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THIS INSTRUMENT PREPARED BY NORTHERN CONTINENT CAPITAL FUNDS, LTD. 175 West Jackson Blvd. - Suite 1023 Chicago, Illinois 60604



[Space Above This Line For Recording Data]

## MORTGAGE

THIS MORTGAGE ("Securi	ty [nstrument") is given on	October 3		
19.00 The mortgagur is SCOTT	Jiinski and Diane (	Linski, husband a	nd.wife	
NOTOTHERN CONTINENT	("Borrower"). T	his Security Instrument is	given to	
MULTHERN CONTINENT	CWELLWIS LONDS TELL	,	vhich is organized a	nd existing
under the law of LINK 17' Washington MIVE	NS Suite 1023, Chic	and whose address is	04 7	"Lender"\
Borrower owes Let the principal sur	m ofSixtyseven Dollars (U.S. \$6700	thousand.and.00/1(	Oths evidenced by Borro	wer's note
dated the same date is this Security Ins paid earlier, due and payable on	trument ("Note"), which in VEMBER 1, 2016 is a constitution of the debt. evidenced by the constitution of the debt.	provides for monthly paynie. Note, with interest, and	ments, with the full This Security I d all renewals, exte	nstrument psions and
modifications; (b) the payment of all of Security Instrument; and (c) the perform	her sums, with interest, ad-	vanced under paragraph 7	to protect the secu	rity of this
the Note. For this purpose, Boronic. d	oes hereby mortgage, grant	and conxey to Lender the	following describe	d property
located in			Count	ry, Illinois:
	•			C
				•

Lot 67 in the 1st Addition to Heritage Number 3, a Subdivision of part of the Southwest 1/4 of Section 3, Township 36 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

OUNT

DEFT-01 RECORDING #4444 TRAN 0226 10/14/86 07:56:00 #1974 # D #--36--973 COOK COUNTY RECORDER

MAIL

TAX NUMBER: 27-03-310-00 ...Orland Park ....

which has the address of 14131 S. Charleston [Street] ...... ("Property Address"); Illinois 60462 [Zip Code]

86. 4.73777. 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 Dorrower 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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UNIFORM COVENANTS Regions and Lender covenant and agree as follows:

1. Payment of Principal and interest; Preparation and Lift Charges. By rawer 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 make up the deficiency in one or more payments as required by Lender.

Upon promet in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Londer. 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 and its sums occurred 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 an lied; 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. Boy over shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain prior?, 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 ow a 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 at v lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation setured 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 cry 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 of 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 improundents 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 and I include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Lorrower 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 Borrow a

Unless Lender and Borrower otherwise agree in writing, insurance proceeds snally 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 so-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal stat 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.

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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 linstrument, 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 abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or cut ca claim for damages, Borrower falls 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 discussed by the security Instrument, whether or not then discussed by the summaries and insurance with the security Instrument, whether or not then discussed by the summaries and insurance with the security Instrument, whether or not then discussed by the security Instrument, which is any application of proceeds to principal shall not extend or along the security Instrument, which is a security in the se

postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments in 10. Borrower Not a seed; Forbearance By Lender Not an 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 amountation of the sums secured by this Security Instrument by reason of any demand made 

11. Successors and Assigns Bound; Je at and Several Liability; Co-signers. The covenants and agreements of the covenants and agreements agreement ag this Security Instrument shall bind and benefit he successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreemen s shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is conjugating 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) rg ces that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to my terms of this Security Instrument or the Note without that Borrower's consent.

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 interest other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) at y such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sum, all eady collected from Borrower which exceeded? permitted limits will be refunded to Borrower. Lender may choose to table this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund recur es principal, the reduction will be treated as a 1 partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, anits option. may require immediate payment in full of all sums secured by this Security Instructed and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps are aliced 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 of any other address Borrower designates by notice to Lender. Any notice to Lender of the Lender first class mail to Lender's address stated herein or any other address Lender designates by notice ti Bor ower Any notice to provided for in this Security Instrument shall be deemed to have been given to Borrower on Lender witer given as provided in this paragraph.

15. Governing Law: Severability. This Security Instrument shall be governed by federal law and in law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument of 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 notice naturally person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full oftall 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.

evenan and igre 19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date; not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence. 20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to receiver's fees, premiums on receiver's bonds and reasonable attorneys fees, and then to the sums secured by this Security Instrument.

21. Release. Upon payment of all sums secured by this Security Instrument. Instrument without charge to Borrower. Borrower shall pay any recordation costs.

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

23. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the coverage and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument: [Check app' ca) le box(es)] and to a large appropriation of the control of the contr Adjustable Rate & der and the Condominium Rider | | 2-4 Family Rider | | Graduated, Paymer , F der Planned Unit Development Rider Rider of the policy of the rest o Other(s) [specify] [was I storm the source of the property of the control of the cont aan oo ngaalaan oo oo oo daalay iy kalaan oo dha ah oo dhari waxa giilaan acaaladaha naalaaya ahadayaa BY SIGNING BELOW, Borrows, secepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Bo co wer and recorded with it The second of the second terms of the second t Filt timett till i signette fer ebris 155 (Seal) Dlane shir odom or socoda A NOTARY PUBLIC IN AND FOR THE COUNTY AND STATE strict attribute agrain DO HEREBY CERTIFY THAT-James . gargalouria A realized by paragraph 19, W.Conder PERSONALLY, KNOWN, TO ME TO BE THE SAME PERSON(S) WHOSE NAME(S) ARE SIBSCRIBED TO THE POREGOING INSTRUMENT, APPEARED, BEFORE, ME THIS DAY IN PERSON ALL ACKNOWLEDGED THAT // PERSON / LACKNOWLEDGED THE SAID INSTRUMENT AS LIVEREE AND VOLUNTARY ACT FOR THE USES AND PURPOSES THEREIN SET FORTH -VOLUNTARY ACT FOR THE USES AND OPURPOSES THEREIN SET FORTH ADJUNTANT OF THE CONTROL OF THE CONT NOTARY . PUBLIC was read then to read MY COMMISSION EXPIRES: recoverant after the billion of the oral and bear and because Medical expression that continued bearing a comment method of contexting. The more that are contexting new and ral borness which has suppressed from the cultive behaving possition a solub about the medicine M. mall designation i kie ys jeries Introducet. If Hericowei Cult to ber Their heir in the explicited critici period, Leaster and myone unit

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