This document was prepared by: CHARS ANK URA, N.A. 200 Whate Clay. Conter. Drive Newark, DE 19711. ALCL. MCANTOLOS. When recorded, please spains to: CRASK SOME STRANCE LLC. 1500 R. 1981. BE. 1500 R. SHANOR DRIVE, LANGING, Illinois 60438 LENDER: CRASE PAN USA, N.A. 200 White Jay Center Drive Newark, D. 1971. Monroe, LA 71201. 1500 R. 1981. BE. 1500			:	· · · · · · · · · · · · · · · · · · ·	
CEASE NAME USA. N.A. 200 What Clay: Contex Drive Newark, DE 1971. Midd. MCAPACA. When recorded, phase spains to: CRASH SORE NITANCE LLG. 1500 N. 1981. St. MORTGAGE (With Future Advance Clause) DATE AND PARTIES. the date of this Mortage (Security Instrument) is March 8th. 2008. MORTGAGE (With Future Advance Clause) DATE AND PARTIES. the date of this Mortage (Security Instrument) is March 8th. 2008. MORTGAGE (With Future Advance Clause) DATE AND PARTIES. the date of this Mortage (Security Instrument) is March 8th. 2008. MORTGAGUR: DAVAL GRACE AND *** MARY L GRACE, AS J/T 250. S MANOR DRIVE, LANSING, Illinois 60438 LENDER: CHASE PAN: USA, N.A. 200 White: Slay Center Drive Newark, OZ 19711 CONVEYANCE. For good and Valable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and lovingsor's performance under its Security Instrument, Mortgagor grants, bargains sells, conveys, mortages and warrants to lepter the following described property: 211 that tract or parcel of link as shown on Schadule "A" attached hereto which is incorkorated herein and safe a part hereof. *** THE LIABILITY OF MARY L GRACE IS LYMITED TO THE PROPERTY LOCATED AT 33-05-109-060 The property is located in Cook. 2502 S MANOR DRIVE. 2605 S MANOR DRIVE. COMPONENTS LANSIEM. (City) A Debt incurred; butter the terms of all promissory nois(s), contract(s), guranny(s) or other evidence of debt describe below and all their extensions, reversals, motifications or substitutions. (For must specifically identify the debtic secured and you should include the final maturity date of such debt(s).) The Home Equity Line of Credit Agreement and Disclosure Patternent dated March 8th., 2005 due and payable, if not paid earlier, on March 12th.	This document was prepared by:	,			
200 White Clay Center, Drive Newark, DS. 1971. Actual McMark, DS. 1971. DATE AND PARTIES. The date of this Mortgage (Security Instrument) is March 8th, 2005. MORTGAGE. (With Future Advance Clause) DATE AND PARTIES. The date of this Mortgage (Security Instrument) is March 8th, 2005. MORTGAGOR. DAYAL GRACE AND *** MARY L GRACE, AS J/T 250. 5 MAMOR DRIVE, LANEING, Illinois 60438 LENDER: CHASE PAST USA, N.A. 200 Whits Clay Center Drive Newark, DS. 1971. CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secun the Security Instrument, Mortgagor graits, bargains sells, conveys, mortgages and warrants to lorder the following described property. All that tract or parcel of land as shown on Schedule "A" attached hereto which is incorporated herein and Isade a part hereof. *** THE LIABILITY OF MARY L GRACE IS LYMITED TO THE PROPERTY LOCATED AT 33-05-103-060 The property is located in Cook Address) Together with all rights, easements, appurenances, royalties, mineral jobs, oil and gas rights, all ware and repriam right dithes, and water stock and all existing and future improvements, uncharse, fixtures, and replacements that may now, or any time in the future, be part of the real estate described above (all referred to as "Property"). Address) Address) Address of the real estate described above (all referred to as "Property"). Address of the real estate described above (all referred to as "Property"). Address of the real estate described above (all referred to as "Property"). Address of the real estate described above (all referred to as "Property"). Address of the real estate described above (all referred to as "Property"). Address of the real estate described above (all referred to as "Property"). Address of the real estate describe		. ' ' .	4		
When recorded, phases right to: CHASH MORE STRANCE LLC. 1590 & 1921N/8. MORTGAGE (With Future Advance Clause) DATE AND PARTIES. The date of this Mortgage (Security Instrument) is March 8th, 2005. and the parties, their actresses and us identification numbers, if required, are as follows: MORTGAGER: (With Future Advance Clause) DATE AND PARTIES. The date of this Mortgage (Security Instrument) is March 8th, 2005. and the parties, their actresses and us identification numbers, if required, are as follows: MORTGAGER: DAVAL GRACE AND *** MARY L GRACE, AS J/T 1590 S MANOR DRIVE, LANEING, Illinois 60438 LENDER: CHASE FAN' USA, N.A. 200 White 5 they Contex Drives Rewark, T. 19711 CONVEYANCE, For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt defined below) and Jord agor's performance under this Security Instrument, Mortgagor grants, bargains sells, conveys, mortgages and warrants it. 1 sports the following described property: 21 CONVEYANCE, For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt defined below) and Jord agor's performance under this Security Instrument, Mortgagor grants, bargains sells, conveys, mortgages and warrants it. 1 sports the following described property: 21 LIABILITY OF MARY L GRACE IS LYMITED TO THE PROPERTY LOCATED AT 23-05-103-060 The property is located in Gook (Commy) Together with all rights, easements, sppurtenances, royalties, min/si 'rights, oil and gas rights, all water and rights ditches, and water stock and all existing and future improvements, driveness, fixtures, and replacements that may now, or a any time in the future, be part of the real estate described above (all referred to as Property'). 2502 S MANOR DRIVE A Debt incurred, under the terms of all promissory note(s), contract(s), gurany(s) or other evidence of debt describe below and all their extensions, renewals, modifications or relativities and replacements that m			,		
When recorded, please repairs to: CHASH ROYS STRANCE LLC 1500 & 1291006. MORTGAGE (With Future Advance Clause) MORTGAGE (With Future Advance Clause) DATE AND PARTIES. The date of this Mortgage (Security Instrument) is March 8th, 2005 and the parties, their addresses and tax identification numbers, if required, are as follows: MORTGAGER DAVAL GRACE AND *** MARY L GRACE, AS J/T 1500 & 1292 S MANOR DRIVE, LAMEING, Illinois 60438 LENDER: CHASE PART USA, N.A. 200 White 1sy Center Drive Newark, FS 19711 CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and 1 lorit ago's performance under this Security Instrument, Mortgager grants, bargains sells, conveys, mortgages and warrants it sorder the following described property: All that tract or parcel of limi as shown on Schadule *2* attached hereto which is incorporated herein and rade a part hereof. *** THE LIABILITY OF MARY I GRACE IS L'MITED TO THE PROPERTY LOCATED AT 33-05-103-660 The property is located in Cook Together with all rights, eastments, appurenances, royalties, mineral fights, oil and gas rights, all water and rights and fourse improvements, stratures, and replacements that may now, or a strain of the future, be part of the real estate described above (all reviewed as 50 mars) in the future, be part of the real estate described above (all reviewed to as 'Property'). 3. SECURED DEBT AND TUTURE ADVANCES. The term 'Secured Deb' is defined as follows: A. Debt incurred junder the terms of all promissory note(s), contract(s), granty(s) or other evidence of debt describe below and all their extensions, renewals, modifications or substitutions (four must specifically identify the debta secured and you should include the final maturity date of such debta().) The Home Sequity Line of Credit Agreement and Disclosure Statement date March 8th, 2005 due and payable, if not paid antier, on March 14th, 2035.	Newark, DE 19711				
When recorded, please region to: CHASE ROWE REVANCE LLC. 1500 % 19th/St. Mentrop LA 7201. Attan December Control 6th FL-HE LOAN 6 Chase 56 50 Co. MORTGAGE (With Future Advance Clause) DATE AND PARTIES. The date of this Mortgage (Security Instrument) is March 8th, 2005. and the parties, their actresses and us identification numbers, if required, are as follows: MORTGAGE? DAVAL GRACE AND *** MARY L GRACE, AS J/T JSOL S MANOR DRIVE, LAMEING, Illinois 60438 LENDER: CHASE FAM USA, N.A. 200 Maics Play Center Drive Security Instrument, Mortgage (and to secure the Secure Debt (defined below) and) lord agor's performance under this Security Instrument, Mortgage grants, bargains sells, conveys, mortgages and warrants it leaves the Choloning described property: All that tract or parcel of land as shown on Schadule "A" attached hereto which is incorporated herein and sade a part hereof. *** THE LIABILITY OF MARY L GRACE IS LYMITED TO THE PROPERTY LOCATED AT 33-05-103-060 The property is located in Gook COUNTY AND DRIVE (County) JSOL S MANOR DRIVE (County) JSOL S MA			• .		
