 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, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

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

UNIFORM 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 and interest on the debt evidenced by the Note and any prepayment 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 assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage from may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amonded from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for helding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest 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 applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security, for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Bonewar in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit agriner the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge 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 enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

Form 3014 9/90

Initials:

San San San Sangah of Shi 1977 W MARCHARA there were a company to make each like here of the groups, with 44 houses. At take the the this constitution is a contradict the contradict of the take the take the take the take sentially o en control o que en gran mais considerante en esta que ten a commentar abrilla tipla estamata est

The same of the Committee of the Same of t 医环状腺性皮肤 医骨上的 医皮肤 医皮肤 and the property of the control of t the world from the control of the control of the control of and the provide the control of the control of the second of the first of the second states after the designation

o tropico e logistico de la composició de la como en especial la metallació podesina que en esta en el como en e La como en el como en e

The state of the engineering of the countries of the segment of Catherina (1984) is the first first the contract Burney Burney Commen in a contract the contract and advance and a self-departure accumulations of the tagging

and the territory of the control of was a first of the first and the first of the first of the proceedings are also been also depty gripped with do informati Color Control of Asserted Market in the consequence of the safe to be not a translation of its fields in statistics with and the state of t er or miles an As a Marriage record 1 July 2011 18 Control of the activities to expension for a property of the property of the The second control of the property of the first markets of The real flower of the following of the control of and the second of the second o and the control of th The company of the property of the company of the c ลูก และ จางสาว (1955) (1955) (เมษาการ (1955) (เมษาสมาชิก (เมษาสมาชิก (เมษาสมาชิก (เมษาสมาชิก (เมษาสมาชิก (เมษา

on a come on our on make I at Sinda Manual with greater with transmit all persons of emony was needed by the dead as and the section of the section to the end of the consection of the garana ay marka daga kimala ay 18 ay ta isang kinagan m<mark>alang kabapat sa kinadi</mark>. the appearance and the second are the Attended to the property of the first างที่ (การ กระบาน) ค.ศาสารแบบประชาชายนี้ พ.ชายนย์ที่นั้น graduate and the well-continued for one of ware of the Source and Constitution to those A service of the property of the property of the t en colle approved anempe Everyapore, alvabe e or of the ended endings and order algebra Existing the introduction in the Alexander A. A. State of Age of the C. าง ค. . พ.ศ. 1 และสร้างกล้างสมาชา<mark>งสถ</mark>า<mark>งส</mark> The college of bearing and great arthur 通知 化环状体 化二氯化甲甲基甲基二酚 Let be that the more we have alterested an amount in the end in a wife in

Section of the section of the section of the Add Carried Co. indicate state of the control of the movement after a few and Ignation ไม่ มาการทำการหากครั้งสหรับครั้งสหรับหลั arm to a discuss a line of the little for the conor works about the grant for the standard or an about the standard of the stan WHEN THE SHAPE AND THE PROPERTY OF THE STATE The first of the second i i i membe sikadayat ai ing Helb i si kati kura kita jetimunang didawan pebaka La i sawa hali ia Bak ni kuangon mapil

more recording and college state of the college to the college and the talk anything and leastly advised that is the second of the second of the property of the product of a few databases and the second of and comes and constitution of the constitution જ *તમાં* પાસના) હોલ મહેર જિલ્લાનો

though thought of their extraction in the most of the end than example strong of the A. Aprella estas interestronomes debutero es esta tom esta umo escribir y escribere en el Republique es debit. Con Compagamon the find of the state of the party of the second of the party of the state and a pale that and a pale the state of

the more and the commence of the control of the con and the state of t Prodering the action of Arthresis of the and the state of the first control of the state of the Historian advantage of the state of the s Application of the arms of the contraction of and the second of the second o

The Control of the State of the State of the State of the Control of the State of t escape a consequent de la compact de la Brown Some and Karamater and Commence and the second of the control of the property responsibility of the factor of the first part of projection of the man many agrees hashed to add not the destruction of the first of the contract of the second of the second process, the contract contract of tion from a comment to be a selected from the content of the content of the comment of the comme se annella nombre place transport de la figura alla comes, que la transport de la figuratione de la comestatur regret of the type of the suit for each for any low we abundarily for outputs in the formion

Note that west

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 in 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 unreasonably 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.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender.

Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or 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 secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or uncernot answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Porrower 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 the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security

Instrument immediately prior to the acquisition.

- 6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Linder otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist writh are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal is begun that in Lender's good faith judgment could result in forseiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, procludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed 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 occupar cy of the Property as a principal residence. If this Security Instrument is on a leasehold, Bortower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agree; to the merger in writing.
- 7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants 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, probate, for condemnation or forfeiture or to enforce laws or regulations) area Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Cender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to 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 Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting

payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially 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 an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve

J.C2W

S. Mayard and the Fraperty Discounter to serve to belt hery the angulation and now existing at healthier evenue and the Projectly handed and held has been property handed and below by two, by week or in the highest construct and any other has been property from the highest for the construction of the server o

est boundaries polymented and server of the entry of the entry of the first of the entry to the entry of the

enter proposition of the proposition of the state of the

to a constant and the compact of the constant and provided and the constant of the constant and the constant

Beautifygh brokk styll avtide per moet 6. Decignancy, Preservations, Watchelberg and Page teach of toral entropic hadron remained Explorer pales recognition of the Artender operations transposed administral The property and the contract of the second contract of the page of on a colour law is mentioned members from the most expensions with Alterior arms to Albert times where we continue and the programmer and the media media media media to produce the marked of the guilt toward it as a and a real in result conservation, by the America, while martialise of a second that a manipal of the co All of the control of the state will also be expended the distribution in of the contract of third the solu is the site matter of the continuous field and ราย (Chroma) การสารสาราช (การสุดราช (พ.ศ. 16 พ.ศ.พิ.ศ. Continue of the Artificial States on the drawledge our government benefit Continue to be a second of the and 10 包含 180 年 1994 24 1994 36 1993 17 12 Correction of the gallery, this assessmall escaled as the area of the contribution of a respective go na selvangun tahun ni mahar sa kula padt en et as deservações as significados estas estas estas estas estas estas estas estas de municipal de estas port Terrada en la presentações estas estas estas estas estas estas estas estas en estas estas de ministrador en de Terrada en estas estas estas estas estas estas estas en entre estas estas estas en estas estas en entre en esta La presentação estas en entre estas estas estas estas en entre en estas estas en entre e and the first field make make a control of the control of the cases, black and the entrol extra distributed by Constitution to the first party of the first of the Constitution o treat traffic was full one of any con-

to the energy of an energy of the energy of the energy of the engine and the engine and property of the engine of

ette er enes et i tront på fille erlete et i tillet i enes per tre enes vir et <mark>er burdikkradiare</mark>ligië. En eventer ef med filme alle me et tille en egen burd på et en et best bas bardelt erdikkled allimet granspå Enes vars med belå er elland utest elle er grannber. De syklaggi tillet i elle med et vis er moldbældett i sak

end of the content of the part of the content of th

2676 6188 person

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 premiums 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 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 cannot 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; Forhearance By J. er. der Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security fistrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Porrover 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 or reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in even ising 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 cally to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is no 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 so is 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 limit 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.

Initiality C2W

high agail and has manager attailes and a recommendate phononical characteristics of the entire of the phononical variable of spanish and managing resig thinkerroceans). Lecute blood bate artista recommended in the closest bed traver are related and bottle original relational band. relations relational relation of the contribution of the contribution of the relation of the r wast i dealfan seiner selft militer eine i i eine seiner met van de militer auch ward <mark>de met abdeurt specte ac</mark>

on plant and the control of the control and succept P o posterio e 44 il montre del proposito e agentico e que el victo e de profesiona (Mandeléa temperat).

10. Constanting the second of the first of the first part of the form of the end of the end of the first part of the first of the first part of the first of the for the same of the particular and the particular water to be of the control of the gradient for the manifestion of the control of the contro protected at large coefficies

commende and the fireface resources of the fireface of the fireface of the probabilities the fireface of the f continued to the particular production of the continued of the continued of the following and the first of the following and the first of the first terminatives and the expression executions and the control of early and self-of experiences in the metric of the following self-cess omino di colina di consegui, como al referencia de la conseguira de la colorida de la colorida de la colorida d economic fine Sometic bear no made to a consecutive of the consecutive for the consecutive for the consecutive sections and the consecutive sections are the cons at than der the first that the grades are not to first the second of the second second second in the second second yang balang selatah di elikurt berseya di etap a etierate ana febrani gap<mark>an ari mahad etambanari</mark> A BROWN OF SHEET The figure of the second of th oli ya teren aktori bu 45 😽 (1997) (Alekson Americal Some Soll States) is a transport and a configurably show the court

