UNOFFICIAL COPY



After Recording Return To:

GMAC Mortgage Corp. 100 Witmer Road

Horsham, PA 19044-0963 ATTN: Records Management Doc#: 0503933062

Eugene "Gene" Moore Fee: \$60.00 Cook County Recorder of Deeds

Date: 02/08/2005 07:57 AM Pg: 1 of 19

[Space Above This Line For Recording Data] -

Loan No. 576094502 MIN 1000375-0576094502-5

MORTGAGE

DEFINITIONS

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.

- "Security Instrument" means this document, which is duted January 14, (A) 2005 , together with all Riders to this document.
- **(B)** "Borrower" is

Ava G. Gumiran and Richard P. Gumiran, as Joint Tenares

wife and husband

Borrower is the mortgagor under this Security Instrument.

"MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assig is MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

ILLINOIS - Single Family - Fannie Mae/Freddie Mae UNIFORM INSTRUMENT Form 3014 1/01

(Page 1 of 18) 280449750

lnitials: 💋

GMACM - CMS.0012.IL (0001)

0503933062 Page: 2 of 19

UNOFFICIAL COPY

Transport of the State of the S	ST 19 7 1997 (1999) (TTZ100 SIC.) - W.JVIAO
Bill Hill ma	at the fix indirect library than to advantage of the contrast of same parameter $\sim 200 MLH$
- Қыздолд әуі то понкриоэ до;	prisrepresentations of, or omissions as to, the value and
regance in hea of condemnation: of (4V)	other taking of all to any part in the Property, (iii) con
	described in Section 5) for (1- damage to, or destruction
safferance and radius must spaceful ass	proceeds paid by any third pairty (other than mema-
	$\langle \mathcal{M} \rangle = {}^{o} M$ iscellaneous Proceeds o means any compen
	 Escrow temsⁿ means those nears that are de-
	aive transfers, and automated clearingthouse transfers.
colions, cransfers unmaided by telephoner,	generation dansform amonaged tellor andphas trans-
	t , immorphing the debit of credit in account. π
symptotic to reder, metruel or authorized	oliongum to tomiquoo trionimismi maoilqolai danimist
which is intraced through in electronic	mountain top of the Araba to the paper instrument
seter of funds, other arous a transaction	en vas sneom "refregred kund bineried" – (A)
	ximigro inlimis to inclinidosai erante oxinoli (nomiciossa)
панівіню в по уп уп до 11 мі то захен	assesuremes and other charges that the imposed on Bor
reast teach the amount singularies. Fees,	$\langle t_i \rangle$ son Continuous $\langle t_i \rangle$ sociation Duce, Fees, and
	emoinigo farathuj oldalangga-non dazil oldanligga Bules
flow as east to rootto other as tall the	o brit soliri ovinishinishinish brit 2000milyo sacishings:
ricable federal, state and focal summes.	${ m qp}$ guillovnos du sussta " ${ m wat}$ old ${ m soliton}({ m qp})$ (1)
7	
	C
	of the bounds [] (Arrong) [(Arr
San a segund	Balloop Rider Conformant Kr
eb Second Home Rider	Runinfarotso.) [] talian Rane Rider []
decomposition to the ways	of rewormed versioners, od or one trabible gainmedial self-
proceedings of contractions of managers	(II) "Riders" means all R der in this Security In
TOTAL AND	Established All All All All All All All All All Al
enal impagnism Aumor, sun indum on	and have changes due anoce an Note, and all sums d
softmus monificated from isotopus said is	on a linear and the telephone of the mode of the property of t
Analysis per earlies and a second a second and a second a	्रिज्याच्या साम्बद्ध
to relating grading the realist of the second	edrosob si nali viroqorq odi sanore " γ_1 iza ${f o}_1 {f d}_2$ " (4)
Uprovince and a second	હુકુકુ 🚺 ને સ્પામ સ્વૃત્ર
10H 100 1965. (PRE	debt in teer an Periodic Payments and to pay the debt in
est: Bonower has promised to pay this	
	66.1/30 bre bima.redT vinewI bembrew acc
	The Note states that Borrower owes Lender
. Fil. Virginia & bolish tilik 19 norm	$(\mathbf{X}) = \sqrt{\mathbf{Soc}^{2}}$ are are the promissory more signed by \mathbf{B}
	ine X-fiser Scholl F O ack 863, Hermhow
d Seabhe s'abhad Least and a	Pridey Tyamiok To swell
off robent gailsixo ban boximiged	THE HAVE CONTRACTED AND TOPH ME
	sa ryesodsoj, vokšalovy jave
	A Tobia I' ((1)