CHASTA EOFE ALACANCE LLC. 1500 % 1/91n/16. MORTGAGE (With Future Advance Chause) MORTGAGE (With Future Advance Chause) DATE AND PARTIES. The date of this Mortgage (Security Instrument) is March 8th, 2005 and the parties, their actresses and tax identification numbers. If required, are as follows: MORTGAGER LIAVAL GRACE AND *** MARY L GRACE, AS J/T ***********************************		•			
CHASTA EOFE ALACANCE LLC. 1500 % 1/91n/16. MORTGAGE (With Future Advance Chause) MORTGAGE (With Future Advance Chause) DATE AND PARTIES. The date of this Mortgage (Security Instrument) is March 8th, 2005 and the parties, their actresses and tax identification numbers. If required, are as follows: MORTGAGER LIAVAL GRACE AND *** MARY L GRACE, AS J/T ***********************************	***************************************			• • • • • • • • • • • • • • • • • • • •	
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Monroe, La 7201. Attn. Documents Control 6th FL-HE LOAN & CASSES 6503 MORTGAGE (With Future Advance Clause) MORTGAGE (With Future Advance Clause) DATE AND PARTIES. The date of this Mortgage (Security Instrument) is March 8th, 2005	CHASE HOME RIMANCE LLC	•	,		
MORTGAGE (With Future Advance Clause) DATE AND PARTIES. The date of this Mortgage (Security Instrument) is March 8th, 2005. and the parties, their actresses and tax identification numbers, if required, are as follows: MORTGAGGR. DANAL GRACE AND *** MARY L GRACE, AS J/T 150_S NANOR DRIVE, LAMSING, Illinois 60438 LENDER: CRASE PAN USA, N.A. DIRECT CORRESPONDENCE TO: MORTGAGGR. DANAL GRACE AND *** MARY L GRACE, AS J/T 150_N 19th St. MORTGAGGR. DANAL GRACE AND *** MARY L GRACE, AS J/T 150_N 19th St. 150_N 19th St. MONTGAGGR. DANAL GRACE AND *** MARY L GRACE, AS J/T 150_N 19th St. MONTGAGGR. DANAL GRACE AND INTERPRETATION OF MARY L GRACE, AS J/T 150_N 19th St. MONTGAGGR. DANAL GRACE AND INTERPRETATION OF MARY L GRACE S LIMITED TO THE FROMERY LICE *** CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and 1 fortjagor's performance under this Security Instrument, Mortgagor grants, bargains sells, conveys, mortgages and warrants it levier the following described property: All that tract or parcel of limi as shown on Schedule "A" attached hereto which is incorporated herein and race a part hereof. *** THE LIABILITY OF MARY L GRACE S LIMITED TO THE PROPERTY LOCATED AT 33-05-109-060 The property is located in Gook (Councy) 2502 S MANOR DRIVE (Councy) Together with all rights, assements, appurtenances, royalties, miny 10 fighs, oil and gas rights, all water and riparian right ditches, and water siock and all existing and future improvements, bruchers, foxures, and replacements that may now, or any time in the future be part of the real estate described above (all refurred to as Property) 3. SECURED DEBT AND FUTURE ADVANCES. The term "Secured Delt" is befined as follows: A. Debt incurred Lander the terms of all promisory note(s), contract(6), guyranty(8) or other evidence of debt describe below and all their extensions, renewals, modifications or substitutions (You must specifically identify the debtif s					
MORTGAGE (With Future Advance Clause) MORTGAGE (With Future Advance Clause) MORTGAGE (With Future Advance Clause) DATE AND PARTIES. The date of this Mortgage (Security Instrument) is March 8th, 2005. and the parties, their actresses and tax identification numbers, if required, are as follows: MORTGAGGR. DANAL GRACE AND *** MARY L GRACE, AS J/T 150. S MANOR DRIVE, LAMSING, Illinois 60438 LENDER: CHASE FAN USA, N.A. DIRECT CORRESPONDENCE TO: CHASE HAW, D. 19711 CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and I ord agor's performance under this Security Instrument, Mortgagor grants, bargains sells, conveys, mortgages and warrants it leader the following described property: All that tract or parcel of limi as shown on Schedule "A" attached hereto which is incorporated herein and Face a part hereof. *** THE LIABILITY OF MARY L GRACE S L'MITED TO THE PROPERTY LOCATED AT 33-05-109-060 The property is located in Gook (County) 3502 S MANOR DRIVE (County) Together with all rights, easements, appurtenances, royalties, min-re' rights, oil and gas rights, all water and riparian right ditches, and water spoks and all existing and future improvements, turcherse, fixtures, and replacements that may now, or any time in the future, be part of the real estate described above (all referred to as "Property"). A. Destructured and you should include the final maturity date of such debt(s). The Home Equity Line of Credit Agreement and Dinclosure Atalement dated March 8th., 2005 due and payable, if not paid earlier. on March 14th., 2035.	Menros X LA 71201				
MORTGAGE (With Future Advance Clause) DATE AND PARTIES. The date of this Mortgage (Security Instrument) is March 8th, 2005 and the parties, their actresses and tax identification numbers, if required, are as follows: MORTGAGGR DAVAL GRACE AND *** MARY L GRACE, AS J/T ***S50_** S MANOR DRIVE, LAMSING, Illinois 60438 LENDER: CHASE PAN USA, N.A. DIRECT CORRESPONDENCE TO: 200 White Slay Center Drive CHASE HOME FINANCE LLC Newark; 02 19711 1500 M. 19th St. MORTGAGGR. DAVAL GRACE AND *** MARY L GRACE, AS J/T **** CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and 1 fort agor's performance under this Security Instrument, Mortgagor grants, bargains sells, conveys, mortgages and warrants to Lepder the following described property: All that tract or parcel of limi as shown on Schadule "A" attached hereto which is incorporated herein and race a part hereof. **** THE LIABILITY OF MARY L GRACE S LIMITED TO THE PROPERTY LOCATED AT 33-05-109-060 The property is located in Cook (County) 13. SECURED DEBT AND FUTURE ADVANCES. The term "Secured Delt" is befined as follows: A Debt incurred, under the terms of all promissory noteds, contracted, garanty(s) or other evidence of debt describe below and all their extensions, renewals, modifications or substitutions (You must specifically identify the debtic secured and you should include the final maturity date of such debt(s).) The Home Equity Line of Credit Agreement and Disclosure Attacement dated March 8th, 2005 due and payable, if not paid earlest.	Attn: Document Control 6th FL-HE		, ,		
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DATE AND PARTIES. The date of this Mortgage (Security Instrument) is March 8th, 2005				THE LOT Meconomic Dec	•
DATE AND PARTIES. The date of this Mortgage (Security Instrument) is March 8th, 2005. and the parties, their actresses and tax identification numbers, if required, are as follows: MORTGAGGR: HAVAL GRACE AND *** MARY L GRACE, AS J/T 150_ S MANOR DRIVE, LAMBING, Illinois 60438 LENDER: CHASE PAN USA, N.A. 200 Whit's flay Center Drive Newark, The 19711 CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and / fort agor's performance under this Security Instrument, Mortgagor grants, bargains sells, conveys, mortgages and warrants to lender the following described property: All that tract or parcel of land as shown on Schadule "A" attached hereto which is incorporated herein and Flade a part hereof. *** THE LIABILITY OF MARY L GRACE IS LYMITED TO THE PROPERTY LOCATED AT 33-05-109-060 The property is located in Gook. (County) 1502 S MANOR DRIVE Address) (County) 1605 India 1 rights, easements, appurtenance, royalties, mine 3 rights, oil and gas rights, all water and riparian right ditches, and water stock and all existing and future improvements, threburse, fixtures, and replacements that may now, or any time in the future, be part of the real estate described above (all retarred to as Property"). 3. SECURED DEBT AND FUTURE ADVANCES. The term "Secured Debt." is Leffied as follows: A Debt incurred, under the terms of all promissory note(s), contract(s), guranty(s) or other evidence of debt describe below and all their extensions, renewals, modifications or substitutions (four must specifically identify the debt(s secured and you should include the final maturity date of such debt(s).) The Home Equity Line of Credit Agreement and Disclosure Statement dated March 8th., 2005 due and payable, if not paid earl ear. on March 14th., 2035				•	
DATE AND PARTIES. The date of mis Mortgage (seeding manufacts): a required, are as follows: MORTGAGOR: DAVAL GRACE AND *** MARY L GRACE, AS J/T 350- S MANOR DRIVE, LAMSING, Illinois 50438 LENDER: CHASE PAN' USA, M.A. 200 White flay Center Drive	(With 1	Future Advance	Clause)	•	