moderant terror contains the relating transfer to the container and the container when the strength of the Str groups' color recombination to appear air confidence of the form of the color of the color of the analysis of the color of rando sala cara quell estre estre a secular en esta a republica a receptor en esta publica en existencia en recipio de la compansión de la de la comp and the second of the control of the

to be referred to the design and the range of the respect to the control of the respect to the r

The first three of the property of the propert mes to file words our contract was confident for the official capabilities of his contract contract was confident for the official capabilities of the contract the contract was confident for the contract the contract was confident for the contract the contract was contract was contract to the contract the contract the contract was contract to the contract the contrac nd ole Polen Seni sekir ad ad etersebes i forsionem normaline (1900), di 1853 a subteni sedanali e a re<mark>aden as manega que lli</mark>nde Control of the process of the process of the control of Lorence is the second transfer of the second continuous and transfer a ารูกกระ (สายสิทธิ์) พอเราะสิทธิ์ สายสาราสที่ สายสิทธิ์

P. Sorry and Astronomy, the complete of the soft of th on process of a total consecutive of the consecutiv dosto de glise e provincia de la companya de la companya de la companya de la companya de grando de grando de Companya de la companya de grando de grando de la c on kanada kanada Bergha ada reasa ar a darenera, a walar sa ar a a a a a baranga kanada kenerah minawe yiin ahari in

entipological contrata de l'ancologica de la completa de persona de telesco, cernol de di c<mark>arantificada de l</mark> Telebracione militar America está como en en and the set of the stip of a thought we talkness region of the electronic companies of the Education of the control es a transport de vigila. A simenar a tropología do espeto por el colaborado en prama mas electrar pará en aprese um ex assume and an increased with the consequence of the consequence of the expression consequences. can a live temporate banas or home of its microscopic all depends out states at the command of money is าลคารใกรสัง เราโดยการเราสร้างทากสารสารณ

galleran in the Bours english at Bours english in the Caraca and the Salar Barbara and Allanda and Allanda Salar Bours and Allanda Salar Barbara and Allanda Salar Barbara Bar residus, prograficial distribuito del como estimo en trascentos e o ser e depor consideral um estima <mark>fum escimente de in</mark> our force of any or it will a very contract to the entry of the contract of the force of the force of the very finite of the contract of the c Haran to the engineer of the next the engine of anomal, with next to be a character and harmonically with large April 12 promiting and one and a reserve of each reserve and in the continuence of the first taken in the promiting of the continuence of the cont

ing and first of an total appropriate and School and a second will contribut via from principal (4). into the too become all greened into the commence of the model of which the following transfer and model make which gamen del viscosti e la como en tempo en colo de concercione e contra de del conferencia de concerció del colo contra contra del contra de del contra de del contra de contra de contra de contra del um et et dat unt meesstraf vivies aan jetaan maar van di bora ett aan oorde ee gentallieur pir montet mitte main ee discount of the secreptable.

to the firm of killings, itolically in the contract of the properties of the contract of the description in the DMM Stational

17. Transfer of the Property or a Beneficial Interest in Borrower. Idail 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 defact 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 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 one Property is necessary, Borrower shall

promptly take all necessary remedial actions in accordance with Environmental Lave

As used in this paragraph 20, "Hazardous Substances" are those substances define 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 redioactive 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 fellowing 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.



train and on a property distraction of the constant of the stant has trained in a compart of the extensional 100 at the constant in the constant of the constant has trained and the constant of the constant

ut destructions of the transfer of the control of the control of the control of the destruction of the control of the control

The company of the control of the co The second second second second second is the construction of all industrial dates to an industrial day.

