

# UNOFFICIAL COPY

COOK COUNTY, ILLINOIS  
FILED FOR RECORD

1986 OCT -3 AM 11:13

86454454

PL

86454454

13.00

(Space Above This Line For Recording Data)

This instrument was prepared by:

UNIFIED SAVINGS BANK  
(Name)

300 N. Martingale Rd.  
(Address)

Schaumburg, IL 60173

## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on September 25th,  
1986. The mortgagee is Glenn E. Eder and Sandy Eder, his wife,  
("Borrower"). This Security Instrument is given to UNIFIED SAVINGS BANK, which is organized and existing  
under the laws of Illinois, and whose address is 300 N. Martingale Rd., Schaumburg, IL 60173,  
("Lender"). Borrower owes Lender the principal sum of One hundred thousand  
and no/100----- Dollars (U.S. \$ 100,000.00). 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 October 1st, 2016. This Security Instrument  
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and  
modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this  
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and  
the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property  
located in Cook, County, Illinois.

BEING A SE.  
LOT 387 IN TERRAMERE UNIT NUMBER 11, PARADISE SUBDIVISION  
OF PART OF THE NORTH 1/2 OF FRACTIONAL SECTION 6, TOWNSHIP 42 NORTH,  
RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,  
ILLINOIS.

03-06-103-005 *LR*

86454454

which has the address of 4028 North Harvard Avenue,  
(Street)  
Illinois 60004 ("Property Address");  
(Zip Code)

Arlington Heights

(City)

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 seized 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.

# UNOFFICIAL COPY

NON-U-NIFORMED GOVERNANTS, Borrower and Lender further covenants and agree as follows:

19. Acceleration: Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement to: (a) Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise); (b) the notice shall specify; (c) a date which the default to cure the default; (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the loan.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and in the meantime without charge to Borrower shall pay, duty recorded costs.

21. Release. Upon payment of all sums secured by this Security Interest, Lender shall release this Security Interest and collect all expenses incurred in pursuing the remedies provided in this paragraph 19.

22. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

23. Right to Security Interest. If one or more of the above agreements are executed by Borrower and Lender together with this Security Interest, the security interest, the covenants and agreements of each such lender shall be incorporated into and shall amend and supplement the other agreements and instruments of this Security Interest as if the lender(s) were a part of this Security Interest.

24. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

25. Right to Security Interest. If one or more of the above agreements are executed by Borrower and Lender together with this Security Interest, the security interest, the covenants and agreements of each such lender shall be incorporated into and shall amend and supplement the other agreements and instruments of this Security Interest as if the lender(s) were a part of this Security Interest.