0503933062 Page: 3 of 19

UNOFFICIAL CO

- "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, (N) or default on, the Loan.
- "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
- "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) **(P)** and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
- "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGITS IN THE PROPERTY

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 MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the

County

[Type of Reco ding Jurisdiction]

of Cook

[Name of Recording Jurisdiction]

see attached Schedule "A" hereto and made apart hereof

which currently has the address of 3609 Kirchoff Road,

[Street]

Rolling Meadows [City]

, Illinois 60008 [Zip Code]

("Property Audress"):

0/2/5

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 understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3014 1/01

GMACM - CMS.0012.IL (0001) (Page 3 of 18)

0503933062 Page: 4 of 19

UNOFFICIAL COPY

STATEMENT SPRING STATEMENT OF THE STATEM

अमध्य

Section 2 all payments accepted and applied by Lender shall be applied in the following order of 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 tirst to late charges, second to any other it became due. Any remaining amounts shall be applied tirst to late charges, second to any other appoints due under this Security Instrument, and then to reduce the principal balance of the appoint due under this Security Instrument, and then to reduce the principal balance of the

covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this

reginents are decrined feeding as may be designated by Lender an accordance with the notice provisions in Socion 15. Lender may reducing a payment or partial payment are insufficient to bring the Lean current, a front adver of any rights hereunder or partial payment are insufficient to bring the Lean current, a front adver of any rights hereunder or partial payment are insufficient to refuse such payment or partial payments in the luture, but Lender is not projuded to apply such payments at the firme such payment are accepted. If each Periodic obligated to apply such payments at the firme such payment are accepted. If each Periodic obligated to apply such payments at the firme such payment or mapplied finds and Lender read not pay interest on unapplied (1994s. Lender may hold such mapplied finds annul Borrower makes extended to bring the Lean carront. If Borrower does not do so within a reasonable period of turie, Lender shall other applied to a meaning payment to bring histories agained the Borrower might as to now or in the future against Lender shall ready to offset or claim which Borrower might as to now or in the future against Lender shall ready to offset or claim which Borrower might as to now or in the future against Lender shall ready be formover training payments are under the Acceptage of the Accepta

agente, instrumentality, or conty, or the Perental Franck: Francket in the location designated in Physics at the location designated in

Eltarges, So coest shall pay when due the principal or, and interest on the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also so, and any prepayment charges and late charges due under the Note and this Society is a lateral or that Society has ranged or other instrument sometimes as persuant or Society Instrument is returned to Lender as persuant and the Note or this Society Instrument is returned to Lender instrument such that the Lender as persuant and the Society of the Color or this Society Instrument is returned to Lender in any require the major the Note and this Society Instrument be made the Note of the following forms, as selected by Lender: (a) Society Instrument be made to see an instrument of the Colors and this society of more order: (a) the made the factor is an instrument whose deposits are metred by a federal order and the order of the the factor of the Institution whose deposits are metred by a federal order of the theory order. (b) money order: (c) see that a process in the society of money order or the order of the order of the order.)

Parment of Principal Interest, Escrow Rems, Preparament Charges, and Late Anthony COVENANTS. Bostower and Lene

diagonal from gainezoo membrigali

THIS SECURITY INSTRUMENT combines unitorin coverance for national use and non-uniform coverants with limited variations by jurisdiction to constitute a uniform security

0364304 (6)

BORROWER COVENAUTS that Borrower is lawfully seised to any encumbrances are amounted by the thic Property is search borrower is lawfully seised to any encumbrances are supported from the Property is defend an expected from the Property is defend an example to a search for the Property is an example to the Property is an example to the Property in the Property in the Property is an example to the Property in the Property in the Property in the Property is an example to the Property in the P

0503933062 Page: 5 of 19

UNOFFICIAL COPY

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. If 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.

