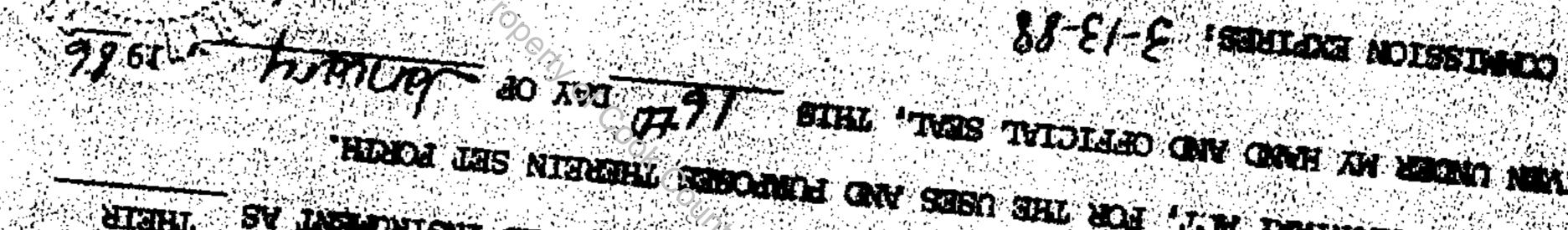
SOFTAL CIALOCOPY - 2 PT 5-12-011 CLOK COLNEY, ILLINDIS FILED FOR SECORD 86028142 1986 JAN 22 AM 11: 05 00 (Space Above This Line For Recording Data) MORTGAGE ONE. FOUNTAIN. F. A. ZA., BUFFALO, NEW YORK 14203 Borrower owes Lender, r., principal sum of ELGHTY THOUSAND AND NO/100 ("Lender"). dated the same date as this security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable or ... FEBRUARY 1, 2016 secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and model and an analysis of the debt evidenced by the Note, with interest, and all renewals, extensions and model earlier, due and payable of the debt evidenced by the Note, with interest, and all renewals, extensions and 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 23 other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performence of Borrower's covenants and agreements under this Security Instrument and THE SOUTH 50 FEET OF LOT 4 IN PLOCK 6 IN WILLIAM C. REYNOLDS SUBDIVISION OF THE Northwest of Southwest 1/4 OF SECTION 6, TOWNSHIT 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, IILINOIS. 16-06-309-007 THIS INSTRUMENT WAS PREPARED BY: KATHY A. VIERS HOME FAMILY MORTGAGE CORP. HIL TO 188 INDUSTRIAL DR. SUITE 330 ELMHURST, ILLINOIS 60126 Box 283 716 NORTH BELLEFORTE OAK PARK which has the address of ..... (Street) [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."

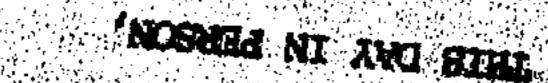
BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

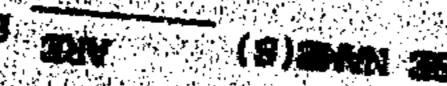
THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

## UNOFFICIAL COPY

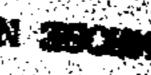


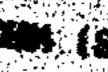
















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If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates 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 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 au norized 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 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 reason of any demand made by the original Borrower or 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.

11. 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 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 torms 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.

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 or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (1) inv 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 set necessary is 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, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the sters 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.

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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.

that of current data and reasonable estimates of future escrow house.

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. Lander may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless baseder pays Borrower intervet on the Funds and applicable law permits Lender to make such a charge. Borrower and baseder pays aproc in writing that intervet shall be paid on the Funds. Unless an agreement is made or applicable law parader may agree in writing that intervet shall be paid on the Funds. Unless an agreement is made or applicable law parader may agree in writing that intervet shall be paid on the Funds. Unless an agreement is made or applicable law parader may agree in writing that intervet shall be paid on the Funds. Unless an agreement is made or applicable law parader may agree in writing that intervet shall be required to pay Borrowet any interest or earnings on the Funds. Lender the funds. Lender and an annual accounting of the Funds aboving credits and debits to the Funds and the parader to far which each debit to the Funds was made. The Funds are pledged as additional security for the sum secured by automether which each debit to the Funds was made. The Funds are pledged as additional security for the sum secured by an additional secured by the sum of the funds are pledged as additional security for the sum secured by an additional secured by a manuel secure of the funds are pledged as additional security for the sum secured by an additional secured by the funds was made. The Funds are pledged as additional security for the sum as a secured by an additional secured by the funds of the funds are pledged as additional security for the sum as a secured by an additional secure of the funds was made with the funds of the funds of the funds and debit to the funds and the funds are pledge. The funds was made an additional security for the sum of the

