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Residential Title Services 1910 S. Highland Ave., Suite 202 Lombard, IL 60148

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2941/0066 52 001 Page 1 of 1998-11-16 11:10:21 Cook County Recorder

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MORTGAGE

THIS MORTGAGE ("Security instrument") is given on 10/30/98. The mortgagor is ANDREW L. PATIFISON

AND MARY L. PATTERSON

HUSBAND AND WIFE AS TENANTS BY IMP

("Borrower"). This Security Instrument is given to ASSOCIATES HOME EQUITY SERVICES, INC.

its successors and/or assigns, a NEW YORK 14415 SOUTH 50TH STREET SUITE 100

corporation, whose address is

PHOENIX, AZ 85044-

("Lender").

Borrower owes Lender the principal sum of ONE HUNDRED FORTY THREE THOUSAND, NINE HUNDRED FORTY THREE THOUSAND, NINE HUNDRED FORTY FOUR DOLLARS AND .00 CENTS dollars (U.S. \$ 143,954.00). This debt is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on 11/04/28 . This Security Instrument secures to Lender: (a) the repayment of the debt evidence of by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 6 to protect the security of this Security Instrument; and (c) the performance of Borrower's coverants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in COOK County it nois:

LOTS 6 AND 7 IN ENGLEWOOD HEIGHTS, BEING A RESUBDIVISION OF WRIGHT'S SUBDIVISION IN SECTION 6, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

AS-06-212-024 AS-06-212-025 which has the address of 8812 S MARSHFIELD AVENUE CHICAGO, IL 60620-

("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and conveyed and has the right to mortgage, grant and conveyed and has the property and that property and that property is unencumbered, except for current taxes. Borrower

warrants and will defend generally the title to the Property against all claims and demands.

1. Payment of Principal and Interest; Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any late charges due under the Note.

2. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraph 1 shall be applied; first, to late charges due under the Note; second, to interest due; and last, to principal due.

3. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay on time directly to the person owed payment. Borrower shall promptly furnish to Lender receipts evidencing the

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower. (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument. Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

4. Hazard Insurance. Borrover shall keep the improvements now existing in heigafter erected on the Property insured against loss by fire, hazards included within the term extended coverage and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

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

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

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

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraph 1 or change the amount of the payments. If under paragraph 20 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this

Security Instrument in ediately prior to the acquisition.

5. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage, or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and

fee title shall not merge unloss lender agrees to the merger in writing.

6. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in brinkruptcy, probate, or condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph, Lender does not have to do so

Any amounts disbursed by Lender under this paragraph shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and with be payable, with interest, upon notice from Lender to Borrower

requesting payment.

7. Inspection, Lender or its agent may make reasonable entries upon and inspections of the Property, Lender shall

give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

8. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or far conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borro ve. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to the Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraph 1 or change the amount of such payments.

9. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reader of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

10. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without

that Borrower's consent.

11. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits; then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment.

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12. Legislation Affecting Lender's Rights. If enactment of expertition of the Note or this Security Instrument unenforceable according to its farms Lender second paragraph of the Note or this Security Instrument unenforceable according to its farms Lender second paragraph of the Note or this Security Instrument unenforceable according to its farms Lender second paragraph of the Note or this Security Instrument and may live the second paragraph of the Note or this option, Lender shall take the steps specified in the second paragraph of the Note of this option, Lender shall take the steps specified in the second paragraph 16. paragraph 20. If Lender exercises this option, Lender shall take the steps specified in the secolid paragraph of to the steps specified in the secolid paragraph of the secolid paragraph of the steps specified in the secolid paragraph of the secolid paragraph of the steps shall be given by the secolid paragraph of the steps specified in the secolid paragraph of the secolid paragraph o