1. 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 aniounts 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) leasehold payments or ground cents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees and Assessmen s, If any, be escrowed by Borrower, and such dues, fees, and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Porrover shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to 1 inder Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall ther be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

LOAN NO: 576094502

ILLINOIS -- Single Family -- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3014 1/01

GMACM - CMS.0012.IL (0001) (Page 5 of 18)

Initials: 13 AG

0503933062 Page: 6 of 19

UNOFFICIAL COPY

136 10 0 0 0000 (1000) "W7100"SIAD " BEDVEND Spenjag (S. 1908) 13 7 100 St. Option (S. 1908) 13 7 100 St. Option (S. 1908) 13 7 100 St. Option (S. 1908) 13 10 St. Option (S.

Bonds, for which Lender requires insurance. This insurance shall be maintained in the amounts "extended coverage," and any other hazards including, but not limited to, carriquakes and bereafter crected on the Property insured against loss by fire, hazards included within the term 5 Proporty Insurance. Bostower shall keep the improvements now existing or

aco I aidi diivi noticonno an robas. Lo bean coivre gnitroqor at has

conder may require Borrower to pay a one-time charge has a real verme har verification

A nonest sitti ei evode ilimite se siteitete et (be actione se fottli above in this Section A. identifying the fiert. Within 10 days of the date on which that notice is given, a anyser shall жейы сан являн реголиу се се нис бесенту Такиппен, Lender или даче комолен и пойсе Security historiances. If Lender determines that one of the Property is subject to a field side of noil only generalized as a special contraction in the contraction of the side of t sources (c) to thought on the significancing their filter that gaillared one significancy reads send proceedings which in Lender's opinion operate to prevent are conforment of the fien while greeners. (b) concerts the fier in good taith by, or delends seams enforcement of the fier in. such the first in a manner acceptable to Lender, but only so led to Borrower is performing such ref bomose notingildo ada la manasq an or guitirir ni songa un comona sestim manarism)

Borrower shall prompily discharge any hos which has priority over this Security es decreas in the manner provided in Section 5 Fees, and Assessments, if any. To the extent that these items are listoner thans, Borrower shall hasehold payments or ground rems on the Poporty, if any, and Connounty Association Dues impositions attributable to the Property whole can attain priority over this Security Instrument,

A. Chargest Liens. Borrover, shall pay all taxes, assessments charges, fines, and brombits is ima to Borrower and Fund cheld by Lender

Upon payment in fal of all sums secured by this Security Instrumenti. Lender shall

accordance with RESPA, but or er more than 12 monthly payments accondance with RESPA but in no more than 12 monthly payments. If there is a deficiency RESERVE and the state of varieties the mount increasing to make up the shortage in Funds held it estrone as defined under RESPA. Lender shall notely. Borrower as required by account to the cross for the excess funds in accordance with RESPA. If there is a shortage of

A diete is a surplus of Pends held in escrow, as defined under RESPA, Lender shall

second the of the Funds pprox sequence by RFSPA. micros shall be paid on the Funds. Lender shall give to Borrower without charge, an annual iniciest in earnings on the funds. Borrower and tender can agree in writing, however, that requires interest to be paid on the Funds. Lender shall not be required to pay Borrower any Londor to make such a charge. Unless an agreement is made in writing or Applicable Law Escriber terms, unless I ender pays Borrow or interest on the Cunds and Applicable Law permits for hopqios and applying the Unider annually analyzing the eseron account or verifying the Escron homs no later than the time specified under RESPA. Lender shall not charge Borrower are communicating in any Federal Home Loan Bank. Acader shall apply the Funds to pay the ageney, instrumentality, or entig (including Lender, if Fender is an institution whose deposits the Funds shall be held in an institution whose deposits are insured by a tederal

0503933062 Page: 7 of 19

UNOFFICIAL COPY

(including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Age.c. in connection with the review of any flood zone determination resulting from an objection by Borrower.