26. Other(s) (Specify) \_\_\_\_\_

27. Admissible Trust Rider \_\_\_\_\_

28. Grandfathered Trust Rider \_\_\_\_\_

29. Undomestic Rum Rider \_\_\_\_\_

30. Family Rider \_\_\_\_\_

31. Other \_\_\_\_\_

32. County \_\_\_\_\_

33. State of Illinois \_\_\_\_\_

34. Chicago Suburb \_\_\_\_\_

35. DuPage \_\_\_\_\_

36. Cook \_\_\_\_\_

37. McHenry \_\_\_\_\_

38. Kane \_\_\_\_\_

39. Will County \_\_\_\_\_

40. Grundy \_\_\_\_\_

41. Kendall \_\_\_\_\_

42. DeKalb \_\_\_\_\_

43. Ogle \_\_\_\_\_

44. Winnebago \_\_\_\_\_

45. Stephenson \_\_\_\_\_

46. Boone \_\_\_\_\_

47. Carroll \_\_\_\_\_

48. Jo Daviess \_\_\_\_\_

49. Grundy \_\_\_\_\_

50. Kankakee \_\_\_\_\_

51. LaSalle \_\_\_\_\_

52. Macon \_\_\_\_\_

53. Marion \_\_\_\_\_

54. Peoria \_\_\_\_\_

55. Piatt \_\_\_\_\_

56. Tazewell \_\_\_\_\_

57. Union \_\_\_\_\_

58. Vermilion \_\_\_\_\_

59. Willard \_\_\_\_\_

60. Whiteside \_\_\_\_\_

61. Woodford \_\_\_\_\_

62. Bureau \_\_\_\_\_

63. DeWitt \_\_\_\_\_

64. Fulton \_\_\_\_\_

65. Hancock \_\_\_\_\_

66. Henderson \_\_\_\_\_

67. Johnson \_\_\_\_\_

68. Knox \_\_\_\_\_

69. Lee \_\_\_\_\_

70. McDonough \_\_\_\_\_

71. Marshall \_\_\_\_\_

72. Morgan \_\_\_\_\_

73. Perry \_\_\_\_\_

74. Putnam \_\_\_\_\_

75. Rock Island \_\_\_\_\_

76. Scott \_\_\_\_\_

77. Warren \_\_\_\_\_

78. Washington \_\_\_\_\_

79. Whitehouse \_\_\_\_\_

80. Whiteside \_\_\_\_\_

81. Woodford \_\_\_\_\_

82. Bureau \_\_\_\_\_

83. DeWitt \_\_\_\_\_

84. Fulton \_\_\_\_\_

85. Hancock \_\_\_\_\_

86. Henderson \_\_\_\_\_

87. Johnson \_\_\_\_\_

88. Knox \_\_\_\_\_

89. Lee \_\_\_\_\_

90. McDonough \_\_\_\_\_

91. Marshall \_\_\_\_\_

92. Morgan \_\_\_\_\_

93. Perry \_\_\_\_\_

94. Putnam \_\_\_\_\_

95. Rock Island \_\_\_\_\_

96. Scott \_\_\_\_\_

97. Warren \_\_\_\_\_

98. Washington \_\_\_\_\_

99. Whitehouse \_\_\_\_\_

100. Whiteside \_\_\_\_\_

101. Woodford \_\_\_\_\_

102. Bureau \_\_\_\_\_

103. DeWitt \_\_\_\_\_

104. Fulton \_\_\_\_\_

105. Hancock \_\_\_\_\_

106. Henderson \_\_\_\_\_

107. Johnson \_\_\_\_\_

108. Knox \_\_\_\_\_

109. Lee \_\_\_\_\_

110. McDonough \_\_\_\_\_

111. Marshall \_\_\_\_\_

112. Morgan \_\_\_\_\_

113. Perry \_\_\_\_\_

114. Putnam \_\_\_\_\_

115. Rock Island \_\_\_\_\_

116. Scott \_\_\_\_\_

117. Warren \_\_\_\_\_

118. Washington \_\_\_\_\_

119. Whitehouse \_\_\_\_\_

120. Whiteside \_\_\_\_\_

121. Woodford \_\_\_\_\_

122. Bureau \_\_\_\_\_

123. DeWitt \_\_\_\_\_

124. Fulton \_\_\_\_\_

125. Hancock \_\_\_\_\_

126. Henderson \_\_\_\_\_

127. Johnson \_\_\_\_\_

128. Knox \_\_\_\_\_

129. Lee \_\_\_\_\_

130. McDonough \_\_\_\_\_

131. Marshall \_\_\_\_\_

132. Morgan \_\_\_\_\_

133. Perry \_\_\_\_\_

134. Putnam \_\_\_\_\_

135. Rock Island \_\_\_\_\_

136. Scott \_\_\_\_\_

137. Warren \_\_\_\_\_

138. Washington \_\_\_\_\_

139. Whitehouse \_\_\_\_\_

140. Whiteside \_\_\_\_\_

141. Woodford \_\_\_\_\_

142. Bureau \_\_\_\_\_

143. DeWitt \_\_\_\_\_

144. Fulton \_\_\_\_\_

145. Hancock \_\_\_\_\_

146. Henderson \_\_\_\_\_

147. Johnson \_\_\_\_\_

148. Knox \_\_\_\_\_

149. Lee \_\_\_\_\_

150. McDonough \_\_\_\_\_

151. Marshall \_\_\_\_\_

152. Morgan \_\_\_\_\_

153. Perry \_\_\_\_\_

154. Putnam \_\_\_\_\_

155. Rock Island \_\_\_\_\_

156. Scott \_\_\_\_\_

157. Warren \_\_\_\_\_

158. Washington \_\_\_\_\_

159. Whitehouse \_\_\_\_\_

160. Whiteside \_\_\_\_\_

161. Woodford \_\_\_\_\_

162. Bureau \_\_\_\_\_

163. DeWitt \_\_\_\_\_

164. Fulton \_\_\_\_\_

165. Hancock \_\_\_\_\_

166. Henderson \_\_\_\_\_

167. Johnson \_\_\_\_\_

168. Knox \_\_\_\_\_

169. Lee \_\_\_\_\_

170. McDonough \_\_\_\_\_

171. Marshall \_\_\_\_\_

172. Morgan \_\_\_\_\_

173. Perry \_\_\_\_\_

174. Putnam \_\_\_\_\_

175. Rock Island \_\_\_\_\_

176. Scott \_\_\_\_\_

177. Warren \_\_\_\_\_

178. Washington \_\_\_\_\_

179. Whitehouse \_\_\_\_\_

180. Whiteside \_\_\_\_\_

181. Woodford \_\_\_\_\_

182. Bureau \_\_\_\_\_

183. DeWitt \_\_\_\_\_

184. Fulton \_\_\_\_\_

185. Hancock \_\_\_\_\_