DATE AND PARTIES. The date of mismortage (seeding manufacts) are as follows: MORTGAGOR: DAVAL GRACE AND *** MARY L GRACE, AS J/T 350-S MANOR DRIVE, LAMSING, Illinois 50438 LENDER: CHASE PAN USA, N.A. 200 White Clay Center Drive			•	**	
parties, their actresses and tax identification numbers, if required, are as follows: MORTGAGGR: DAV.L. GRACE AND *** MARY L GRACE, AS J/T 150. S MANOR DRIVE, LAMSING, Illinois 60438 LENDER: CHASE PAN USA, N.A. DIRECT CORRESPONDENCE TO: CHASE HOME FINANCE LLC 1500 N. 19th St. Monroe, LA 71201 CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and lord agor's performance under this Security Instrument, Mortgagor grants, bargains sells, conveys, mortgages and warrants to Lepder the following described property: All that tract or parcel of land as shown on Schedule "A" attached hereto which is incorporated herein and rade a part hereof. *** THE LIABILITY OF MARY L GRACE S L'MITED TO THE PROPERTY LOCATED AT 33-05-109-060 The property is located in Cook (County) 3502 S MANOR DRIVE LAMSIN' (City) Millinois 50438 (County) Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights ditches, and water stock and all existing and future improvements, tructures, fixtures, and replacements that may now, or a grace to the follows: A. Debt incurred under the terms of all promissory note(s), contract(s), aviany(s) or other evidence of debt describe below and all their extensions, remewals, modifications or substitutions (You must specifically identify the debt's secured and you should include the final maturity date of such debt(s).) The Home Equity Line of Credit Agreement and Disclosure Statement dated March 8th., 2005 due and payable, if not paid earlier, on March 14th, 2035.	DATE AND PARTIES. The date of this Mortgage	(Security Instrum	ent) is March	8th. 2005	and the
MORTGAGGR: DAVAL GRACE AND *** MARY L GRACE, AS J/T 250. S MANOR DRIVE, LAMBING, Illinois 60438 LENDER: CHASE PAN' USA, N.A. DIRECT CORRESPONDENCE TO: 200 Whit's flay Center Drive CHASE HOME FINANCE LLC 1850 N. 19th St. Monroe, LA 71201 CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and lord agor's performance under this Security Instrument, Mortgagor grants, bargains sells, conveys, mortgages and warrants to leader the following described property: All that tract or parcel of land as shown on Schedule "A" attached hereto which is incorrorated herein and sade a part hereof. *** THE LIABILITY OF MARY L GRACE IS LIMITED TO THE PROPERTY LOCATED AT 33-05-109-060 The property is located in Cook *** LAMBIN' (Clay) *** LAMBIN' (Clay) Together with all rights, easements, appurtenances, royalties, min a' 'ghts, oil and gas rights, all water and riparian right ditches, and water stock and all existing and fourse improvements, inclures, fixtures, and replacements that may now, or a say time in the future, be part of the real estate described above (all refurred to as 'Property'). *** SECURED DEBT AND FUTURE ADVANCES. The term 'Secured Debt' is defined as follows: A. Debt incurred under the terms of all promissory note(s), contract(s), guranty(s) or other evidence of debt describe below and all their extensions, renewals, modifications or substitutions (You must specifically identify the debt's secured and you should include the final maturity date of such debt(s).) The Home Equity Line of Credit Agreement and Disclosure Statement dated March 8th., 2005 due and payable, if not paid earlier, on March 14th., 2035.	parties, their ac tresses and tax identification number	s, if required, are	as follows:		
LENDER: CHASE PAN USA, N.A. 200 Whit: Lay Center Drive CHASE HOME FINANCE ILC Newark, C. 19711 1500 N. 19th St. Monroe, LA 71201 CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and 1 fort agor's performance under this Security Instrument, Mortgagor grants, bargains sells, conveys, mortgages and warrants to leader the following described property: All that tract or parcel of land as shown on Schedule "As" attached hereto which is incorporated herein and rade a part hereof. *** THE LIABILITY OF MARY L GRACE IS LIMITED TO THE PROPERTY LOCATED AT 33-05-109-060 The property is located in Cook (Councy) Address) *** Councy Address) *** Councy Address) *** Illinois 50438 *** Address) *** Councy *** Together with all rights, easements, appurtenances, royalties, min-1; jetts, oil and gas rights, all water and riparian right ditches, and water stock and all existing and future improvements, unchores, fixtures, and replacements that may now, or a day time in the future, be part of the real estate described above (all referred to as "Property") 3. SECURED DEBT AND FUTURE ADVANCES. The term "Secured Det" is Lefined as follows: A. Debt incurred, under the terms of all promissory note(s), contract(s), granty(s) or other evidence of debt describe below and all their extensions, renewals, modifications or substitutions (You must specifically identify the debt(s) secured and you should include the final maturity date of such debt(s).) The Home Equity Line of Credit Agreement and Disclosure Matatement dated March 8th. 2005 due and payable, if not paid earlier, on March 14th., 2035.		•			
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LENDER: CHASE PAN USA, N.A. 200 White Slay Center Drive Newerk, D. 19711 CONVEYANCE. For good and valuable consideration, the receipt and sufficiency has acknowledged, and to secure the Secured Debt (defined below) and lord agor's performance under this Security Instrument, Mortgagor grants, bargains sells, conveys, mortgages and warrants to I ender the following described property: All that tract or parcel of land as shown on Schedule "A" attached hereto which is incorporated herein and rade a part hereof. *** THE LIABILITY OF MARY L GRACE S LIMITED TO THE PROPERTY LOCATED AT 33-05-109-060 The property is located in Cook (County) Address) County LANSIN'. (City) (() .				
LENDER: CHASE PAN USA, N.A. 200 White Slay Center Drive Newerk, D. 19711 CONVEYANCE. For good and valuable consideration, the receipt and sufficiency has acknowledged, and to secure the Secured Debt (defined below) and lord agor's performance under this Security Instrument, Mortgagor grants, bargains sells, conveys, mortgages and warrants to I ender the following described property: All that tract or parcel of land as shown on Schedule "A" attached hereto which is incorporated herein and rade a part hereof. *** THE LIABILITY OF MARY L GRACE S LIMITED TO THE PROPERTY LOCATED AT 33-05-109-060 The property is located in Cook (County) Address) County LANSIN'. (City) (150. S MANOR DRIVE, L	AMBING, Ill:	nois 60438		
200 White Clay Center Drive Newark, Cl. 19711 CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and I fort agor's performance under this Security Instrument, Mortgagor grants, bargains sells, conveys, mortgages and warrants it. I speer the following described property: All that tract or parcel of line as shown on Schedule "A" attached hereto which is incorporated herein and race a part hereof. *** THE LIABILITY OF MARY L GRACE IS L'MITED TO THE PROPERTY LOCATED AT 33-05-109-060 The property is located in Cook (County) Address *** TORETHER TO THE PROPERTY LOCATED AT 3502 S MANOR DRIVE (County) *** THE LIABILITY OF MARY L GRACE IS L'MITED TO THE PROPERTY LOCATED AT 3502 S MANOR DRIVE (County) *** THE LIABILITY OF MARY L GRACE IS L'MITED TO THE PROPERTY LOCATED AT 3502 S MANOR DRIVE (County) *** THE LIABILITY OF MARY L GRACE IS L'MITED TO THE PROPERTY LOCATED AT 3502 S MANOR DRIVE (County) *** THE LIABILITY OF MARY L GRACE IS L'MITED TO THE PROPERTY LOCATED AT *** THE LIABILITY OF MARY L GRACE IS L'MITED TO THE PROPERTY LOCATED AT 3502 S MANOR DRIVE (County) *** THE LIABILITY OF MARY L GRACE IS L'MITED TO THE PROPERTY LOCATED AT *** THE LIABILITY OF MARY L GRACE IS L'MITED TO THE PROPERTY LOCATED AT *** THE LIABILITY OF MARY L GRACE IS L'MITED TO THE PROPERTY LOCATED AT *** THE LIABILITY OF MARY L GRACE IS L'MITED TO THE PROPERTY LOCATED AT *** THE LIABILITY OF MARY L GRACE IS L'MITED TO THE PROPERTY LOCATED AT *** THE LIABILITY OF MARY L GRACE IS L'MITED TO THE PROPERTY LOCATED AT *** THE LIABILITY OF MARY L GRACE IS L'MITED TO THE PROPERTY LOCATED AT *** THE LIABILITY OF MARY L GRACE IS L'MITED TO THE PROPERTY LOCATED AT *** THE LIABILITY OF MARY L GRACE IS L'MITED TO THE PROPERTY LOCATED AT *** THE LIABILITY OF MARY L GRACE IS L'MITED TO THE PROPERTY LOCATED AT *** THE LIABILITY OF MARY L GRACE					
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Recording Requested by & When Recorded Return To: US Recordings, Inc. 2925 Country Drive Ste 201 St. Paul, MN 55117

