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(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

- Adjustable Rate Rider
- Condominium Rider
- Second Home Rider
- Balloon Rider
- Planned Unit Development Rider
- Other(s) [specify]
- 1-4 Family Rider
- Biweekly Payment Rider

to be executed by Borrower [check box as applicable]:

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to

Note, and all sums due under this Security Instrument, plus interest.

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

pay this debt in regular Periodic Payments and to pay the debt in full not later than April 1, 2018.

Dollars (U.S. \$124,800.00) plus interest. Borrower has promised to

states that Borrower owes Lender One Hundred Twenty Four Thousand Eight Hundred and no/100-

(D) "Note" means the promissory note signed by Borrower and dated April 28th, 2003. The Note

mortgagee under this Security Instrument.

HIGGINS ROAD SUITE # 600, CHICAGO, ILLINOIS 60631

Lender is the

Lender's address is 8501 WEST

organized and existing under the

STATE OF ILLINOIS CORPORATION

Lender is a

(C) "Lender" is GATEWAY FINANCIAL CORP.

Borrower is the mortgagor under this Security Instrument.

(B) "Borrower" is CLARENCE KNIGHT AN UNMARRIED MAN

Riders to this document.

(A) "Security Instrument" means this document, which is dated April 28th, 2003, together with all

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13,

18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

DEFINITIONS

②

Loan ID # WH030430

MORTGAGE

[Space Above This Line For Recording Data]

Eugene "Gene" Moore Fee: \$54.00
Cook County Recorder of Deeds
Date: 05/16/2008 12:16 PM Pg: 1 of 16



COOK COUNTY
RECORDER
EUGENE "GENE" MOORE
ROLLING MEADOWS

GATEWAY FINANCIAL CORPORATION
8501 W. HIGGINS ROAD, SUITE 600
CHICAGO, IL 60631

Referred By

MAIL TO:
HOME EQUITY TITLE
SERVICES, INC.
855 E. GOLF RD. #2140
ARLINGTON HEIGHTS, IL 60005

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Illinois 60636 ("Property Address"): [Street] CHICAGO [City] which currently has the address of 1439 WEST MARQUETTE ROAD,

Parcel Identification Number: 20-20-302-008

ILLINOIS. LOT 48 IN ENGLEWOOD ON THE HILL SUBDIVISION OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 30, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COOK [Name of Recording Jurisdiction] [Type of Recording Jurisdiction] successors and assigns the following described property located in the County of [City] of [City] This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of [City] of [City]

TRANSFER OF RIGHTS IN THE PROPERTY

has assumed Borrower's obligations under the Note and/or this Security Instrument. (P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party Loan does not qualify as a "federally related mortgage loan" under RESPA. refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or (O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.) and its implementing (ii) any amounts under Section 3 of this Security Instrument. (N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan. condemnation; (iv) misrepresentation of, or omissions as to, the value and/or condition of the Property. of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction (L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third (K) "Escrow Items" means those items that are described in Section 3. transfers, and automated clearinghouse transfers. not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic (J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or organization. are imposed on Borrower or the Property by a condominium association, homeowners association or similar (I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that Loan ID # WH030430

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TOGETHER WITH all the improvements now or hereafter erected 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 seized 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, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payment is insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note. If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge in more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note. Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b)

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ILICMS - 02282003

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If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a)

proceeds shall be applied in the order provided for in Section 2. Secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee. Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to Lender to Borrower requesting payment.

Lender to Borrower requesting payment. Lender shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at

from an objection by Borrower. the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by certification services and subsequent charges each time remappings or similar changes occur which reasonably might flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and unreasonable. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for chosen by Borrower subject to Lender's choice, which right shall not be exercised preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but 5. **Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property

used by Lender in connection with this Loan. Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service take one or more of the actions set forth above in this Section 4. notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a


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10. **Mortgage Insurance.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage merger in writing.

Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If

payable, with such interest, upon notice from Lender to Borrower requesting payment. Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this incurs no liability for not taking any or all actions authorized under this Section 9.

Section 9, Lender does not have to do so and is not under any duty or obligation to do so. If it is agreed that Lender violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this

change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs,

protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to

and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing

then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property,

(such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain proceeding that might significantly affect Lender's interest in the Property, and/or rights under this Security Instrument

Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal 9. **Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a)

concerning Borrower's occupancy of the Property as Borrower's principal residence. information) in connection with the Loan. Material representations include, but are not limited to, representations

false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material 8. **Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower

or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially or prior to such an interior inspection specifying such reasonable cause.

Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause,

Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration. the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property,

Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes.

If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage.

decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or

or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is 7. **Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage

shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent

60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal 6. **Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within

Loan ID # WH030430

amounts unpaid under the Note or this Security Instrument, whether or not then due. coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this

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Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits Instrument or the Note without the co-signer's consent.

Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer'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's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer'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 can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

12. 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 Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to 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 any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

Lender's interest in the Property are hereby assigned and shall be paid to Lender. Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstatement as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstatement as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or Borrower has a right of action in regard to Miscellaneous Proceeds.

"Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to 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 Miscellaneous Proceeds to the sums secured by this Security Instrument. Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower. Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower. In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower has a right of action in regard to Miscellaneous Proceeds.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

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under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan 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 (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, when Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. 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.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include the plural and vice versa; and words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

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

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

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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 given in accordance with Section 15 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.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to Section 22 of this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) 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, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and right under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged unless as otherwise provided under Applicable Law. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and 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 Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the new Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes 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; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

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Initials: CK

25. **Placement of Collateral Protection Insurance.** Unless Borrower provides Lender with evidence of the insurance coverage required by Borrower's agreement with Lender, Lender may purchase insurance at Borrower's expense to protect Lender's interests in Borrower's collateral. This insurance may, but need not, protect Borrower's interests. The coverage that Lender purchases may not pay any claim that Borrower makes or any claim that is made against Borrower in connection with the collateral. Borrower may later cancel any insurance purchased by Lender, but only after providing Lender with evidence that Borrower has obtained insurance as required by Borrower's and Lender's agreement. If Lender purchases insurance for the collateral, Borrower will be responsible for the costs of that insurance, including interest and any other charges Lender may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to Borrower's total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance Borrower may be able to obtain on its own.

24. **Waiver of Homestead.** In accordance with Illinois law, the Borrower hereby releases and waives all rights under and by virtue of the Illinois homestead exemption laws.

23. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

22. **Acceleration; Remedies.** Borrower and Lender further covenant and agree as follows:
 breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) 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 Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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

Borrower shall promptly give Lender written notice of (a) 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, (b) any Environmental Condition, including but not limited to, any spillage, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

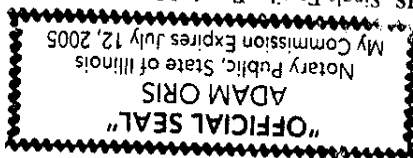
substances in consumer products). Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spillage, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition that adversely affects the value of the Property. 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 (including, but not limited to, hazardous substances in consumer products).

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. 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 (including, but not limited to, hazardous substances in consumer products).

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Form 3014 1/01 (page 12 of 12 pages)
www.MortgageBankingSystems.com

ILLINOIS--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
ILICMC - 02282003



Notary Public
(Sign & Print Name)

[Handwritten Signature]

My Commission Expires:

Given under my hand and official seal, this 28 day of April 2003

personally known to me to be the same person(s) whose name(s) is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that HE signed and delivered the said instrument as HIS free and voluntary act, for the uses and purposes therein set forth.

I, Adam Oris, COOK State of Illinois, certify that CLARENCE KNIGHT, a Notary Public in and for said county and state do hereby County ss:

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

[Handwritten Signature]
CLARENCE KNIGHT

Witnesses:

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Loan ID # WH030430

Property of Cook County Clerk's Office

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H. 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 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. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to Section 22 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that

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

G. ASSIGNMENT OF LEASES. Upon Lender's request after default, Borrower shall assign to Lender concerning Borrower's occupancy of the Property is deleted.

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, Section 6

E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Section 19 is deleted.

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

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

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower 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.

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in Security Instrument, the following items now or hereafter attached to the Property 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 rods, attached mirrors, cabinets, paneling and attached floor coverings, 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 referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower 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.

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in Security Instrument, the following items now or hereafter attached to the Property 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 rods, attached mirrors, cabinets, paneling and attached floor coverings, 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 referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower 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.

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in Security Instrument, the following items now or hereafter attached to the Property 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 rods, attached mirrors, cabinets, paneling and attached floor coverings, 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 referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

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

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

E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Section 19 is deleted.