186. Henderson \_\_\_\_\_

187. Johnson \_\_\_\_\_

188. Knox \_\_\_\_\_

189. Lee \_\_\_\_\_

190. McDonough \_\_\_\_\_

191. Marshall \_\_\_\_\_

192. Morgan \_\_\_\_\_

193. Perry \_\_\_\_\_

194. Putnam \_\_\_\_\_

195. Rock Island \_\_\_\_\_

196. Scott \_\_\_\_\_

197. Warren \_\_\_\_\_

198. Washington \_\_\_\_\_

199. Whitehouse \_\_\_\_\_

200. Whiteside \_\_\_\_\_

201. Woodford \_\_\_\_\_

202. Bureau \_\_\_\_\_

203. DeWitt \_\_\_\_\_

204. Fulton \_\_\_\_\_

205. Hancock \_\_\_\_\_

206. Henderson \_\_\_\_\_

207. Johnson \_\_\_\_\_

208. Knox \_\_\_\_\_

209. Lee \_\_\_\_\_

210. McDonough \_\_\_\_\_

211. Marshall \_\_\_\_\_

212. Morgan \_\_\_\_\_

213. Perry \_\_\_\_\_

214. Putnam \_\_\_\_\_

215. Rock Island \_\_\_\_\_

216. Scott \_\_\_\_\_

217. Warren \_\_\_\_\_

218. Washington \_\_\_\_\_

219. Whitehouse \_\_\_\_\_

220. Whiteside \_\_\_\_\_

221. Woodford \_\_\_\_\_

222. Bureau \_\_\_\_\_

223. DeWitt \_\_\_\_\_

224. Fulton \_\_\_\_\_

225. Hancock \_\_\_\_\_

226. Henderson \_\_\_\_\_

227. Johnson \_\_\_\_\_

228. Knox \_\_\_\_\_

229. Lee \_\_\_\_\_

230. McDonough \_\_\_\_\_

231. Marshall \_\_\_\_\_

232. Morgan \_\_\_\_\_

233. Perry \_\_\_\_\_

234. Putnam \_\_\_\_\_

235. Rock Island \_\_\_\_\_

236. Scott \_\_\_\_\_

237. Warren \_\_\_\_\_

238. Washington \_\_\_\_\_

239. Whitehouse \_\_\_\_\_

240. Whiteside \_\_\_\_\_

241. Woodford \_\_\_\_\_

242. Bureau \_\_\_\_\_

243. DeWitt \_\_\_\_\_

244. Fulton \_\_\_\_\_

245. Hancock \_\_\_\_\_

246. Henderson \_\_\_\_\_

247. Johnson \_\_\_\_\_

248. Knox \_\_\_\_\_

249. Lee \_\_\_\_\_

250. McDonough \_\_\_\_\_

251. Marshall \_\_\_\_\_

252. Morgan \_\_\_\_\_

253. Perry \_\_\_\_\_

254. Putnam \_\_\_\_\_

255. Rock Island \_\_\_\_\_

256. Scott \_\_\_\_\_

257. Warren \_\_\_\_\_

258. Washington \_\_\_\_\_

259. Whitehouse \_\_\_\_\_

260. Whiteside \_\_\_\_\_

261. Woodford \_\_\_\_\_

262. Bureau \_\_\_\_\_

263. DeWitt \_\_\_\_\_

264. Fulton \_\_\_\_\_

265. Hancock \_\_\_\_\_

266. Henderson \_\_\_\_\_

267. Johnson \_\_\_\_\_

268. Knox \_\_\_\_\_

269. Lee \_\_\_\_\_

270. McDonough \_\_\_\_\_

271. Marshall \_\_\_\_\_

272. Morgan \_\_\_\_\_

273. Perry \_\_\_\_\_

274. Putnam \_\_\_\_\_

275. Rock Island \_\_\_\_\_

276. Scott \_\_\_\_\_

277. Warren \_\_\_\_\_

278. Washington \_\_\_\_\_

279. Whitehouse \_\_\_\_\_

280. Whiteside \_\_\_\_\_

281. Woodford \_\_\_\_\_

282. Bureau \_\_\_\_\_

283. DeWitt \_\_\_\_\_

284. Fulton \_\_\_\_\_

285. Hancock \_\_\_\_\_

286. Henderson \_\_\_\_\_

287. Johnson \_\_\_\_\_

288. Knox \_\_\_\_\_

289. Lee \_\_\_\_\_

290. McDonough \_\_\_\_\_

291. Marshall \_\_\_\_\_

292. Morgan \_\_\_\_\_

293. Perry \_\_\_\_\_

294. Putnam \_\_\_\_\_

295. Rock Island \_\_\_\_\_

296. Scott \_\_\_\_\_

297. Warren \_\_\_\_\_

298. Washington \_\_\_\_\_

299. Whitehouse \_\_\_\_\_

300. Whiteside \_\_\_\_\_

301. Woodford \_\_\_\_\_

302. Bureau \_\_\_\_\_

303. DeWitt \_\_\_\_\_

304. Fulton \_\_\_\_\_

305. Hancock \_\_\_\_\_

306. Henderson \_\_\_\_\_

307. Johnson \_\_\_\_\_

308. Knox \_\_\_\_\_

309. Lee \_\_\_\_\_

310. McDonough \_\_\_\_\_

311. Marshall \_\_\_\_\_

312. Morgan \_\_\_\_\_

313. Perry \_\_\_\_\_

314. Putnam \_\_\_\_\_

315. Rock Island \_\_\_\_\_

316. Scott \_\_\_\_\_

317. Warren \_\_\_\_\_

318. Washington \_\_\_\_\_

319. Whitehouse \_\_\_\_\_

320. Whiteside \_\_\_\_\_

321. Woodford \_\_\_\_\_

322. Bureau \_\_\_\_\_

323. DeWitt \_\_\_\_\_

324. Fulton \_\_\_\_\_

325. Hancock \_\_\_\_\_

326. Henderson \_\_\_\_\_

327. Johnson \_\_\_\_\_

328. Knox \_\_\_\_\_

329. Lee \_\_\_\_\_

330. McDonough \_\_\_\_\_

331. Marshall \_\_\_\_\_

332. Morgan \_\_\_\_\_

333. Perry \_\_\_\_\_

334. Putnam \_\_\_\_\_

335. Rock Island \_\_\_\_\_

336. Scott \_\_\_\_\_

337. Warren \_\_\_\_\_

338. Washington \_\_\_\_\_

339. Whitehouse \_\_\_\_\_

340. Whiteside \_\_\_\_\_

341. Woodford \_\_\_\_\_

342. Bureau \_\_\_\_\_

343. DeWitt \_\_\_\_\_

344. Fulton \_\_\_\_\_