The construction of the control of the construction of the Secretary to the second of the second of the And the state of t out the first of the experience of the control of and the control of th And Water Commence a per l'imperior de la company de la proper de l'arighte que sermen dis Symplectic Control of the Best Control of the Symplectic Control of th i kenali bilan dalah kelalah jiji bari beberah dan per<mark>pektahadi diasa dan</mark> K and the state of the control of the control of the property of the control of the and the second of the Second and setting the place of the second of the explosion to dominate The state of the s a this is

The second of the second of a second of the second of the

entropied in the property of the control of the con

the state of the content of the minimal of the content of the state of the state of the flatter of the flatter of the state of the stat

The direction of the controller of the controller of the controller of the controller of the property of the following of the controller o

e of the frame light according to the medical control of the contr

The first of the contract of the contract of the state of the state of the contract of the con

01.60 (4.00 ) 627

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

(Check applicable box(es))	
Adjusted Rate Rider Graduated Payment Rider Balloon Rider V.A. Rider	Condominium Rider  Planned Unit Development Rider  Rate Improvement Rider  Second Home Rider  Other(s) (specify) Legal Description
BY SIGNING BELOW, Borrow and in any rider(s) executed by Borro	wer accepts and agrees to the terms and covenants contained in this Security Instrument wer and recorded with it.
	Line Still
Witness	ERIC S. SCHOLL Borrower
	Cullie J. Moa (Seal)
Witness	CYNTHIA G. MORAN Borrower
	(Scal)
	Borrower
	(Scal)
	Rormwer
	C/T'S
STATE OF ILLINOIS,	COOK County ss:
1, THE UNDERSIGNED county and state do hereby certify that	·
ERIC S. SCHOLL A SINGLE P.	ERSON NEVER MARRIED AND CYNTHIA G. MORAN A SINGLE PERSON  NEVER MARRIED
personally known to me to be the san this day in person, and acknowledged free and voluntary act, for the uses and Given under my hand and officia	l purposes therein set forth.
My Commission Expires: 3-14-9	"OFFICIAL SEAL"  WAREN S POPKE
10/15/00	Hotary Public, State of Illinois Public  My Commission Engines 3/14/97  O 1970027  Form 3014 9/90

CM I 1

with differentiagent is broken beneaved and fight only one circulation and the contribution of the contrib	this security	विदेशकार क	4.37
time become Made lines and Inner of greatly ad William of a despetitive to a server every true min			
<ul> <li>Switch that quantify with the tree, who was the section of a constraint of prices. Radiation transfers</li> </ul>	an line elougo	velo sak kes	อสาสัยสมเรา

संस्कृति वर्ष विभावनीय हुन्। ज	$\mathrm{cos}(\mathcal{I})$
•	

the Aspendit for Selection	June serious departs of	Shift professionals A. F.
19 am capata (Hasasad) 📳 🥛	and the many horself and comment of the	one Challemed Paymen, White
roddin sandi panerolik (📋 🔻	conficted some configuration of	trafilit movelicate
1. 文字 T. 11. 12. 12. 1	en transport difference werkelijk in die	anhitt . A. Z

threm, of year is dill of boundary, or action REPORTED BELOW, Beneder and the and above to the form the to this had an act boundaries? I fit bypesses forbeing yets by his

The said	a loan a li	1 13 ( to 3		en e		eesa ee
***	Ox	i K				
Market Commence of the Commenc	ANTENNA G		: .			a design
	:	04				
(flask) manusis		C				
		04	<b>^</b>			
(task)			1/2			
September 1995	and the second s		C			
			(6	74,		
				'0		
					179	
	ing the passed to the	60 60			energ Fit an	
					eminor and expension of the col-	, 44 · 5 ·

The control of the co राजार होता है भी देशका अपने कर राजा है है है है जिस्सी है है a or that, we say as have seen the real free gridenthan have wall

Shed the cap hand are relayed a

Mr. Commission Expension (Commission

PANCA S. POPAC

"IMBR CLISSES"

# UNOFFICEACEA

/ LOT 66 IN ROGERS PARK SOUTH, A SUBDIVISION OF LOTS 13 AND 14 IN L.C. PAINE FREER'S (RECEIVER) SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 32, TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 11-32-308-014

Commonly known as: 6617 N. ASHLAND, CHICAGO, IL 60626

03067767

CONTROL OF THE STATE OF THE STATE OF THE STATE OF A SACRAGE WE WAS INDICATED AS A SACRAGE WE WAS INDICATED AS A SACRAGE WAS A SA

the equaction commissions assumed as

#### 1-4 FAMILY RIDER

**Assignment of Rents** 

THIS 1-4 FAMILY RIDER is made this 20TH day of DECEMBER, 1993, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

COLUMBIA NATIONAL, INCORPORATED

(the "Lender")

of the same date and covering the Property described in the Security Instrument and located at:

6617 N ASHLAND CHICAGO , IL , 60626

[Property Address]

1-4 FAMILY COTENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPEPTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas. water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rous, attached mirrors, cabinets, panelling and attached floor coverings now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are refer ed to in this 1-4 Family Rider and the Security Instrument as the "Property."