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

All insurance policies required by Linde; and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters,

LOAN NO: 576094502

ILLINOIS -- Single Family -- Fannie Mae/Freddie Mae UNIFORM INSTRUMENT Form 3014 1/01

GMACM - CMS.0012.IL (0001) (Page 7 of 18)

Initials: 12 A ()

0503933062 Page: 8 of 19

UNOFFICIAL COPY

SMAN M. CMS, 0012, 11, (0001) (Mapping Soft 18) THE THE THE EXPLANATION OF SHORE THE ARREST SET OF A STREET PROPERTY. SIGNET'S

ni (noinsuroni hirament tri railed to provide Lender with material information) in with Borrower's knowledge or consent gave materially false, misleading, or inaccurate application process. Borrower or any persons or entities acting at the direction of Borrower or 8. Borrower's Loan Application. Borrower shall be in default if, during the Loan cosnep aldinnosear dans galyffaags

Lander shall give Borrower notice at the lane of or prior to such an interior impection It is has reasonable eause, Lender may inspect the interior of the improvements on (Co) troperty. l ender ar he agent may make reasonable entries upon and inspections of the Property.

nonstorsor to anger dues to notologano sali

sufacean to repair or restore the Property. Borrower is not relieved at Borrower's obligation for progress payments as the work is completed. If the insurance or condemication proceeds are not to sortes a in to morrang objects the repairs and restorance in a surface or in a series of constitue of restoring the Property only if Lender has released proceeds for such purposes. connection with damage to, at the taking of, the Property. Bot ower shall be responsible for in bing our absorbing or damage. It insurance is condemnation proceeds are paid in essloration is not economically leasible. Borrower shad prompty repair the Property if damaged value due or its condition. Unless it is determined mitratant to Section 5 that repair or in guissoroob to gainstolioph mon yronord, oth monorq of robo in groporty in the Proporty in guisson that commit waste on the Prepenty. Whether or no, he dower is residing in the Property. Borrower Borrower shall not destroy, damage or impear de Proporty, allow the Property to deteriorate or

Preservation, Maintenance and Protection of the Property: Inspections.

encessonably withheld, or unless exconsulary encountrinces exist which are beyond Borrower's date of occupancy, unless I end t otherwise agrees in writing, which consent shall not be continue to occupy the Proposity as Borrower's principal residence for at least one year after the principal residence within (a) days after the execution of this Security Instrument and shall 6. Occupancy Regrower shall occupy, establish, and use the Property as Borrower s

pay amounts impand under the Note or this Security Instrument. A hether or not then due, Property Lendor riev use the insurance proceeds either to repair of restore the Property of to policies covernit the Property, insolar as such rights are applicable to the coverage of the than the arela or any relund of ancearing premiums paid by Borrower) under all insurance unpside ander the Note of this Security instrument, and (b) any other of Borrower's rights tother similarity borrower's define to any teamence proceeds in an amount not to exceed the amounts it Leader acquires the Property under Section 22 or otherwise, Borrower hereby assigns to and settle the claim. The 30 day period will begin when the notice is given. In either event, or Lender that the insurance earrier has offered to settle a chain, then Lender may negotiate insurance chains and related matters. It Borrower does not respond within 30 days to a notice If Romower abandons the Property, Lender may file, negotiate and settle any available

Boromer Such insurance proceeds shall be applied in the order provided for in Section 2. scorned by this Security Institution, whether or not then does with the excess. If any, paid to string out or boiling would be ideather, the insurance proceeds shall be applied to the sums stuff be the sole obligation of Borrower. If the restoration or repair is not economically feasible or other third parties around by Borrower shall not be paid out of the insurance proceeds and

0503933062 Page: 9 of 19

UNOFFICIAL COPY

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

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abar loved the Property, then Lender may do and pay for whatever is reasonable or appropriate to protest Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Ler der's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Leider incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

