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MORTGAGE ...

The morigagor is MARTIN G. CHAP A SINGLE PERSON, NEVER MARR	सहि ठ संस्कृत सुन्तर हुन	("Borrower"). This Security Instrument is given to
JARRIS BANK BARRINGTON, N.A.		which is organized and existing
inder the laws of THE UNITED ST	ATES OF AMERICA	and whose address is
101:S GROVE AVENUE BARRING	TON, ILLINOIS BOOTO	("Landor").
Borrower, ower Lender the principal One Hundred Thir.y Six Thousand	and 00/100	
Oollars (U.S. \$ 129,000.00	. This debt is evidenced by Bor	rower's note dated the same date as this Security Instrument
'his Security Instrume (t.s.)cures lo l ind modifications of the Mary (b) ti tarititut Instrument and (1) t'us perf	ia neumantal ell albar eume. With intataet.	ced by the Note, with Interest, and his turbowals, extensions advanced under peragraph 7 to protect the security of this ments under this Security instrument and the Note. For this
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hich has the address of		STREAMWOOD
60107	[Street] ("Property Address");	(city)
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and the Arthurst House Arthurst House	manner ant no harastarianianan en una ener	y, and all easoments coppurtenances, and fixtures now or overed by this Security instrument. All of the foregoing is

BORROWER COVENANTS that Borrower is lawfully select 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 coverants for national use and non-uniform coverants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

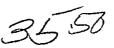
UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

- 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; it and it is provided by the provided of property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage 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 flet 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 loan may require for Borrower's secrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. SS 2801 et set. ("RESPA"), unless another law that applies to the Funds sate a lesser amount. If so, Lander may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Londer may estimate the secondance with applicable law.

The Funds shall be hold in an Institution whose deposits are insured by a foderal agency, instrumentality, or entity (including Londer, 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 holding 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

ILLINOIS -Single Family-Famile Mae/Freddle Mac UNIFORM INSTRUMENT

Form 3014 70790 (1969-1 of 4 pages)



Funds. Lender shall give to I orrower, vitt out charge, an a final accounting of the lunds, should g credit and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pleaged as habitional 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 Escraw Items when due, Lender may so notify Borrower in writing, and, in such detail Porrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twolve mortilly 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 against the sums secured by this Security Instrument.

- 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, it says. 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 jurnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly jurnish 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 menner acceptable to Lander; (b) contests in good lath the lien by; or defends against enforcement of the lien in, legal proceedings which in the Lander'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. It Lender determines that any part of the Property's 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.

5. Hazard or poerty insurance. Borrower shall keep the improvements now existing or hereafter crected on the Property insured against loss by fire, net and sincluded 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 falls to maintain coverage the tribed 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 ren wale shall be acceptable to Lender and shall include a standard mongage 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, in ower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss it not made promptly by Borrower.

Unless Lender and Borrower othe with the property damaged, if the restoration or repair is economically teasible and Lender's security is not lessened. If the restoration or repair is not economically teasible or Lender's security would be resented, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess | aid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance car or has offered to settle a calm, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property of 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 Lander and Borrower otherwise agree in with p, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and ...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 is strument immediately prior to the acquisition.

- 6. Occupancy, Preservation, Maintenance and Protectio. 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 within sixty days after the execution of this Security instrument otherwise agrees in writing, which consent shall not be unreasonably with relia, or unless externating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property to desteriorate, or commit waste on the Property. Borrower shall be in default if any toriellure action or proceeding, what ar civil or criminal, is begun that in Lender's good taith judgment could result in fortellure of the Property or otherwise materially imper it. Borrower may cure such a default and reinstance, as provided in pargraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes for little Borrower's Interest in the Property or other material impairment of the iten created by this Security instrument or Lender's security in less than application process, gave materially laise or inaccurate information or si item his to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including that not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument 12 or a leasehold, Borrower shall comply with all the provides. If Borrower acquires fee title to the Property, the leasehold and the first title shall not merge unless Lender agrees to the merger in writing.
- 7. Protection of Lander's Rights in the Property. If Borrower falls to perform the covers as 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), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include a wing any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable atterneys' fees and en ann, on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do on.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower are used 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 Sorrower requesting payment.

- 8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan securar by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. It, 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 Insurance approved by Lender. It 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 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 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.
- 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.
- 15. 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 fleu of condemnation, are hereby assigned and shall be paid to Lender.