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrover shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien of inferior to the Security Instrument to be perfected against the Property without Lenari's prior written to permission.

D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.

MULTISTATE 1-4 FAMILY RIDER-Fannie Mae/Freddie Mac Uniform Instrument

Form 3170 9/90

MP-57 (9103)

VMP MORTGAGE FORMS 1(313)293-8100 1(800)521-7291

Initials. SCJM

#### 建邻进汽车类斯拉索等加工

ที่สังค์ ใช้ ของคระหว่า

The second of th

HE GETAGRICHOUSE ! LAWSTAW A SMILLOS

Contained with

the returned from an account of the contract of the countries of the contract of the contract of the contract of

DEBOR UT TOOKSTED GHAJERA FRITERS

ti sildikolen 200

AN TANTHER COVERNATES In manifestory on the contract of the common made in the security for the security of the contract of th

and the color of the thirteen to the second of the second of the ferring the following and the color of the ferring the color of the color of

and the state of t

👝 milityre (1917) og hafi skrivettett og handet et bombur, kan på 1918 og h<mark>et kykytet stytket. Det</mark> 1919 blivetter folket folket og fort og folket boket kommer i det græde til græde skrivet folket. 19

ें का क्षिणी के स्पेतन सिर्देश हैं के के लिए हैं कि सामन कर ने सामन महा महाला कर के पार्ट के पार्ट के पार्ट के जीवन के कुछ में का कार्य सामन कर महान का निर्देश किया है है कर मार्टिक कर के किया कि कार्य के किया है कि किया

Tradition of the common district of the property of the appropriate of

Standing for the engagement for a consent of the engagement of the

The control of the second of t

The Ma

other the second control of the second contr

OFRA

19 19 1 1 1 C

April Walter Stage

G. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to paragraph 21 of the Security Instrument and (ii) Lender has

given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Londer gives notice of breach to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each count of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written domand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collections the costs of taking control of and managing the Property and collecting the Rent, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receive shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived to om the Property without any showing as to the inadequacy of the Property as security

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any finds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Uniform Covenant 7.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not and will not perform any act that would prevent Lender from exercising its rights under this

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving octice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may to so at any time when a default occurs. Any application of Rents shall not cure or waive any default or in alidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

I. CROSS-DEFAULT PROVISION. Borrower's default or treach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Born	ower accepts and agre	es to the t	erms and p	rovisions conta	ained in this 1-4
BY SIGNING BELOW, Born Family Rider.				1011	1

(Scal) -Borrower (Seal) (Seal) -Borrower (Seal) -Borrower

Form 3170 9/90

research the reliance to exemple in the line of the first order of the control of	De transpire de la composición del composición de la composición de la composición del composición de la composición del composición de la composición del	doga o neo grie ofian, grii tale - Internatio Neo tale o deposit a International	on the last operators of the of the last by the dimension conference to demail all operated forms of the action of the post
A first training A country factor of the country of			The Book MARKA 38 Common to the Common to th
			the control of the first of the control of the cont
and the second of the second o	°04 C		State of the Mileston of the State of the St
the company of the broken as a second of the			o a milion for and led It is also read to be brigged at the attention and the city at the attention and the and the attention and the and the production and the
al migration, problem of makers for the migration of makers filming o	aunten in dan Kodhidib -	er in this ម៉ែកជ កម្មាធិបានប្រាស់	e a tra colonid estatud deade. A greentamen embonigi (d),
For entrolling appropriate was a best	Application of the Community of the Comm	r dag sidad obrastica (2) i s 	१०,७५६ वसस्य १६ वस्तु । अन्त्रेत्र विकास
Senies Senies			Co
Mat & Section 1997 And American Section 1997	HAMEN LAND		
(5::3)	en de la companya de La companya de la co		

19229560

CASTOORT

ara to the left

001 823 60

EFFE