345. Hancock \_\_\_\_\_

346. Henderson \_\_\_\_\_

347. Johnson \_\_\_\_\_

348. Knox \_\_\_\_\_

349. Lee \_\_\_\_\_

350. McDonough \_\_\_\_\_

351. Marshall \_\_\_\_\_

352. Morgan \_\_\_\_\_

353. Perry \_\_\_\_\_

354. Putnam \_\_\_\_\_

355. Rock Island \_\_\_\_\_

356. Scott \_\_\_\_\_

357. Warren \_\_\_\_\_

358. Washington \_\_\_\_\_

359. Whitehouse \_\_\_\_\_

360. Whiteside \_\_\_\_\_

361. Woodford \_\_\_\_\_

362. Bureau \_\_\_\_\_

363. DeWitt \_\_\_\_\_

364. Fulton \_\_\_\_\_

365. Hancock \_\_\_\_\_

366. Henderson \_\_\_\_\_

367. Johnson \_\_\_\_\_

368. Knox \_\_\_\_\_

369. Lee \_\_\_\_\_

370. McDonough \_\_\_\_\_

371. Marshall \_\_\_\_\_

372. Morgan \_\_\_\_\_

373. Perry \_\_\_\_\_

374. Putnam \_\_\_\_\_

375. Rock Island \_\_\_\_\_

376. Scott \_\_\_\_\_

377. Warren \_\_\_\_\_

378. Washington \_\_\_\_\_

379. Whitehouse \_\_\_\_\_

380. Whiteside \_\_\_\_\_

381. Woodford \_\_\_\_\_

382. Bureau \_\_\_\_\_

383. DeWitt \_\_\_\_\_

384. Fulton \_\_\_\_\_

385. Hancock \_\_\_\_\_

386. Henderson \_\_\_\_\_

387. Johnson \_\_\_\_\_

388. Knox \_\_\_\_\_

389. Lee \_\_\_\_\_

390. McDonough \_\_\_\_\_

391. Marshall \_\_\_\_\_

392. Morgan \_\_\_\_\_

393. Perry \_\_\_\_\_

394. Putnam \_\_\_\_\_

395. Rock Island \_\_\_\_\_

396. Scott \_\_\_\_\_

397. Warren \_\_\_\_\_

398. Washington \_\_\_\_\_

399. Whitehouse \_\_\_\_\_

400. Whiteside \_\_\_\_\_

401. Woodford \_\_\_\_\_

402. Bureau \_\_\_\_\_

403. DeWitt \_\_\_\_\_

404. Fulton \_\_\_\_\_

405. Hancock \_\_\_\_\_

406. Henderson \_\_\_\_\_

407. Johnson \_\_\_\_\_

408. Knox \_\_\_\_\_

409. Lee \_\_\_\_\_

410. McDonough \_\_\_\_\_

411. Marshall \_\_\_\_\_

412. Morgan \_\_\_\_\_

413. Perry \_\_\_\_\_

414. Putnam \_\_\_\_\_

415. Rock Island \_\_\_\_\_

416. Scott \_\_\_\_\_

417. Warren \_\_\_\_\_

418. Washington \_\_\_\_\_

419. Whitehouse \_\_\_\_\_

420. Whiteside \_\_\_\_\_

421. Woodford \_\_\_\_\_

422. Bureau \_\_\_\_\_

423. DeWitt \_\_\_\_\_

424. Fulton \_\_\_\_\_

425. Hancock \_\_\_\_\_

426. Henderson \_\_\_\_\_

427. Johnson \_\_\_\_\_

428. Knox \_\_\_\_\_

429. Lee \_\_\_\_\_

430. McDonough \_\_\_\_\_

431. Marshall \_\_\_\_\_

432. Morgan \_\_\_\_\_

433. Perry \_\_\_\_\_

434. Putnam \_\_\_\_\_

435. Rock Island \_\_\_\_\_

436. Scott \_\_\_\_\_

437. Warren \_\_\_\_\_

438. Washington \_\_\_\_\_

439. Whitehouse \_\_\_\_\_

440. Whiteside \_\_\_\_\_

441. Woodford \_\_\_\_\_

442. Bureau \_\_\_\_\_

443. DeWitt \_\_\_\_\_

444. Fulton \_\_\_\_\_

445. Hancock \_\_\_\_\_

446. Henderson \_\_\_\_\_

447. Johnson \_\_\_\_\_

448. Knox \_\_\_\_\_

449. Lee \_\_\_\_\_

450. McDonough \_\_\_\_\_

451. Marshall \_\_\_\_\_

452. Morgan \_\_\_\_\_

453. Perry \_\_\_\_\_

454. Putnam \_\_\_\_\_

455. Rock Island \_\_\_\_\_

456. Scott \_\_\_\_\_

457. Warren \_\_\_\_\_

458. Washington \_\_\_\_\_

459. Whitehouse \_\_\_\_\_

460. Whiteside \_\_\_\_\_

461. Woodford \_\_\_\_\_

462. Bureau \_\_\_\_\_

463. DeWitt \_\_\_\_\_

464. Fulton \_\_\_\_\_

465. Hancock \_\_\_\_\_

466. Henderson \_\_\_\_\_

467. Johnson \_\_\_\_\_

468. Knox \_\_\_\_\_

469. Lee \_\_\_\_\_

470. McDonough \_\_\_\_\_

471. Marshall \_\_\_\_\_

472. Morgan \_\_\_\_\_

473. Perry \_\_\_\_\_

474. Putnam \_\_\_\_\_

475. Rock Island \_\_\_\_\_

476. Scott \_\_\_\_\_

477. Warren \_\_\_\_\_

478. Washington \_\_\_\_\_

479. Whitehouse \_\_\_\_\_

480. Whiteside \_\_\_\_\_

481. Woodford \_\_\_\_\_

482. Bureau \_\_\_\_\_

483. DeWitt \_\_\_\_\_

484. Fulton \_\_\_\_\_

485. Hancock \_\_\_\_\_

486. Henderson \_\_\_\_\_

487. Johnson \_\_\_\_\_

488. Knox \_\_\_\_\_

489. Lee \_\_\_\_\_

490. McDonough \_\_\_\_\_

491. Marshall \_\_\_\_\_

492. Morgan \_\_\_\_\_

493. Perry \_\_\_\_\_

494. Putnam \_\_\_\_\_

495. Rock Island \_\_\_\_\_

496. Scott \_\_\_\_\_

497. Warren \_\_\_\_\_

498. Washington \_\_\_\_\_

499. Whitehouse \_\_\_\_\_

500. Whiteside \_\_\_\_\_

501. Woodford \_\_\_\_\_

502. Bureau \_\_\_\_\_

503. DeWitt \_\_\_\_\_

504. Fulton \_\_\_\_\_