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, Section 6 concerning Borrower's occupancy of the Property is deleted.

G. ASSIGNMENT OF LEASES. Upon Lender's request after default, 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.

H. 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 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. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to Section 22 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that

Borrower and Lender further covenant and agree as follows:

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument,

1439 WEST MARQUETTE ROAD, CHICAGO, ILLINOIS 60636
[Property Address]

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

(the "Lender")

GATEWAY FINANCIAL CORP.

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

, and is incorporated into

THIS 1-4 FAMILY RIDER is made this 28th day of April, 2003

Loan ID # WH030430

1-4 FAMILY RIDER
(Assignment of Rents)

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MULTISTATE 1-4 FAMILY RIDER--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
MultiState 11" Version
ILIFG2 - 12192000

Form 3170 1/01
(page 2 of 2 pages)
www.MortgageBankingSystems.com

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

[Signature]
CLARENCE KNIGHT
(Seal)

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider.

remedies permitted by the Security Instrument.

which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the

I. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in

paid in full.

assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are

application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This

Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any

control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take

paragraph.

not performed, and will not perform, any act that would prevent Lender from exercising its rights under this

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has

of Borrower to Lender secured by the Security Instrument pursuant to Section 9.

Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the

profits derived from the Property without any showing as to the inadequacy of the Property as security.

entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and

appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be

Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially

bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the

collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's

Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and

Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by

agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon

Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower

Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security

If Lender gives notice of default to Borrower: (i) all Rents received by Borrower shall be held by

assignment and not an assignment for additional security only.

the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute

Loan ID # WH030430

UNOFFICIAL COPY

At least ninety (90) but not more than one hundred twenty (120) days prior to the Maturity Date, Lender must send Borrower a notice which states the Maturity Date and the amount of the "balloon payment" which will be due on the Maturity Date (assuming all scheduled payments due between the date of the notice and the Maturity Date are made on time).

ASSUMING THIS LENDER OR ANOTHER LENDER REFUNDING THIS LOAN AT MATURITY, YOU WILL PROBABLY BE CHARGED INTEREST AT HIGHER THAN THE PREVALING AT THAT TIME AND SUCH RATES MAY BE HIGHER THAN THE INTEREST RATE ON THIS LOAN. YOU MAY ALSO HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW MORTGAGE LOAN.

THE LENDER HAS NO OBLIGATION TO REFUND THIS LOAN AT THE END OF ITS TERM THEREFORE, YOU MAY BE REQUIRED TO REPAY THE LOAN OUT OF ASSETS YOU OWN OR YOU MAY HAVE TO FIND ANOTHER LENDER WILLING TO REFUNDANCE THE LOAN.

THE TERM OF THE LOAN IS fifteen (15) YEARS. AS A RESULT, YOU WILL BE REQUIRED TO REPAY THE ENTIRE PRINCIPAL BALANCE AND ANY ACCRUED INTEREST THEN OWING fifteen (15) YEARS FROM THE DATE ON WHICH THE LOAN IS MADE.

In addition to the agreements and provisions made in the Note and the Security Instrument, both Borrower and Lender further agree as follows:

THIS BALLOON PAYMENT RIDER ("Rider") is made this April 28th, 2003, and amends a Note in the amount of \$ 124,800.00 (the "Note") made by the person(s) who sign below ("Borrower") to GATEWAY FINANCIAL CORP. ("Lender") and the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") dated the same date and given by Borrower to secure repayment of the Note.

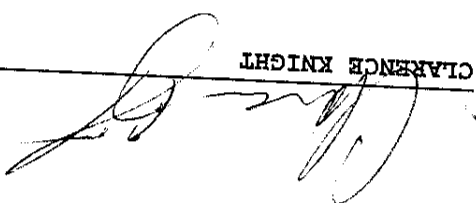
BALLOON PAYMENT RIDER TO SECURITY INSTRUMENT

Loan ID # WH030430

UNOFFICIAL COPY

Property of Cook County Clerk's Office

Date	_____	-Borrower
Date	_____	-Borrower
Date	_____	-Borrower
Date	_____	-Borrower
Date	_____	-Borrower
Date	_____	-Borrower
Date	_____	-Borrower
Date	_____	-Borrower
Witness	_____	
Witness	_____	

CLARENCE KNIGHT


4-28-02

Loan ID # WH030430

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