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

making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required of Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage insurance, 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 Lost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurance selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the

LOAN NO: 576094502

ILLINOIS -- Single Family -- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3014 1/01

GMACM - CMS.0012.IL (0001) (Page 9 of 18)

Initials: My AC

0503933062 Page: 10 of 19

JNOFFICIAL COPY

 $\{y_{ij},y_{ij}\}_{i=1}^{N}$ (30) A $\{x_{ij},y_{ij}\}_{i=1}^{N}$ (1000) A $\{x_{ij},y_{ij}\}_{i=1}^{N}$ of Child area of 1970 to 1970 to 1970 and the Children west for the compact of Albert Albert Albert A.

are hereby assigned to and shall be paid to be benefit to

Specification of Miscellancous Proceeds: Forfeiture, All Miscellancous Proceeds

aneurned at the time of such cancellation or termination.

automatically, and/or to receive a refund of any Mortgage Insurance prerunns that were obtain concellation of the Mortgage Insurance, to have the Mortgage formance terminated other law. These rights may include the right to receive certain disclosures, to request and respect to the Mortgage Insurance under the Homeowners Practal and Act of 1998 or any

(b) Any such agreements will not affect the rights Borrower has a if any a with Borrower to any relund.

nerease the amount Borrower will one for Mortgage Instrance, and they will not entitle pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not

(a) Any such agreements will not affect the smounts that Borrower has agreed to

confined "consumentar oxings," borness nother

the insurer's cisk in exclisinge for a share of the premiurs paid to the insurer, the arrangement is rish, or reducing losses. It such agreement of mides that an affiliate of Lender takes a share of payments for Mortgage Insurance, in exercite for sharing or modifying the mortgage insurer's s'inmorred du normor e les bactembrestes de inigin de mon avoird min sinuome tytogràbres

any mental series of the control of the collection of any of the foregoing, may receive (directly or As a result of these agreements, Lender any purchaser of the Note, another insurer:

semification with the action of the standard of the second standard of the second of t morteage insurer to make pa ments using any source of funds that the morgage insurer may menter and the other perfect or parties) to these agreements. These agreements may require the

besest there agreements are on terms and conditions that are satisfactory to the morngage onic, and may effer into agreements with other parties that share or modify their risk, or reduce Month trong and in some ment and single form the continuous in force from time to

munita eguguar ega e ene

certain frace it may incut if Borrower does not repay the Loan as agreed. Borrower is not a

Mortgage insurance renabutses trander (or any emity that purchases the More) for alod other boldvorg an-

Applieable Law. Mothing in this Section 10 affects Borrower's obligation to pay interest at the Morrower and Lender providing for such termination or until termination is required by requirement for Mongage Insurance ends in accordance with any written agreement between Morrage insurance in offer, at to provide a non relindable loss reserve, until the Lender's premiura for Mongage Insurance, Borrower shall pay the premiums required to maintain making the Loan and Borrower was required to make separately designated payments toward the to nothing by Morigage heurance. If Leader required Mortgage lesurance as a condition of decomes available, is chained and Lender requires separately creamand parameter toward the innount and for the period that I endor requires) provided by an insurer selected by Lender again

0503933062 Page: 11 of 19

UNOFFICIAL COPY

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, 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.

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.

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 han the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless 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 no 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, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an iward to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the late he notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

LOAN NO: 576094502

ILLINOIS -- Single Family -- Fannie Mae/Freddic Mac UNIFORM INSTRUMENT Form 3014 1/01

GMACM - CMS.0012.IL (0001) (Page 11 of 18)