505. Hancock \_\_\_\_\_

506. Henderson \_\_\_\_\_

507. Johnson \_\_\_\_\_

508. Knox \_\_\_\_\_

509. Lee \_\_\_\_\_

510. McDonough \_\_\_\_\_

511. Marshall \_\_\_\_\_

512. Morgan \_\_\_\_\_

513. Perry \_\_\_\_\_

514. Putnam \_\_\_\_\_

515. Rock Island \_\_\_\_\_

516. Scott \_\_\_\_\_

517. Warren \_\_\_\_\_

518. Washington \_\_\_\_\_

519. Whitehouse \_\_\_\_\_

520. Whiteside \_\_\_\_\_

521. Woodford \_\_\_\_\_

522. Bureau \_\_\_\_\_

523. DeWitt \_\_\_\_\_

524. Fulton \_\_\_\_\_

525. Hancock \_\_\_\_\_

526. Henderson \_\_\_\_\_

527. Johnson \_\_\_\_\_

528. Knox \_\_\_\_\_

529. Lee \_\_\_\_\_

530. McDonough \_\_\_\_\_

531. Marshall \_\_\_\_\_

532. Morgan \_\_\_\_\_

533. Perry \_\_\_\_\_

534. Putnam \_\_\_\_\_

535. Rock Island \_\_\_\_\_

536. Scott \_\_\_\_\_

537. Warren \_\_\_\_\_

538. Washington \_\_\_\_\_

539. Whitehouse \_\_\_\_\_

540. Whiteside \_\_\_\_\_

541. Woodford \_\_\_\_\_

542. Bureau \_\_\_\_\_

543. DeWitt \_\_\_\_\_

544. Fulton \_\_\_\_\_

545. Hancock \_\_\_\_\_

546. Henderson \_\_\_\_\_

547. Johnson \_\_\_\_\_

548. Knox \_\_\_\_\_

549. Lee \_\_\_\_\_

550. McDonough \_\_\_\_\_

551. Marshall \_\_\_\_\_

552. Morgan \_\_\_\_\_

553. Perry \_\_\_\_\_

554. Putnam \_\_\_\_\_

555. Rock Island \_\_\_\_\_

556. Scott \_\_\_\_\_

557. Warren \_\_\_\_\_

558. Washington \_\_\_\_\_

559. Whitehouse \_\_\_\_\_

560. Whiteside \_\_\_\_\_

561. Woodford \_\_\_\_\_

562. Bureau \_\_\_\_\_

563. DeWitt \_\_\_\_\_

564. Fulton \_\_\_\_\_

565. Hancock \_\_\_\_\_

566. Henderson \_\_\_\_\_

567. Johnson \_\_\_\_\_

568. Knox \_\_\_\_\_

569. Lee \_\_\_\_\_

570. McDonough \_\_\_\_\_

571. Marshall \_\_\_\_\_

572. Morgan \_\_\_\_\_

573. Perry \_\_\_\_\_

574. Putnam \_\_\_\_\_

575. Rock Island \_\_\_\_\_

576. Scott \_\_\_\_\_

577. Warren \_\_\_\_\_

578. Washington \_\_\_\_\_

579. Whitehouse \_\_\_\_\_

580. Whiteside \_\_\_\_\_

581. Woodford \_\_\_\_\_

582. Bureau \_\_\_\_\_

583. DeWitt \_\_\_\_\_

584. Fulton \_\_\_\_\_

585. Hancock \_\_\_\_\_

586. Henderson \_\_\_\_\_

587. Johnson \_\_\_\_\_

588. Knox \_\_\_\_\_

589. Lee \_\_\_\_\_

590. McDonough \_\_\_\_\_

591. Marshall \_\_\_\_\_

592. Morgan \_\_\_\_\_

593. Perry \_\_\_\_\_

594. Putnam \_\_\_\_\_

595. Rock Island \_\_\_\_\_

596. Scott \_\_\_\_\_

597. Warren \_\_\_\_\_

598. Washington \_\_\_\_\_

599. Whitehouse \_\_\_\_\_

600. Whiteside \_\_\_\_\_

601. Woodford \_\_\_\_\_

602. Bureau \_\_\_\_\_

603. DeWitt \_\_\_\_\_

604. Fulton \_\_\_\_\_

605. Hancock \_\_\_\_\_

606. Henderson \_\_\_\_\_

607. Johnson \_\_\_\_\_

608. Knox \_\_\_\_\_

609. Lee \_\_\_\_\_

610. McDonough \_\_\_\_\_

611. Marshall \_\_\_\_\_

612. Morgan \_\_\_\_\_

613. Perry \_\_\_\_\_

614. Putnam \_\_\_\_\_

615. Rock Island \_\_\_\_\_

616. Scott \_\_\_\_\_

617. Warren \_\_\_\_\_

618. Washington \_\_\_\_\_

619. Whitehouse \_\_\_\_\_

620. Whiteside \_\_\_\_\_

621. Woodford \_\_\_\_\_

622. Bureau \_\_\_\_\_

623. DeWitt \_\_\_\_\_

624. Fulton \_\_\_\_\_

625. Hancock \_\_\_\_\_

626. Henderson \_\_\_\_\_

627. Johnson \_\_\_\_\_

628. Knox \_\_\_\_\_

629. Lee \_\_\_\_\_

630. McDonough \_\_\_\_\_

631. Marshall \_\_\_\_\_

632. Morgan \_\_\_\_\_

633. Perry \_\_\_\_\_

634. Putnam \_\_\_\_\_

635. Rock Island \_\_\_\_\_

636. Scott \_\_\_\_\_

637. Warren \_\_\_\_\_

638. Washington \_\_\_\_\_

639. Whitehouse \_\_\_\_\_

640. Whiteside \_\_\_\_\_

641. Woodford \_\_\_\_\_

642. Bureau \_\_\_\_\_

643. DeWitt \_\_\_\_\_

644. Fulton \_\_\_\_\_

645. Hancock \_\_\_\_\_

646. Henderson \_\_\_\_\_

647. Johnson \_\_\_\_\_

648. Knox \_\_\_\_\_

649. Lee \_\_\_\_\_

650. McDonough \_\_\_\_\_

651. Marshall \_\_\_\_\_

652. Morgan \_\_\_\_\_

653. Perry \_\_\_\_\_

654. Putnam \_\_\_\_\_

655. Rock Island \_\_\_\_\_

656. Scott \_\_\_\_\_

657. Warren \_\_\_\_\_

658. Washington \_\_\_\_\_

659. Whitehouse \_\_\_\_\_

660. Whiteside \_\_\_\_\_

661. Woodford \_\_\_\_\_

662. Bureau \_\_\_\_\_

663. DeWitt \_\_\_\_\_