- B. All future advances from Lender to Mortgagor or other future obligations of Mortgagor to Lender under any promissory note, contract, guaranty, or other evidence of debt executed by Mortgagor in favor of Lender executed after this Security Instrument whether or not this Security Instrument is specifically referenced. If more than one person signs this Security Instrument, each Mortgagor agrees that this Security Instrument will secure all future advances and future obligations that are given to or incurred by any one or more Mortgagor, or any one or more Mortgagor and others. All future advances and other future obligations are secured by this Security Instrument even though all or part may not yet be advanced. All future advances and other future obligations are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing.
- C. All other obligations Mortgagor owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Mortgagor and Lender.
- D. All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

In the event that Lender fails to provide any necessary notice of the right of rescission with respect to any additional indebtedness secured under paragraph B of this Section, Lender waives any subsequent security interest in the Mortgagor's principal dwelling it is created by this Security Instrument (but does not waive the security interest for the debts referenced in paragraph A of this section).

4. MORTGAGE COVENA' (T). Mortgagor agrees that the covenants in this section are material obligations under the Secured Debt and this Security Instrument. If Mortgagor breaches any covenant in this section. Lender may refuse to make additional extensions of credit and reduce the credit limit. By not exercising either remedy on Mortgagor's breach, Lender does not waive Lender's right to later consider the event a breach if it happens again.