Form 30.14 950 (page 2 of 4 pages)

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In the event of a total taking of the Proporty, the proceeds shall be applied to the sums secured by this Sucurity 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 insmediately before the taking, unless Borrower and Lander 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 invanediately before the taking. Any behance shall be paid to Borrower. In the event of a partial taking of the Property in which the lair 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 Lander 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 it, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower falls to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. Unless Londer and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

- 11. Borrower Not Released; Forbearance By Lender Not a Walver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Londer to any successor in interest of Borrower shall not operate to release the liability of the original Borrower, or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor of interest or reluce to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any domaind made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in excessing any right or remedy.
- 12. Successore and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and ber on the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security instrument but does not execute the Note: (a) is co-signing this Security Instrument, only to mortgage, grant and convey that Borrower's interest in the Properly under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrice that Lender and any other Borrower may agree to extend, modify, to bear or make any accommodations with regard to the terms of this Security instrument or the Note without that Borrower's consent.
- 13. Coan Charges. If the loap secured by this Security Instrument is subject to a law which sets maximum toan charges, and that law is finally interpreted so that the interest or oit in los in charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reclied by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permit ad limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal award under the Note or by maxing a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment of the Note.
- 14. Notices. Any notice to Borrower provided for it this scrurity 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 that the 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 lederal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this por urity instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Stote which can be given effect without the conflicting provision. To this and the provisions of this Security Instrument and the Note are declar and be severable.
 - 16. Borrower's Copy, Borrower shall be given one conformed copy of the Nate and of this Security Instrument.
 - 17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any price! 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 Londor's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by inis country instrument. However, this option shall not be exercised by Lender it exercise is prohibited by tederal law as of the date of this Socurity Instrument.

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

- 18. Borrower's Right to Reinstate. It Borrower moets contain 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, aw may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument, or (b) end, (if a judgment enforcing this Security Instrument. Those conditions are that Borrower; (a) pays Lander 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 exponses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys tees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.
- 19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security instrument) may be sold one of 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.

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

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

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbloides, volatile solvents, materials containing aspestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means tederal 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:

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

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

22. Release. Upon paythort of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower, Borrower shall pay any recordation costs. Corrower waives all rights of homestead exemption in the Property. 24. Riders to this Security Instruments. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of Jach 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)] X Adjustable Rate Rider Condominium Rider 1-4 Family Rider Graduated Payment Rider 1 Flar ned Unit Development Rider Biweekly Payment Rider Ai le Improvement Rider Balloon Rider Second Home Rider Other(s) [specify] BY SIGNING BELOW, Borrower accepts and agrees to the term and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it. Signed, sealed and delivered in the presence of: (Seal) -Borrower 322-62-0257 Social Security Number (Seal) -Borrower Social Security Number (Seal) -Borrower Social Security Number

(Space Below This Line For Acknowledgment)

Social Security Number

County ss: COOK EES19med

a Notary Public in and for said county and state do hereby certify

ASINGLE R MARRIED

PHIS

personally known to me to be the same person(s) whose name(s)

foregrand instrument, appeared before me this day in person, and acknowledged that fred the sail instrument as his/her free and voluntary act, for the ha/she subscribed to signed and di

free and voluntary act, for the uses and purposes therein set forth.

and official seal, this GNe

December, 1984

My Commision

Notary Public

This instrument was prepa

CATHY GRASSER

Return To:

HARRIS BANK BARRINGTON, N.A. 201 S GROVE AVENUE BARRINGTON, ILLINOIS 80010

OFFICIAL SEAL" llene S. Cohen Notary Public, State of Illinois My Commission Expires 5/7/95

Form 3014 9/90

(Seal) -Barrowei

(1 Year Treasury Index - Plate Caps)

THIS ADJUSTABLE RATE RIDER is made this 7th day of December, 1994 , and is incorporated into and shall be deemed to smend 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 Adjustable Rate Note (the "Note") to HARRIS BANK BARRINGTON, N.A.

(the "Lender") of the same date and covering the property described in the Security Instrument and located at:

29 CAMBRIDGE AVENUE STREAMWOOD, ILLINOIS 60107

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

ADDITIONAL 20 TENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further revenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of interest rate and the porchly payments, as follows:

%. The Note provides for changes in the

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

/A) Change Dates

The interest rate I will pay may change on the first day of January, 2000 , and on that day every 12th month thereafter. Euch date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Dale, my interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the word Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Sefore each Change Date, the Note Holder will calculate my new interest rate by adding Two and Three Quarters

percentage points (2.750 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly sayment that would be sufficient to repay the unpaid principal that I am expected to one at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be tien a amount of my monthly payment.

(D) Limits on interest Rate Changes

The interest rate I am required to pay at the first Change Date will not by greater than 10.500 % or less than 6.500 %. Thereafter, my interest rate will never be increased or discreased on any single Change Date by more than two percentage points (2.0%) from the rate of interest I have been paying for the preceding twelve months. My interest rate will never be greater than 14.500 %.

(E) Effective Date of Changes

My new interest rate will become effective each Change Date. I will pay the amount of ry new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

PROPERTY BURE GROUP, The Secretary of the Annual Secretary Secretary Control of the Control of t

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 17 of the Security Instrument is amended to read as follows:

Transfer of the Property or a Benificial Interest in Borrower.