664. Fulton \_\_\_\_\_

665. Hancock \_\_\_\_\_

666. Henderson \_\_\_\_\_

667. Johnson \_\_\_\_\_

668. Knox \_\_\_\_\_

669. Lee \_\_\_\_\_

670. McDonough \_\_\_\_\_

671. Marshall \_\_\_\_\_

672. Morgan \_\_\_\_\_

673. Perry \_\_\_\_\_

674. Putnam \_\_\_\_\_

675. Rock Island \_\_\_\_\_

676. Scott \_\_\_\_\_

677. Warren \_\_\_\_\_

678. Washington \_\_\_\_\_

679. Whitehouse \_\_\_\_\_

680. Whiteside \_\_\_\_\_

681. Woodford \_\_\_\_\_

682. Bureau \_\_\_\_\_

683. DeWitt \_\_\_\_\_

684. Fulton \_\_\_\_\_

685. Hancock \_\_\_\_\_

686. Henderson \_\_\_\_\_

687. Johnson \_\_\_\_\_

688. Knox \_\_\_\_\_

689. Lee \_\_\_\_\_

690. McDonough \_\_\_\_\_

691. Marshall \_\_\_\_\_

692. Morgan \_\_\_\_\_

693. Perry \_\_\_\_\_

694. Putnam \_\_\_\_\_

695. Rock Island \_\_\_\_\_

696. Scott \_\_\_\_\_

697. Warren \_\_\_\_\_

698. Washington \_\_\_\_\_

699. Whitehouse \_\_\_\_\_

700. Whiteside \_\_\_\_\_

701. Woodford \_\_\_\_\_

702. Bureau \_\_\_\_\_

703. DeWitt \_\_\_\_\_

704. Fulton \_\_\_\_\_

705. Hancock \_\_\_\_\_

706. Henderson \_\_\_\_\_

707. Johnson \_\_\_\_\_

708. Knox \_\_\_\_\_

709. Lee \_\_\_\_\_

710. McDonough \_\_\_\_\_

711. Marshall \_\_\_\_\_

712. Morgan \_\_\_\_\_

713. Perry \_\_\_\_\_

714. Putnam \_\_\_\_\_

715. Rock Island \_\_\_\_\_

716. Scott \_\_\_\_\_

717. Warren \_\_\_\_\_

718. Washington \_\_\_\_\_

719. Whitehouse \_\_\_\_\_

720. Whiteside \_\_\_\_\_

721. Woodford \_\_\_\_\_

722. Bureau \_\_\_\_\_

723. DeWitt \_\_\_\_\_

724. Fulton \_\_\_\_\_

725. Hancock \_\_\_\_\_

726. Henderson \_\_\_\_\_

727. Johnson \_\_\_\_\_

728. Knox \_\_\_\_\_

729. Lee \_\_\_\_\_

730. McDonough \_\_\_\_\_

731. Marshall \_\_\_\_\_

732. Morgan \_\_\_\_\_

733. Perry \_\_\_\_\_

734. Putnam \_\_\_\_\_

735. Rock Island \_\_\_\_\_

736. Scott \_\_\_\_\_

737. Warren \_\_\_\_\_

738. Washington \_\_\_\_\_

739. Whitehouse \_\_\_\_\_

740. Whiteside \_\_\_\_\_

741. Woodford \_\_\_\_\_

742. Bureau \_\_\_\_\_

743. DeWitt \_\_\_\_\_

744. Fulton \_\_\_\_\_

745. Hancock \_\_\_\_\_

746. Henderson \_\_\_\_\_

747. Johnson \_\_\_\_\_

748. Knox \_\_\_\_\_

749. Lee \_\_\_\_\_

750. McDonough \_\_\_\_\_

751. Marshall \_\_\_\_\_

752. Morgan \_\_\_\_\_

753. Perry \_\_\_\_\_

754. Putnam \_\_\_\_\_

755. Rock Island \_\_\_\_\_

756. Scott \_\_\_\_\_

757. Warren \_\_\_\_\_

758. Washington \_\_\_\_\_

759. Whitehouse \_\_\_\_\_

760. Whiteside \_\_\_\_\_

761. Woodford \_\_\_\_\_

762. Bureau \_\_\_\_\_

763. DeWitt \_\_\_\_\_

764. Fulton \_\_\_\_\_

765. Hancock \_\_\_\_\_

766. Henderson \_\_\_\_\_

767. Johnson \_\_\_\_\_

768. Knox \_\_\_\_\_

769. Lee \_\_\_\_\_

770. McDonough \_\_\_\_\_

771. Marshall \_\_\_\_\_

772. Morgan \_\_\_\_\_

773. Perry \_\_\_\_\_

774. Putnam \_\_\_\_\_

775. Rock Island \_\_\_\_\_

776. Scott \_\_\_\_\_

777. Warren \_\_\_\_\_

778. Washington \_\_\_\_\_

779. Whitehouse \_\_\_\_\_

780. Whiteside \_\_\_\_\_

781. Woodford \_\_\_\_\_

782. Bureau \_\_\_\_\_

783. DeWitt \_\_\_\_\_

784. Fulton \_\_\_\_\_

785. Hancock \_\_\_\_\_

786. Henderson \_\_\_\_\_

787. Johnson \_\_\_\_\_

788. Knox \_\_\_\_\_

789. Lee \_\_\_\_\_

790. McDonough \_\_\_\_\_

791. Marshall \_\_\_\_\_

792. Morgan \_\_\_\_\_

793. Perry \_\_\_\_\_

794. Putnam \_\_\_\_\_

795. Rock Island \_\_\_\_\_

796. Scott \_\_\_\_\_

797. Warren \_\_\_\_\_

798. Washington \_\_\_\_\_

799. Whitehouse \_\_\_\_\_

800. Whiteside \_\_\_\_\_

801. Woodford \_\_\_\_\_

802. Bureau \_\_\_\_\_

803. DeWitt \_\_\_\_\_

804. Fulton \_\_\_\_\_

805. Hancock \_\_\_\_\_

806. Henderson \_\_\_\_\_

807. Johnson \_\_\_\_\_

808. Knox \_\_\_\_\_

809. Lee \_\_\_\_\_

810. McDonough \_\_\_\_\_

811. Marshall \_\_\_\_\_

812. Morgan \_\_\_\_\_

813. Perry \_\_\_\_\_

814. Putnam \_\_\_\_\_

815. Rock Island \_\_\_\_\_

816. Scott \_\_\_\_\_

817. Warren \_\_\_\_\_

818. Washington \_\_\_\_\_

819. Whitehouse \_\_\_\_\_

820. Whiteside \_\_\_\_\_

821. Woodford \_\_\_\_\_

822. Bureau \_\_\_\_\_

823. DeWitt \_\_\_\_\_