Payments. Mortgagor agrees that all payr ents under the Secured Debt will be paid when due and in accordance with the terms of the Secured Debt and this Security Instrument.

Prior Security Interests. With regard to any cuter mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance or the Property, Mortgagor agrees to make all payments when due and to perform or comply with all covenants. Mortgagor also agrees not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by me ten document without Lender's prior written approval.

Claims Against Title. Mortgagor will pay all taxes, asses me its, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Mortgagor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Mortgagor's payment. Mortgagor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Mort agor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Mortgagor may have against parties who supply labor or materials to maintain or improve the Property.

Property Condition, Alterations and Inspection. Mortgagor will keep the Property in good condition and make all repairs that are reasonably necessary. Mortgagor shall not commit or allow any ware unpairment, or deterioration of the Property. Mortgagor agrees that the nature of the occupancy and use will not substantially charge without Lender's prior written consent. Mortgagor will not permit any change in any license, restrictive covenant or easer en' without Lender's prior written consent. Mortgagor will notify Lender of all demands, proceedings, claims and actions again. Mortgagor, and of any loss or damage to the Property.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time or he purpose of inspecting the Property. Lender shall give Mortgagor notice at the time of or before an inspection specifying reasonable purpose for the inspection. Any inspection of the Property shall be entirely for Lender's benefit and Mortgagor will in no way rely on Lender's inspection.

