#### COOK COUNTY, ILLINOIS FILED FOR RECORD

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Loan # 12081-7.0	MORTGAGE			
Borrower owes Lender the principal sundanded the same date as this Security Inspect of a light earlier, due and payable ondance secures to Lender: (a) the repayment of modifications; (b) the payment of all of Security Instrument; and (c) the perform the Note. For this purpose, Borrower de located in	CHATION  ATES OF AMERICA and wolls 60477  n of Fifty Two Thousa Dollars (U.S. \$52, 900, 0 trument ("Note"), which provide fary 10, 2016  the debt evidenced by the Note of the sums, with interest, advanced man e of Borrower's covenants are one pereby mortgage, grant and consider such a such as the sums of the sum of the sums of the sums of the sum of the	unity Instrument is given, which whose address is 7151.  and Nine hundred.  O) This debt is evies for monthly paymente, with interest, and a lunder paragraph 7 to a dagreements under the form of Lender the form of Section 27.	en to ANTY. February For its organized an WEST 159th	Lender"). hSames wer's note ebt, if not sstrument sisions and ity of this ment and property y, Illinois:
24-27	7-307-016	PCAS		
EOGEO	[Street] ("Property Address");	Alsip	{City}	<b>,</b>

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 convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. 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.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in 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 Borrower. 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 Borrower.

If the Property is abundaned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award obsettle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is out forized 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 paragraphs 1 and 2 or change the amount of such payments.

10. Borrower (10) 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 sperate 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 any relization of the sums secured by this Security Instrument by reason 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 ever ise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and beneal the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the learning 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 a gard to the terms of this Security Instrument or the Note without

that Borrower's consent.

12. Loun Charges. If the loan secured by this S curity 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: (...) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) at vicins 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, educes principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

If enactment or expiration of applicable laws has the effect of 13. Legislation Affecting Lender's Rights. rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security a strument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the score specified in the second paragraph of

paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal haw and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the

Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument, However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period. Lender may invoke any

remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.



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Borrower shall comply with the Property to deteriorate the manifest of the Property, the leasehold and coverants and affect in writing.

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S. Hazard Insurance. Borrower shall keep the it ypre sements now existing or hereafter erected on the Property of the giving of notice.

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A. Fundator Taxes and Insurance. Subjection applicable law or to law aiver, by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Mote junilitie. Mote is paid in full, a sum ("Funda") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this 'Security Instrument; (b) yearly one-twelfth of: (a) yearly taxes and assessments which may attain priority over this 'Security Instrument; (b) yearly insactionable from the Fundatour of Security in the Fundatour of Security in the Fundatour of Security in the Fundatour on the months and taken in the Fundatour of Security in the Security in th

the principal of and interest on the debrevidenced by the Note and any prepayment and late charges due under the Note. UNIFORM COVENANTS. Borrower and Interest Proper and Late Charges. Borrower shall promptly pay when due

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# ADJUSTABLE RATE LOAN RIDER

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

This Rider is made this . 26th . . day of . November . . . . . . . , 19 . 85 . . , and is incorporated into and shall

be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to
(the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at 12420 \$, .45th Avenue. Alsip. Illinois 60658
Property Address
Modifications In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further, covenant and agree as follows:
A. INTEREST RATE AND MONTHLY PAYMENT CHANGES  The Note has a "Initial Interest Rate" of 9.50.%. The Note interest rate may be increased or decreased on the .10th day of the month beginning on February, 10,, 19.87 and on that day of the month every 12 months thereafter.
Changes in the interest reto are governed by changes in an interest rate index called the "Index". The Index is the:  [Check one box to indicate Index.]
(1) * "Contract Interest Rate, Purchase of Previously Occupied Homes, National Average for all Major
Types of Lenders' published by the Federal Home Loan Bank Board.  (2) 以*. The annual discount rate on the 52-Week Treasury Bill plus 2% margin
[Check one box to indicate whether there is any ma. imun. limit on changes in the interest rate on each Change Date; if no box is checked there wil.

be no maximum limit on changes.]

(1) 

There is no maximum limit on changes in the interest rate at any Change Date.

(2) M The interest rate cannot be changed by more than 1..50, percentage points at any Change Date. If the interest rate changes, the amount of Borgwer's monthly payments will change as provided in the Note. Increases in the interest rate will result in higher payment. Decreases in the interest rate will result in lower payments.

B. LOAN CHARGES

It could be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan would exceed permitted limits. If this is the case, then: (A) ray such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (B) any says 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.

#### C. PRIOR LIENS

If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly act with regard to that lien as provided in paragraph 4 of the Security Instrument or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument.

## D. TRANSFER OF THE PROPERTY

If there is a transfer of the Property subject to paragraph 17 of the Security Instrument. Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.

By signing this, Borrower agrees to all of the above.

X Column Datton (Sea Edward T. Dalton —Borrow

X hao A. Dalton (Seal)
Aracy D. Dalton —Borrower

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