824. Fulton \_\_\_\_\_

825. Hancock \_\_\_\_\_

826. Henderson \_\_\_\_\_

827. Johnson \_\_\_\_\_

828. Knox \_\_\_\_\_

829. Lee \_\_\_\_\_

830. McDonough \_\_\_\_\_

831. Marshall \_\_\_\_\_

832. Morgan \_\_\_\_\_

833. Perry \_\_\_\_\_

834. Putnam \_\_\_\_\_

835. Rock Island \_\_\_\_\_

836. Scott \_\_\_\_\_

837. Warren \_\_\_\_\_

838. Washington \_\_\_\_\_

839. Whitehouse \_\_\_\_\_

840. Whiteside \_\_\_\_\_

841. Woodford \_\_\_\_\_

842. Bureau \_\_\_\_\_

843. DeWitt \_\_\_\_\_

844. Fulton \_\_\_\_\_

845. Hancock \_\_\_\_\_

846. Henderson \_\_\_\_\_

847. Johnson \_\_\_\_\_

848. Knox \_\_\_\_\_

849. Lee \_\_\_\_\_

850. McDonough \_\_\_\_\_

851. Marshall \_\_\_\_\_

852. Morgan \_\_\_\_\_

853. Perry \_\_\_\_\_

854. Putnam \_\_\_\_\_

855. Rock Island \_\_\_\_\_

856. Scott \_\_\_\_\_

857. Warren \_\_\_\_\_

858. Washington \_\_\_\_\_

859. Whitehouse \_\_\_\_\_

860. Whiteside \_\_\_\_\_

861. Woodford \_\_\_\_\_

862. Bureau \_\_\_\_\_

863. DeWitt \_\_\_\_\_

864. Fulton \_\_\_\_\_

865. Hancock \_\_\_\_\_

866. Henderson \_\_\_\_\_

867. Johnson \_\_\_\_\_

868. Knox \_\_\_\_\_

869. Lee \_\_\_\_\_

870. McDonough \_\_\_\_\_

871. Marshall \_\_\_\_\_

872. Morgan \_\_\_\_\_

873. Perry \_\_\_\_\_

874. Putnam \_\_\_\_\_

875. Rock Island \_\_\_\_\_

876. Scott \_\_\_\_\_

877. Warren \_\_\_\_\_

878. Washington \_\_\_\_\_

879. Whitehouse \_\_\_\_\_

880. Whiteside \_\_\_\_\_

881. Woodford \_\_\_\_\_

882. Bureau \_\_\_\_\_

883. DeWitt \_\_\_\_\_

884. Fulton \_\_\_\_\_

885. Hancock \_\_\_\_\_

886. Henderson \_\_\_\_\_

887. Johnson \_\_\_\_\_

888. Knox \_\_\_\_\_

889. Lee \_\_\_\_\_

890. McDonough \_\_\_\_\_

891. Marshall \_\_\_\_\_

892. Morgan \_\_\_\_\_

893. Perry \_\_\_\_\_

894. Putnam \_\_\_\_\_

895. Rock Island \_\_\_\_\_

896. Scott \_\_\_\_\_

897. Warren \_\_\_\_\_

898. Washington \_\_\_\_\_

899. Whitehouse \_\_\_\_\_

900. Whiteside \_\_\_\_\_

901. Woodford \_\_\_\_\_

902. Bureau \_\_\_\_\_

903. DeWitt \_\_\_\_\_

904. Fulton \_\_\_\_\_

905. Hancock \_\_\_\_\_

906. Henderson \_\_\_\_\_

907. Johnson \_\_\_\_\_

908. Knox \_\_\_\_\_

909. Lee \_\_\_\_\_

910. McDonough \_\_\_\_\_

911. Marshall \_\_\_\_\_

912. Morgan \_\_\_\_\_

913. Perry \_\_\_\_\_

914. Putnam \_\_\_\_\_

915. Rock Island \_\_\_\_\_

916. Scott \_\_\_\_\_

917. Warren \_\_\_\_\_

918. Washington \_\_\_\_\_

919. Whitehouse \_\_\_\_\_

920. Whiteside \_\_\_\_\_

921. Woodford \_\_\_\_\_

922. Bureau \_\_\_\_\_

923. DeWitt \_\_\_\_\_

924. Fulton \_\_\_\_\_

925. Hancock \_\_\_\_\_

926. Henderson \_\_\_\_\_

927. Johnson \_\_\_\_\_

928. Knox \_\_\_\_\_

929. Lee \_\_\_\_\_

930. McDonough \_\_\_\_\_

931. Marshall \_\_\_\_\_

932. Morgan \_\_\_\_\_

933. Perry \_\_\_\_\_

934. Putnam \_\_\_\_\_

935. Rock Island \_\_\_\_\_

936. Scott \_\_\_\_\_

937. Warren \_\_\_\_\_

938. Washington \_\_\_\_\_

939. Whitehouse \_\_\_\_\_

940. Whiteside \_\_\_\_\_

941. Woodford \_\_\_\_\_

942. Bureau \_\_\_\_\_

943. DeWitt \_\_\_\_\_

944. Fulton \_\_\_\_\_

945. Hancock \_\_\_\_\_

946. Henderson \_\_\_\_\_

947. Johnson \_\_\_\_\_

948. Knox \_\_\_\_\_

949. Lee \_\_\_\_\_

950. McDonough \_\_\_\_\_

951. Marshall \_\_\_\_\_

952. Morgan \_\_\_\_\_

953. Perry \_\_\_\_\_

954. Putnam \_\_\_\_\_

955. Rock Island \_\_\_\_\_

956. Scott \_\_\_\_\_

957. Warren \_\_\_\_\_

958. Washington \_\_\_\_\_

959. Whitehouse \_\_\_\_\_

960. Whiteside \_\_\_\_\_

961. Woodford \_\_\_\_\_

962. Bureau \_\_\_\_\_

963. DeWitt \_\_\_\_\_

964. Fulton \_\_\_\_\_

965. Hancock \_\_\_\_\_

# UNIFORM COVENANTS, Borrower's and Lender's covenants and agreements follow:

86454454

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