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rst class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice as stated herein or any other address Lender designates by notice to Borrower or Lender when given as browded for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as browded for in this paragraph. provided in this paragraph. Severability. This Security Instrument shall be governed by federal law and the law of the Note 14. Governing Law; Severability is located. In the event that any provisions of this Security Instrument and the law of the Note on this Security Instrument or the Note 14. Governing Law; such conflict shall not affect other provisions of this Security Instrument and the Note conflicts with applicable law, such conflicting provision. To this end the provisions of this Security Instrument and the Note conflicts with applicable law, such conflicting provision. To this end the provisions of this Security Instrument or the Note 14. Governing Law; such conflict shall not affect other provisions of this Security Instrument and the Note 14. Governing Law; such conflict shall not affect other provisions of this Security Instrument and the Note 14. Governing Law; such conflict shall not affect other provisions of this Security Instrument and the Note 14. Governing Law; such conflict shall not affect other provisions of this Security Instrument and the Note 14. Governing Law; such conflict shall not affect other provisions of this Security Instrument and the Note 14. Governing Law; such conflict shall not affect other provisions of this Security Instrument and the Note 14. Governing Law; such conflict shall not affect other provisions of this Security Instrument and the Instrument and Instrument Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the which can be given effect without the conflicting provision. Note are declared to be severable.

are declared to be severable.

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

16. Transfer of the Property or a Beneficial Interest in Borrower is sold or transferred and Borrower is not a natural person in Borrower is sold or transferred and Borrower is not a natural person in Borrower is sold or transferred (or if a geneficial interest in Borrower is sold or transferred (or if a 16. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in Borrower is not a natural person) it is sold or transferred and Borrower is not a least secured by the sold or transferred (or if poeneficial interest in Borrower is sold or transferred (or if poeneficial interest in Borrower in Borrowe it is sold or transferred for if openeficial interest in Borrower is sold or transferred and Borrower is not a natural person) openeficial interest in Borrower is sold or transferred and Borrower is not a natural person) openeficial interest in Borrower is sold or transferred and Borrower is not a natural person) openeficial interest in Borrower is sold or transferred and Borrower is not a natural person) openeficial interest in Borrower is sold or transferred and Borrower is not a natural person) openeficial interest in Borrower is sold or transferred and Borrower is not a natural person) openeficial interest in Borrower is sold or transferred and Borrower is not a natural person) openeficial interest in Borrower is sold or transferred and Borrower is not a natural person) openeficial interest in Borrower is sold or transferred and Borrower is not a natural person in full of all sums secured by Lender if exercise is prohibited by federal law as of without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by Lender's prior written consent in the sold of the payment in full of all sums secured by Lender's prior written consent in the sold of the payment in full of all sums secured by Lender's prior written consent in the sold of the payment in full of all sums secured by Lender's prior written consent in the sold of the payment in full of all sums secured by Lender's prior written consent in the sold of the payment in full of all sums secured by Lender's prior written consent in the sold of the payment in full of the payment in the sold of the payment in full of the payment in the payment in full of the payme

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require to assure that the lien of this Security Agre ment. Lender's rights in the property and Borrower's obligation to pay occurred. However, this security to assure that the lien of this Security Agre ment, continue unchanged. Upon reinstatement by Borrower, this occurred. However, this security Instrument shall remain fully effective as if no acceleration had occurred. However, this security in the sums secured by this Security Instrument shall remain fully effective as if no acceleration had occurred. However, this security in the sums secured by this Security Instrument and the obligation secured hereby shall remain fully effective as if no acceleration had occurred. However, this in the property and Borrower's obligation to pay this Security Agre ment to reinstate shall not apply in the case of acceleration fully effective as if no acceleration had occurred. However, this security in the property and Borrower's obligation to pay this Security Agre ment to pay the property and Borrower's obligation to pay the property and Borrower's obligation to pay this Security Agre ment to pay the property and Borrower's obligation to pay the pay the property and Borrower's obligation to pay the property a to reinstate shall not apply in the case of accelerate funder paragraphs 12 or 16.