Initials: <u>A</u> AG

0503933062 Page: 12 of 19

UNOFFICIAL COPY

 $\langle v_{N}, v_{CM} \rangle^2 v_{W}$ (1000) TE 2100 SIV.) ± 38 DVAS September 100 man a state the september 1 to the se

the resigns of prement

the Security Instrument shall bind (except as provided in Section 20) and benefit in specessors bastrumon unless lander agrees in such release in writing. The coverings and agreements of Borrower shall not be released from Borrower's obligations and itability and of this Security Lender, shall obtain all of Borrower's rights and benefits under this Sciunty Instrument. vd bovorique si bine spuiditse at mominassit viranos? sidi robin, snoingildo a covioriod sanasse, Subject to the provisions of Section 18, any Successor in the erest of Borrower who энакию кузинды чэ

off mothers and others manufactory virgous suffice stand other bragon this succession mecon-Lender and any other Borrowe can agree to extent modify, torbear or make any not personally obligated to pay the sume secured by this So unity Instrument; and (c) agrees that cancil the co-signer's interest in the Property under the series of this Security Instrument; (b) is bus histy agreement of the manner of the Scaut of the second on the specific partial and several. However, any Borrower who co-signs alia Security Instrument but does not execute the bue miof of Hade villidad bus smoingildo s'anyonod bult esonge dus eminovos romonod

bind singles of Joint and Several Liability Co-signers: Successors and Assigns Bound. sor he a waiver of or preclude the exertax of any right or remedy.

catines or Successors in Interest of Demonstration in amounts less than the amount then due, shall remody including, without Unit don, Pender's acceptance of payments from third persons. Successors in finerest of Boats were Any forbeatance by Lender in exercising any right of to refuse to extend time for payment or adienvise modify amortization of the sinns secured by the Security Instrument by reason of any demand under by the original Borrower of any shall not be required to commence proceedings against any Successor in Interest of Borrower or operate to release the fability of Borrower or any Successors in Interest of Borrower. Lander Instrument yearted by Lender to Borrower or any Successor in Interest of Borrower shall not the sime of mayment or modification of amortization of the sums secured by this Security K. Borrower Not Released: Forbearance By Lender Not a Waiver. Extension of

Lindback in roll bobi roug rabio off in badge, at thirk

Attacellanced a the Property of building are are as a sharp of the Property mount of blay of thuls bue bangises

damages that are arributable to the impairment of Lender's interest in the Property are hereby or the Property of rights under this Security lustriment. The proceeds of any award of claim for pulganear, precludes forteinne of the Property or other uniterial unpairment of Lender's inferest strabinal in thing the server of proceeding to be demissed with a tubing than in Lender's an bobivorq en anatain. Someon and in acceleration has occurred, reinstate a provided in impairment it kender's interest in the Proporty or figure under this Security Instrument. farrotam radio to grasport and to ambient as thusas blues transports or other materials Borrower shall be in octania it are action or proceeding, waether civil or cruninal, is

0503933062 Page: 13 of 19

UNOFFICIAL COPY

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 Berrewer 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). Forrower's acceptance of any such refund made by direct payment to Borrower will constitute a vaiver 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 wri in. Any notice to Borrower in connection with this Security Instrument shall be deemed to have teel 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 Bor owers 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. Forrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then 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

LOAN NO: 576094502

ILLINOIS -- Single Family -- Famile Mac/Freddie Mac UNIFORM INSTRUMENT Form 3014 1/01

GMACM - CMS.0012.IL (0001) (Page 13 of 18)

Initials: At A

0503933062 Page: 14 of 19

UNOFFICIAL COPY

974 Fr 2000 (1000) TEZIOUSIA E NEW WIND SPEIDING STATES OF CHOICE IN CONTROL OF COMPANY OF COMPANY OF CONTROL OF COMPANY OF COMP

instrumentably of entity, or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, check is drawn upon an institution whose deposits are insured by a federal agency. orders (c) cortified checks, bank checks (reasurer's check or cashier's checks provided any such expenses in one or more of the following forms, as selected by Lender: (a) each; (b) money ander Applicable Law. Lender may require that Borrower pay such reinstatement sums and recorted tw. this Security Instrument shall continue unchanged unless as otherwise provided Property and rights under this Security Instrument, and Borrower's obligation to pay the same and (e) takes such action as Lender may reasonably require to assure that Lender's inferent in the purpose of protecting Lando's interest in the Property and rights under this Security and rument: suremeys fees, proporty arspection and valuation tees and other tees meaned for the mentered in entereing this Security Instrument, including, but not immed to reasonable had occurred. (b) cities any default of any other coverants or agreements to bays all expenses sums which then would be due under this Security. Instrument and the Now as if no seceleration and ording the Security Instrumeral. Those conditions are that bottomer (a) pays Lender all manighm is to time (a) is toursment of their stronger of its form of a indeminent wast oldeoilight, an horized to the time till transmittent virtues statistic fits necessary of these and gradord on to olse orolod east of it are the isother out in roling own him to bounting orbits 19. Borrower's Right to Reinstate After selecation. It Borrower meets certain conditions, Borrower shall have the right to have erforcement of this Security Instrument