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Authority to Perform. If Mortgagor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Mortgagor appoints Lender as attorney in fact to sign Mortgagor's name or pay any amount necessary for performance. Lender's right to perform for Mortgagor shall not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument.

Leaseholds; Condominiums; Planned Unit Developments. Mortgagor agrees to comply with the provisions of any lease if this Security Instrument is on a leasehold. If the Property includes a unit in a condominium or a planned unit development, Mortgagor will perform all of Mortgagor's duties under the covenants, by-laws, or regulations of the condominium or planned unit development.

Condemnation. Mortgagor will give Lender prompt notice of any pending or threatened action, by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Mortgagor authorizes Lender to intervene in Mortgagor's name in any of the above described actions or claims. Mortgagor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds shall be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.

Insurance. Mortgagor shall keep Property insured against loss by fire, flood, theft and other hazards and risks reasonably associated with the Property due to its type and location. This insurance shall be maintained in the amounts and for the periods that Lender require. The insurance carrier providing the insurance shall be chosen by Mortgagor subject to Lender's approval, which shall not be in reasonably withheld. If Mortgagor fails to maintain the coverage described above, Lender may, at Lender's option, obtain a verage to protect Lender's rights in the Property according to the terms of this Security Instrument.

All insurance policies and relevals shall be acceptable to Lender and shall include a standard "mortgage clause" and, where applicable, "loss payee clause," Mortgagor shall immediately notify Lender of cancellation or termination of the insurance. Lender shall have the right to hold the policies and renewals. If Lender requires, Mortgagor shall immediately give to Lender all receipts of paid premiums and releval notices. Upon loss, Mortgagor shall give immediate notice to the insurance carrier and Lender. Lender may make proof of loss if not made immediately by Mortgagor.

Unless otherwise agreed in writing, all i surance proceeds shall be applied to the restoration or repair of the Property or to the Secured Debt, whether or not then due, a Linder's option. Any application of proceeds to principal shall not extend or postpone the due date of the scheduled payment nor change the amount of any payment. Any excess will be paid to the Mortgagor. If the Property is acquired by Leader, Mortgagor's right to any insurance policies and proceeds resulting from damage to the Property before the acquisition shall pass to Lender to the extent of the Secured Debt immediately before the acquisition.

Financial Reports and Additional Documents. Mortgage, will provide to Lender upon request, any financial statement or information Lender may deem reasonably necessary. Mortgage, agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Mortgagor's obligations under this Security Instrument and I ender's lien status on the Property.

- 5. DUE ON SALE. Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, a transfer or sale of the Property. This right is subject to the restrictions imposed by federal law (12 C.F.R. 591), as applicable.
- 6. DEFAULT. Mortgagor will be in default if any of the following occur:

Fraud. Any Consumer Borrower engages in fraud or material misrepresentation in connection with the Secured Debt that is an open end home equity plan.

Payments. Any Consumer Borrower on any Secured Debt that is an open end home equity pistorials to make a payment when due.

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Property. Any action or maction occurs that adversely affects the Property or Lender's rights in the Property. This includes, but is not limited to, the following: (a) Mortgagor fails to maintain required insurance on the Property; (b) Mortgagor transfers the Property; (c) Mortgagor commits waste or otherwise destructively uses or fails to maintain the Property such that the action or inaction adversely affects Lender's security; (d) Mortgagor fails to pay taxes on the Property or otherwise fails to act and thereby causes a lien to be filed against the Property that is senior to the lien of this Security Instrument; (e) a sole Mortgagor dies; (f) if more than one Mortgagor, any Mortgagor dies and Lender's security is adversely affected; (g) the Property is taken through eminent domain; (h) a judgment is filed against Mortgagor and subjects Mortgagor and the Property to action that adversely affects Lender's interest; or (i) a prior lienholder forecloses on the Property and as a result, Lender's interest is adversely affected.

Executive Officers. Any Borrower is an executive officer of Lender or an affiliate and such Borrower becomes indebted to Lender or another lender in an aggregate amount greater than the amount permitted under federal laws and regulations.

7. REMEDIES ON DEFAULT. In addition to any other remedy available under the terms of this Security Instrument, Lender may accelerate the Secured Debt and foreclose this Security Instrument in a manner provided by law if Mortgagor is in default. In some instances, federal and state law will require Lender to provide Mortgagor with notice of the right to cure, or other notices and they establish time schedules for foreclosure actions. Upon default, Lender shall have the right, without declaring the whole inscheduless due and payable, to foreclose against all or part of the Property. This Security Instrument shall continue as a len on any part of the Property not sold on foreclosure.

At the option of the Lender, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately due and reviable, after giving notice if required by law, upon the occurrence of a default or anytime thereafter. The acceptance by Lender of any sum in payment or partial payment on the Secured Debt after the balance is due or is accelerated or after foreclosive proceedings are filed shall not constitute a waiver of Lender's right to require complete cure of any existing default. By not exercising any remedy on Mortgagor's default, Lender does not waive Lender's right to later consider the event a default in it happens again.

- 8. EXPENSES; ADVANCES ON COVENANTS; ATTORNEYS' FEES; COLLECTION COSTS. If Mortgagor breaches any covenant in this Security Instrumen', Mc rtgagor agrees to pay all expenses Lender incurs in performing such covenants or projecting its security interest in the Property. Such expenses include, but are not limited to, fees incurred for inspecting, preserving, or otherwise protecting the Property and Lender's security interest. These expenses are payable on demand and will bear interest from the date of payment until plud in full at the highest rate of interest in effect as provided in the terms of the Secured Debt. Mortgagor agrees to pay all come and expenses incurred by Lender in collecting, enforcing or protecting Lender's rights and remedies under this Security I istrument. This amount may include, but is not limited to, attorneys' fees, court costs, and other legal expenses. To the extent per nitte 1 by the United States Bankruptcy Code, Mortgagor agrees to pay the reasonable attorneys' fees Lender incurs to collect the Secured Debt as awarded by any court exercising jurisdiction under the Bankruptcy Code. This Security Instrument shall remain in effect until released.
- 9. ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES. As used in this section, (i) Environmental Law means, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA, 42 U.S.C. 9601 et seq.), and all other federal, state and local laws, regulations, or dinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) Hazardous Substance means any toxic, radioactive or hazardous material, waste, pollu anter contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substances," "hazardous waste," "hazardous substances," or "regulated substance" under any Environmental Law.