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18. Sale of Note: Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) has selected as a change of the Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) has selected as a change of the Loan Servicer. The Note or a partial interest in the Note (together with the entity Instrument) has security Instrument. The Note or a partial interest in the Note (together with the entity Instrument) has security Instrument. The Note or a partial interest in the Note (together with the entity Instrument) has a change of the Loan Servicer. Note and this Security Instrument. The Note or a partial interest in the Note (together with the entity Instrument). The Note or a partial interest in the Note (together with the entity Instrument) has a change in the entity Instrument. The Note or a partial interest in the Note (together with the entity Instrument). The Note or a partial interest in the Note (together with the entity Instrument) has a change in the entity Instrument. The Note or a partial interest in the Note (together with the entity Instrument) and the Note of the Note or a partial interest in the Note (together with Instrument) has a change of the Note or a partial interest in the Note also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer unrelated to a sale of the Note. If there is a change and applicable law.

Servicer and the address to which payments should be made. Servicer and the address to which payments should be made. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. Servicer, Borrower will be given written notice of the change servicer and the address to which payments should be made. The notice will state the name and address of the new Loan Servicer and the address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law. notice will also contain any other information required by applicable law.

19. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of permit the presence, use, disposal, storage, or release of permit the presence, use, disposal, storage, or release of permit the presence, use, disposal, storage, or release of presence will also contain any other information required by applicable law.

19. Hazardous Substances on or in the Property, Borrower shall not up, nor allow anyone else to do, anything affecting the presence will be presented by applicable law.

The notice will state the name and address of the new Loan Servicer and the law.

The notice will also contain any other information required by applicable law.

The notice will also contain any other information required by applicable and the notice will also contain any other information required by applicable and the notice will also contain any other information required by applicable and the notice will also contain any other information required by applicable and the notice will state the name and address of the new Loan Servicer and the new Loan Servi

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normal residential uses and to maintenance of the Property.

The property of any investigation, claim, demand, lawsuit or other action by the property of any investigation, claim, and any governmental or substances or private party involving the learn. Substance affecting the Property is any governmental or regulatory agency or private party involving any accordance with the Environmental Law.

Borrower shall promptly agency or private party involving involving involving accordance with the Environmental Law. Substance actual knowledge, if any accordance with the Environmental Law. The property is accordance of the property authority authority authority take all necessary remedial actions in accordance of the flat mable or toxic patroleum materials. Substances are those substances of the flat mable or toxic party is accordance of the property is accordance of the property is accordance of the property authority a

As used in this paragraph, "Environmental Law" means federal laws and laws of the juri diction where the Property is breach following Borrower's breach 10 acceleration following Borrower's breach 10

20. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration in following Borrower's breach 12 and 16 unless than 30 days from the date the notice is given to Borrower, by which the default in this Security Instrument (but not prior to acceleration under prior to cure the default; (c) a security Instrument (but not prior to acceleration under prior to cure the default; (d) the action required to cure the default of the cure of the c applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a the default; (b) the action required to cure the default; (c) a the default; (d) that the notice shall specify: (a) the default; (b) the action required to cure the default in the notice shall specify: (a) the default; (b) the action required to cure the default in the notice shall specify: (a) the default; (b) the action required to cure the default in the notice shall specify: (a) the default; (b) the action required to cure the default in the notice shall specify: (a) the default; (b) the action required to cure the default; (c) a the default; (d) that the notice shall specify: (a) the default; (b) the action required to cure the default in the notice shall specify: (a) the default; (b) the action required to cure the default in the notice shall specify: (a) the default; (b) the action required to cure the default in the notice shall specify: (a) the default; (b) the action required to cure the default in the notice shall specify: (a) the default in the notice shall specify the date, not less than 30 days from the date the notice is given to Borrower, by which the default nust be cured; and (d) that such that the notice is given to Borrower, by which the default nust be cured; and (d) that the notice shall further interest the notice may result in acceleration of the notice shall further interest the notice may result in acceleration of the notice shall further interest the notice may result in acceleration of the notice shall further interest the notice may result in acceleration of the notice shall further interest the notice may result in acceleration of the notice shall further interest the notice may result in acceleration of the notice may result in acceleration of the notice shall further interest the notice may result in acceleration of the notic Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence the default is not cured on or before the security and the right to assert in the foreclosure. If the default is not cured on or before the default is not cured on or before the security and the right to assert in the foreclosure. If the default is not cured on or before the default is of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the beginning of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the default is not cured on or before the security of all sums secured by this Security of all sums secured by the security lastrument by judicial proceeding. Lender shall be detault or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the default is not c date specified in the notice. Lender at its option may require immediate payment in full of all sums secured by this Security leading. Lender shall be leading by indicial proceeding. Lender shall be leading to the specified in the notice. Lender at its option may require immediate payment in full of all sums secured by this Security Instrument by judicial proceeding. Lender shall be instrument by judicial proceeding. Including but not limited to lead to structure immediate payment in full of all sums secured by this Security leads to secure the security leads to secure the secure that the security leads to secure the secure the security leads to secure the security l

entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph, including, but not limited to, and the property and at any time entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph, including, but not limited to, and the property and at any time entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph, including, but not limited to, and the property and at any time entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph, including, but not limited to, and the property and at any time entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph, including, but not limited to, and the property and at any time entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph, including, but not limited to, and the property and at any time entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph, including, but not limited to, and the property and at any time entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph, including, but not limited to, and the paragraph and the paragra 21. Lender in Possession. Upon acceleration under paragraph 20 or abandonment of the by agent or by judiciall sale, Lender (in person, by agent or by judiciall sale, Lender (in person, and to collect the rents of the expiration of any period of redemption take possession of and manage the Property and at any time. The property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the property including those past due. appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the applied first to payment of the receiver shall be applied first to payment of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the Property and collection of rents, including, but not limited to, receiver's fees, premiums the Property including those past due. Any rents collection of rents, including, but not limited to, receiver's fees, premiums to the Property and collection of rents, including, but not limited to, receiver's fees, premiums to the Property and collection of rents, including, but not limited to, receiver's fees, premiums to the Property and collection of rents. the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the Property and collection of rents, including, but not limited to, receiver's fees, premiums of the Property and collection of rents, including, but not limited to, receiver's Security Instrument.

costs of management of the Property and collection of rents, including, but not limited to, receiver's fees costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, and then to the sums secured by this Security Instrument.

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22. Release. Upon payment all sums secured by instrument without charge to borrower. Borrower shall pay a 23. Waiver of Homestead. Borrower waives all right of	any recordation costs.	elease this Security
BY SIGNING BELOW, Borrower accepts and agrees to t	the terms and covenants contained in this South	ecurity Agreement.
	X Mary J. Salleser MARY V. PATJERSUN	
STATE OF ILLINOIS,	County ss:)
hereby certify that ANDREW LATTER	, a Notary Public in and for said co Son AND MARY L. Patt	ounty and state, do
personally known to me to be the same person <u>S</u> whose	name S AR	subscribed to the
foregoing instrument, appeared before me this day in person	on, and acknowledged that <u></u> he <u></u> si	igned and delivered
the said instrument as Marker voluntary act, for the uses a	and purposes therein set forth.	
Given under my hand and official seal, this 30th	day of October	. <u>1998</u>
My commission expires: 924101	Richard Chet Notary Public	<u></u>
This document was prepared by: ASSOCIALES HOME EQUITY 14415 S 50+h Phoenix A3 85644	OFFICIAL SEAL FICHARD CHERIVTCH NOTARY AUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES:09/24/01	
Residential Title Services 1910 S. Highland Ave., Suite 202 Lombard, IL 60148	www.w.w.w.	
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