**2. Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, 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 the sums secured by this Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Security Instrument.

**3. Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

**4. Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a 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.

**5. Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter 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 paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 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 immediately prior to the acquisition.

**6. 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 unless Lender agrees to the merger in writing.

**7. Protection of Lender's Rights in the Property; Mortgage Insurance.** 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 bankruptcy, probate, for 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 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 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 shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

**UNOFFICIAL COPY**

18. Borrower's Right to Reinstatement of Security Instruments. If Borrower meets certain conditions, Borrower shall have the right to have cumulative effect of this Security Instrument at any time prior to the earlier of: (a) 5 days (or such other period as specified by law may be required for reinstatement) before sale of the Property pursuant to any power of sale contained in this Deed; or (b) carry out judgments entered against this Security Instrument. Those conditions include that: (a) Borrower has paid all sums which can now be due under this Security Instrument and the Note no acceleration occurred; (b) Borrower has paid all sums which can now be due under this Security Instrument and the Note no acceleration occurred; (c) Borrower has made arrangements to pay off the Note and the Note is paid off; (d) Borrower has made arrangements to pay off the Note and the Note is paid off; and (e) security for the Note is restored.

law as of the date of this Security Instrument. Under such circumstances, the 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 Interest in full. 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.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security instrument.  
17. Transfer of Property or a Beneficial Interest. 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 written notice, at its option shall not be exercised by Lender if exercise is prohibited by federal security laws.

be delivered with applicable law, such conflict shall not affect or preclude provisions of this Security Lateralization that are effective without the need to be enforceable.

12. **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 intent is to collect a fee or other loan charges collected or to be collected in connection with the loan exceeded the permitted amount, the lender will be entitled to sue for the amount of the excess, plus interest at the rate fixed by law, and attorney fees and costs of suit.

11. **Successors and Assignees; Cointerests; Liabilities; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit all successors and assigns of Lender and Borrower, subject to the provisions of this paragraph 17, Borrower's covenants and agreements shall be joint and several. Any Borrower, subject to the provisions of this paragraph 17, shall remain obligated to pay to Lender the amount of all sums due under this Security Instrument notwithstanding any transfer or assignment of this Security Instrument by Lender to another person or entity.

Comments: This section contains a brief overview of the monthly payments due in installments or lump sum amounts due at the time of payment. It also includes a breakdown of the principal amount paid and the interest rate charged.

10. Borrower Note: Releases: Probate and Wavier: Description of the amount of principal and interest paid by the borrower to the lender.

11. Security Interest: A detailed description of the security interest held by the lender in the property used as collateral for the loan.

12. Assignment of Rights: A statement indicating that the lender has the right to assign the loan to another party if necessary.