hustrang remedies permitted by this Seconds, Instrument without further notice or demand Justianucue. If Borrower fulls to pay drese some prior to the experition of this period. Lender accordance with Section 15 within which Regrover must pay all sums secured by this Security ni navig si adion oili auta ait mort eyeb 08 usili albe ton to boltaq is abivorq llink sonon

it Lender exercises this opion. Lender shall give Borrower notice of acceleration. The of Lender it such exercise is probated by Applicable Law

bill of all stars secured by this Country Institution. However, this option shall not be exercised transferred) without Lender's prior written consent. Lender may require immediate payment in tor if Romower is no a natural person and a beneficial interest in Borrower is sold or

if all or taxy peri of the Property or any Interest in the Property is sold or transferred title på Bottower a v pitere que lo 3 britance.

for deed, in talk tent sales contract or escrow agreement, the intent of which is the transfer of including that not limited to, those beneficial interests transferred in a bond for deed, contract Section C., Interest in the Property' means any legal or beneficial interest in the Property.

(8) Transfer of the Property or a Beneficial Interest in Borrower. As used in this suraL _83 suraT _83

FT. Borroner's Copy. Borroner shall be given one copy of the Note and of this capour any oppigation to take any action

dualt mean and include the plural and vice versa, and act the word "may" gives sole discretion include corresponding neuter words or words of the feminine gender: (in words in the singular

is used in this Security Instrument. (a) words of the mascrifine gender shall mean and ាមសារមាញ់ ខ្លាំងក្នុងសេ

other provisions of this Security Instrument of the Mote which can be given effect without the Security instrument or the Now conflicts with Applicable Law, such conflict shall not affect with to sension agreement in the commentary much that any probabilities of the sension of decisions and the sension of the sen

0503933062 Page: 15 of 19

UNOFFICIAL COPY

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 unrefaced to a sale of the Note. If there is a change of the 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 obligation, 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 Londer may commence, join, or be joined to any judicial action (as either an individual litigan, 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 afford d 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, point ants, or wastes by Environmental Law and the following substances: gasoline, kerosene, oner fiammable 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 triggel an Environmental Cleanup.

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

LOAN NO: 576094502

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3014 1/01

GMACM - CMS.0012.IL (0001) (Page 15 of 18)

14 1/01 A AC

0503933062 Page: 16 of 19

UNOFFICIAL COPY

may purchase insurance at Botrower's expense to project Lender's interests in Botrower's with revidence of the insurance coverage required by Borrower's agreement with Lender. Lender

33. Placement of Collateral Protection Insurance. Unless Borrower provides Lender

releases and warves all rights under and by virtue of the Illinois homestead exemption laws.

24. Waiver of Homestead. In accordance with Illinois law, the Borrower hereby

) were for services rendered and the charging of the fee is permitted under Applicable Law. obstract a fee for releasing this Security Instrument, but only if the leg is paid to shall release this Security Instrument. Borrower shall pay any recordation costs. Lancer may

Actions a point payment of all name secured by hits Security Institution. Lender

reasonable attorneys' fees and costs of title evidence.