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Mortgagor represents, warrants and agrees that:

- A. Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.
- B. Except as previous, disclosed and acknowledged in writing to Lender, Mortgagor and every tenant have been, are, and shall remain in full compliance with any applicable Environmental Law.
- C. Mortgagor shall immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Mortgagor shall take all necessary remedial action in accordance with any Environmental Law.
- D. Mortgagor shall immediately notify Lender in writing as soon as Mortgagor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.
- 10. ESCROV. YOR TAXES AND INSURANCE. If otherwise provided in a separate agreement, Mortgagor may be required to pay to Lender runds for taxes and insurance in escrow.
- 11. JOINT AND INDIVIDUAL LIABILITY; CO-SIGNERS; SUCCESSORS AND ASSIGNS BOUND. All duties under this Security Instrument are ic int and individual. If Mortgagor signs this Security Instrument but does not sign an evidence of debt, Mortgagor does so only to mortgage Mortgagor's interest in the Property to secure payment of the Secured Debt and Mortgagor does not agree one personally liable on the Secured Debt. If this Security Instrument secures a guaranty between Lender and Mortgagor. Mortgagor agrees to waive any rights that may prevent Lender from bringing any action or claim against Mortgagor or any party indicated under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Mortgagor and Lender.
- 12. SEVERABILITY; INTERPRETATION his Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by cre, agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law expressly or impliedly permits the variations by written agreement. I am section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not effect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions and headings of the sections of this Security Instrument are for convenience only and are not to be used to interpret or define the terms of this Security Instrument. Time is of the essence in this Security Instrument.
- 13. NOTICE. Unless otherwise required by law, any notice shall be given of delivering it or by mailing it by first class mail to the appropriate party's address on page 1 of this Security Instrument, or to any other address designated in writing. Notice to one mortgagor will be deemed to be notice to all mortgagors.
- 14. WAIVERS. Except to the extent prohibited by law, Mortgagor waives all appearement and homestead exemption rights relating to the Property.

1994 Bankers Systems, Inc., et. Cloud, MN Form OCP-REMTG-IL 6/17/99

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15.	MAXIMUM OBLIGATION LIMIT. The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 58,200.00 This limitation of amount does not include interest, attorneys fees, and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.
16.	LINE OF CREDIT. The Secured Debt includes a revolving line of credit. Although the Secured Debt may be reduced to a zero balance, this Security Instrument will remain in effect until released.
17.	APPLICABLE LAW. This Security Instrument is governed by the laws as agreed to in the Secured Debt, except to the extent required by the laws of the jurisdiction where the Property is located, and applicable federal laws and regulations.
18.	RIDERS. The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend
٠.	the terms of this Security Instrument. [Check all applicable boxes]
	Assignment of Leases and Rents
19.	ADDAW NALI TERMS.
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SIC	SNATURES: By signing below, Mortgagor agrees to the terms and covenants contained in this Security Instrument and in any
atta	chments. Mortgagor also acknowledges receipt (a copy of this Security Instrument on the date stated on page 1.
	If checked, refer to the attached Adder hum incorporated herein, for additional Mortgagors, their signatures and acknowledgments.
	acknowledgments.
. :	() All - 6/2 a ath 1-11-
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	(Dafe) (Signs or) (Date) (VID GRACE
. : •	
AC	KNOWLEDGMENT:
التحل)	STATE OF COUNTY
	by Pavid Grace & Mary L. Grace
	My commission expires: 912506
• • }	"OFFICIAL SEAL" Robert A. Gruszka
}	Notary Public, State of Illinois
. 1	My Commission Exp. 08/30/2006
	894 Bankers Systems, Inc., St. Cloud, MN Form CCP-REMTG-IL 6/17/99 (page 6 of 6) C465(IL) (9909)
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A	(Knowledgement
	State of Illinois loventy of champuish 3. At Morch, 2005
	was acknowledged befor me this 4th day to morning
	cknowledgement State of Minor Covering of Champaign 355. Shis enstrument was acknowledged befor me this 9th day of March, 2005 by David Grace + Many L. Grace My commission experies
	4-7-08 andrea Aragne
1	OFFICIAL SEAL
	ANDREA J FRANZEN NOTARY PUBLIC, STATE OF ILLINOIS

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Additional Terms Rider to Security Instrument

THIS RIDER is made this 8th day of March , 2005, and is incorporated into and shall be deemed to amend and supplement the Security Instrument of the same date given by the undersigned (the "Borrower") to secure Borrower's Home Equity Line of Credit Agreement and Disclosure Statement (the "Agreement") to CHASE BANK USA, N.A.

(the "Lender") dated March 8th, 2005 and covering the Property described in the Security Instrument and located at:

3502 S MANOR DRIVE LANSING, Illinois 60438

[Property Address]

ADPITIONAL COVENANTS. In the case of any conflict with the Security Instrument, this Rider controls. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as checked below:

A. PRIOR MORTGAGES AND DEEDS OF TRUST. This Security Instrument is subordinate to the following described first range or deed of trust ("Prior Mortgage"):

Prior Mortgage Original Principal mount:

137.700.00

Prior Mortgage Original Lender:

FYEST MATIONAL BANK OF ILL

Note Date:

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Recording Date: Recorded in Book: 12/02/2003

Property Records of: Cook

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Borrower warrants and represents that one granting of this Security Instrument is not a default of an event of default under the Prior Mortgage and that any requires consents thereunder have been obtained and delivered to Lender.