If all or any part of the Property or any interest in lities 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 taw as of the date of this Security Instrument. Lender also shall not exercise this option if; (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

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MULTISTATE ADJUSTABLE RATE RIDER - ARM 5-2.- Single Family -Fannie Mac/Freddie Mac Uniform Instrument Form 3111 3/85

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ity Instrument, Borrower will continue to be obligated under the More and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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 matical arms secured by this Security instrument. If Borrower fails to pay these matical direction of this period, Lender may invoke any remedies permitted by this Security Instrument 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.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the toom seamention agreement; that is acceptable; to the toom seament on agreement; that is acceptable; to Lender and that obligates the transferee to keep all the promises and spreements made in the Mote and in this Secur-

DY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate

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Loan No. BAR-2015

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RID	ER la made this	7th	day	of Decemb	oer, 1994
and is incorporated into and shall be deemed the instrument') of the same date given by the unders HARRIS BANK BARRINGTON, N.A.	igned (the "Borrow	er") to secure Borro	wer's Note to	or Security D	lead (the "Securit (the "Lander")
of the same date and covering the Property described in the Security instrument and located at: 29 CAMBRIDGE AVENUE STREAMWOOD, ILLINOIS 80107					
	(fireper	ly Aildrese)	e e e		
The Property Includes, but is not limited to, a part	cel of land improve	d with a dwelling, to	gether with other su	ch parcels an	d certain commor
aross and facilities, as described in)4-587542 Kris	स्कृति । इ.स.च्या चर्चनी त्रृत	In payon and the	, and its	SA FARES S
Sign of the second state of the second secon	1.00 1.00 1.00	A Section Law to the Section	ente ukort a koto eri egilio.	Tall the pe	tur taga
(the "Declaration"). The Property is a part of a plant SHERWOOD Property is a part of a plant of the plant of	nad unit davelopmi	eri (1999-1994) - Prinsi Gni known (1999-1999)			
(lhe "PUD"). The Property also includ a Borrowe	Hame of Plann	ad Unit Development)	ation or equivalent	antity awning	or manaping the
common areas and facilities of the PUD (the "Owne					
PUD COVENANTS. In addition to the		5		1	
covenant and agree as follows:					
A. PUD Obligations. Borrower shall perfor	m all of Borrower's	obligations under th	ia PUD'a Consilizion	Documente.	The "Constituent
Documents" are the: (i) Declaration (ii) articles of	f incorribration, tru	at instrument or an	y aquivalent docum	ont which co	aaten the Owners
Association; and (iii) and by-lows or other rules or	regula tono of the	Owners Association	. Borrowar shall pro	imptly pay, w	then due, all dues
and assesuments imposed pursuant to the Constitu	ient Docume its.				
B. Hazard Insurance. So long as the Ow					
"blanket" policy insuring the Property which is satis					s, for the parlods,
and against the hazards Londor requires, including (i) Lendor walvou the provision in Uni	fire and hazards in form Covenant 2 ic	cluded within the lea or the Exiculty paym	m."extended covera ent to Londer of the	go," then: yoarly promiti	ım İnətalinsonta for
hazerd insurance on the Property; and					
(ii) Borrower's obligation under Unifor			ance coverage on the	ia Property is	doerned satisfied
to the extent that the required coverage is provided Borrower shall give Lender prompt notice	of any lapse in rec	aciation policy. Quired hazard insul.	ziice coverage prov	ided by the r	master or blankot
policy. In the event of a distribution of hazard insura	unce proceeds in lia	ii of regionation he re	nair in!'ow! or a ince	to the Proper	dy or to common
aroas and facilities of the PUD, any proceeds pays					
procoads to the sums secured by the Security Instru C. Public Liability Insurance. Borrower sh	ument, with any exc	oss paid to Borrows	ır. Oʻ		
ains a public liability insurance policy acceptable in		-		ל פונטווזאים סיוו	Moandialinii Histor
				to Borrison le	n nanuantlas (idib
D. Condemnation. The proceeds of any aways condemnation or other taking of all or any part ou of condemnation, are hereby assigned and ahe security instrument as provided in Uniform Covers.	of the Property or all be paid to Lende	the common areas.	and facilities of the f	PUD, or loc 🛪	ny conveyance in
					:

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E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

- (I) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;
 - (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender;
 - (iii) termination of professional management and assumption of self-management of the Owners Association; or
- (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender,

F. Remedias. '' Sorrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Sorrower secured by the Security Instrument. Unless Boπower and Lender agree to other te ms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon rolls a from Lender to Borrower requesting payment.

By SIGNING BELOW, Borrower accopts and agrees to the terms and provisions contained in this PUD Rider.

Martin Sv. Chapu	(Seal) -Burrower	(Seal) -Borrower
	-Barrow ir	(Seal) -Borrower
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