memored in pursuing the remedies provided in this Section 22, including, our not limited to. Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses sints secured by this Security Instrument without further dential, and may foreclose this specified in the notice. Lender at its option may require immediate payment in full of all BOLLOWGE to acceleration and foreclosure. If the default it not cared on or before the date in the forcedosure proceeding the non-existence of a defoult or any other defense of further inform Borroner of the right to reinstate after Jereleration and the right to assert fastrument, foredosing by judicial proceeding and take the Property. The notice shall date specified in the notice may result in acceleration of the sums secured by this Security which the default must be cured; and (d) that failure to cure the default on or before the default; (e) a date, not less than 30 days from the date the notice is given to Borrower, by otherwise). The notice shall specify: As the default: (b) the action required to cure the tastrument (but not prior to acceleration under Section 18 unless Applicable Law provides exceleration following Borrower's larged to any coronant or agreement in this Security 22. Acceleration; Reviedies. Lender shall give notice to Borrower prior to

PAROHOL MONETARGON CONFINANCE. Borrower and Lender further coverinn and agree as

are obligated as I order for an Environmental Cleanur. recovering a meetions in accordance with Environmental Lan. Nothing herein shall create Hazardon, Substance affecting the Property is necessary. Borrower shall promptly take all regulatory authority, or any private party, that any removal or other remediation of any ${
m ag} (c_4)$ the c_5 the property. It ${
m gotto} a$ results or is notified by any governmental or glassorbe danka sansaduk endansudi is te sasaba to asi hamseare adi gd basinsa inalibina.

spilling, leaking, discharge, release or threat of release of any. Hazardous Substance, and (c) any has neural knowledge (b) any Envaronmental Condition, including but not limited to, any mentaing the Property and any Hazardous Substance or Environmental Law of which Borrower demand breamt or other serion by any governmental or regulatory agency or private party

Borrower shall promptly give Lender written notice of (a) any investigation, claim,

Property (mehiding, but not binited to, lazardous substances in consumer products). generally recognism or his seas isideabies is unround designation of brangeson effecting presence use or storage on the Property of small quantities of Hazardous Substances that are adversely affects the varie of the Property. The preceding two sentences shall not apply to the

0503933062 Page: 17 of 19

UNOFFICIAL COPY

Mitnesses: Witnesses:

Richard P. Gumiran

Ava G. Gumiran

Ava G. Gumiran

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

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

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 tor the insurance, until the effective date of the cancellation or expiration of the insurance, until 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 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

0503933062 Page: 18 of 19

UNOFFICIAL COPY

INDIVIDUAL ACKNO	WLEDGMENT
STATE OF ILLINOIS.	
COUNTY OF COOK	
	. A Notary Poble
in and for said county and state do hereby certify that Ave. 3. Gumines, and Minimod F. Gumines	
personally known to me to be the same person(s) w	Those mannets: subscribed to the foregoing
instrument, appeared before me this day in person, ar	
signed and deliverer the said instrument as THELE	free and relantity may for the uses
and purposes therein set with	
Given under my brad and official sca. (has seed day of Jerumpy
2004	
0/	<u> </u>
My Commission Expires:	
	7×
i de transporte de la Maria Maria Maria de la Companio de la Companio de la Companio de la Companio de la Comp La companio de la Maria Ma	
This instrument was prepared by: Boildage te. Moile:	DE CONTROL
1946 Harada Kanada	4
Aatemine, Jacet Are	· S _
Tobal GMART Biologaya song	
	10
	C.

0503933062 Page: 19 of 19

UNOFFICIAL COPY



CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1409 008260450 AH STREET ADDRESS: 3609 KIRCHOFF ROAD

CITY: ROLLING MEADOWS COUNTY: COOK

TAX NUMBER: 02-35-202-001-0000

LEGAL DESCRIPTION:

LOT 1660 IN ROLLING MEADOWS UNIT NUMBER 11, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF SECTION 35 AND PART OF THE WEST 1/2 OF SECTION 36, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF KIRCHOFF OF COOK COUNTY, 1.

OF COOK COUNTY CLORES OFFICE ROAD, ACCORDING TO THE PLAT THEREOF RECORDED JANUARY 18, 1956 AS DOCUMENT NUMBER 16471617, IN COCY COUNTY, ILLINOIS

LEGALD

TC3

01/14/05