If Borrower fails to make any payment when so are under such loan, or otherwise defaults thereunder, Lender shall have the right, but not the obligation, to make such payment directly to the holder of the loan secured by the Prior Montgage, to cure such default or to pay in full, the critire indebtedness secured by the Prior Montgage. All costs and expenses incurred by Lender to cure such default or to pay the entire indebtedness secured by the Prior Montgage:

- (i) shall bear interest from the date advanced until paid at 100 interest rate in effect under the Agreement from time to time;
 - (ii) shall be immediately due and payable by Borrower to Lend T without notice or demand for payment; and (iii) shall be and become a part of the indebtedness secured by this Starrity Instrument up to the amount of

the Credit Limit.

The curing by Lender of any default under the Prior Mortgage, or the pay cent by Lender of the entire indebtedness secured thereby, shall not constitute a curing or waiver of the default under this Security Instrument caused by Borrower's default under the Prior Mortgage, and Lender shall remain ential d to exercise all of the rights and remedies available to it by virtue of such default.

Page 1 of 3

Borrowers Initials

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Any act or omission by Borrower which would constitute a default or an event of default under the Prior Mortgage, shall constitute a default hereunder, without the necessity of giving any notice to Borrower or affording Borrower any time in which to cure such act or omission. Borrower shall notify Lender within five (5) days after receipt by Borrower of any notice from the holder of, or trustee named in the Prior Mortgage, noting or claiming the occurrence of any default, non-payment or non-performance by Borrower or notice of acceleration under the Prior Mortgage.

Borrower and Lender hereby request the holder of the Prior Mortgage or of any other mortgage, deed of trust or other encumbrance with a lien which has priority over this Security Instrument, to give notice to Lender, at Lender's address set forth on page one of this Security Instrument, of any default under the Prior Mortgage or any other superior encumbrance and of any sale or other foreclosure action.

B. FUNDS FOR TAXES AND INSURANCE. Subject to applicable law, Borrower shall pay to Lender on the day monthly payments are due under the Agreement, until the Agreement is paid in full, a sum ("Funds") for: (i) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (ii) yearly leasehold payment or ground rents on the Property, if any; (iii) yearly hazard or property in unance premiums; (iv) yearly flood insurance premiums, if any; and (v) yearly mortgage insurance premiums if any. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds, including receives in excess of the amounts actually needed, using such methods of calculation as may be authorized or no prohibited, and in an amount not to exceed the maximum amount a lender for a federally related mortgage load. In require for the Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974, a remarked from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Fund is a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser are sunt. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of further Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if berder is such an institution) or in any Federal Home Loan Bank. Subject to applicable law, Lender may require Borrower to pay a one-time charge for a real estate tax reporting service or flood certification service used by Leruer in connection with this loan, unless applicable law provides otherwise. Lender shall not be required to pay Borrower any interest or earnings on the Funds, unless expressly required by law to do so. Lender shall give to Borrover without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Scurity Instrument.

If the Funds held by Lender exceed the imounts permitted to be held by applicable law, Lender shall notify Borrower that Borrower may elect to receive rathe, a direct refund of such excess amounts, or a credit on Borrower's future monthly installment of Funds. If Borrower fails to make such election within thirty (30) days after notice has been mailed by Lender to Borrower, the Lender, in its sole discretion, may elect one of the foregoing options, and notify Borrower of such election. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender are 20 notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the efficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender't so the 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 pursuant to the Remedies on D faul as defined within this Security Instrument, 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 want the sums secured by this Security Instrument.

Page 2 of 3

Borrowers Initials

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loan secured by this Se insurance in effect. If, in effect, Borrower sha insurance previously in previously in effect, fr insurance coverage is r yearly mortgage insurateffect. Lender will accepayments. Loss reserved to provide a loss reserved to provide a loss reserved.	AGE INSURANCE. If Lener curity Instrument, Borrower, for any reason, the mortgag all pay the premiums required in effect, at a cost substantiall orm an alternate mortgage instant available, Borrower shall ance premium paid by Borrower, use and retain these pay be payments may no longer but and for the period that Lere is obtained. Borrower shall we, unless and until the requirement of the period control of the peri	shall pay the premium e insurance coverage re- it to obtain coverage sul- y equivalent to the cost urer approved by Lend- pay to Lender each mo- ver when the insurance ments as a loss reserve e required, at the option der requires) provided pay the premiums requirement for mortgage in	s required to maintain the equired by Lender lapses bstantially equivalent to to to Borrower of the mort er. If substantially equiv- onth a sum equal to one-to coverage lapsed or cease in lieu of mortgage insu- n of Lender, if mortgage by an approved by Lend- tired to maintain insurance	e mortgage or ceases to be he mortgage gage insurance valent mortgage welfth of the d to be in rance insurance er again se in effect, or
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Didor	3 BELOW, Borrower accept	s and agrees to the term	as and covenants contained	ed in this
	7 Ox	DAVID GRE	011	Borrower Seal) -Borrower
	00/			(Seal) -Borrower
		C ₀ ,		(Seal) Borrower
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SCHEDULE A - LEGAL DESCRIPTION

LOT 56 IN MONALDI MANOR SUBDIVISION, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 (EXCEPT THAT PART THEREOF CONVEYED TO THE N.W.G.T. RAILROAD COMPANY, ALSO PART OF TEH SOUTHEAST 1/4 OF THE NORTHWEST 1/4 EXCEPT THAT PART THEREOF CONVEYED TO N.W.G.T. RAILROAD COMPANY) ALL IN FRACTION SECTION 5, TOWNSHIP 35 NORTH, RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

24190367

Dr. Cook County Clark's Office

U24190367-010P10

REFINANCE MORTGA LOAN# CE895988GG US Recordings