If the amount of the Funds held by Lender, together wilk the future monthly payments of Funds payable prior to the and the extremistion, either promptly repaid to Borrower or oradinal to Borrower on monthly payments of Funds. If the montager of the Funds held by Lender is not sufficient to pay the sectow items when due, Borrower shall pay to Lender any support of the Funds held by Lender is not sufficient to pay the sectow items when due, Borrower shall pay to Lender any support of the Funds held by Lender is not sufficient to pay the sectow items when due, Borrower shall pay to Lender any support of the Funds held by Lender is not sufficient to pay the sectow items when due, Borrower shall pay to Lender any support of the Funds held by Lender is not sufficient to pay the sectow items when due, Borrower shall pay to Lender any

Upon payment in full of all sume secured by this Security manument. Lender shall promptly refund to Borrower Upon payment in full of all sume secured by this Security manument. Lender shall promptly refund to Borrower any Punde held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender at the time of manufaction as a device gainet the sums secured by this Security Instrument.

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Application of Paymonia. Unless applicable law provides otherwise, all payments received by Lender under meragraphs I and 2 shall to applied: first, to late obstrates due under the Note, second, to prepayment charges due under the second, to amounts prysible and anagraph 2, fourth, to interest due, and last, to principal due.

A. Charger Line. Bot over shall pay all taxes, assessments, charges, fines and impositions attributable to the pay them on time directly to the perior of the payment. Botrower ahall promptly furnish to Londor all notices of amounts are pain and time directly to the perior of the payment. Botrower ahall promptly furnish to Londor all notices of amounts are pain and time directly to the perior of the payment. Botrower ahall promptly furnish to Londor all notices of amounts are pain and under this paragraph. If Botrower in thes these payments directly, Botrower shall promptly furnish to Londor all are under the payments.

Borrower shall promptly discharge any lier which has priority over this Security Instrument unless Borrower: (a) and a manner acceptable to Lender; (b) contests in good and a manner acceptable to Lender; (b) contests in good and a manner acceptable to Lender; (b) contests in good and a manner acceptable to Lender; (b) contests in good and the fien in a manner acceptable to Lender; (b) contests in good and the fien in a manner acceptable to Lender; (b) contests in good and a manner acceptable to Lender; (b) contests in good and a manner acceptable to Lender; (b) contests in good and a manner acceptable to Lender approximation operate to the lien an amaner acceptable to Lender approximation operate to the lien which may acted to the lien and the bolder of the lien and the priority over the lien which may acted to the lien and the lien and the bolder of the lien and the lien and the lien and the lien and the bolder of the lien and the bolder of the lien and the lien of the lien of the lien of the actions set forth above within 10 days and the lien and the lien. Borrower and the lien of the actions set forth above within 10 days and the lien and the lien and the lien of the action and the lien and the lien and the lien and the lien of the lien and the lien and the lien and the lien and the lien of the action and the lien and the lien and the lien and the lien of the action and the lien

5. Hanned insurance. Borrower shall keep the improvements nov existing or bereafter erected on the Property supplier meanance. This maintained within the term "extended overage" and on the periods that Lender requires. The supplier meanance. This maintained in the subounts and for the periods that Lender requires. The supplier meanance anall be chosen by Borrower subject to Lendst's approval which shall not be unsertable carrier providing the insurance shall be chosen by Borrower subject to Lendst's approval which shall not be

All insurance policies and renewals shall be acceptable to Lender and shall include constraints and renewals shall be acceptable to Lender requires. Borrower shall prompt preve to Lender to Lender and prompts of paid promiting and renewal notices. In the event of icas, Borrower shall give prompt previce to the insurance of the instrance and tender is the prompt of the instrance of the instrance.

Union Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair to of the Property damaged, if the restoration or repair is accuraty meutance proceeds shall be determined in the restoration or repair is not leasened. If the applied to the sums secured by this Security Instrument, whether or not then due, with any excess peid to Borrower. If applied to the sums secured by this Security Instrument, whether or not then due, with any excess peid to Borrower. If applied to the sums secured by this Security Instrument, whether or not then due, with any excess peid to Borrower. If applied to restore the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has derover abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has derover abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has derover abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has derover abandons the Property or does not answer within 30 days a notice from Lender that the insurance carrier has derover abandons the Property or does not answer within 30 days a notice from Lender that the insurance carrier has derover abandons the Property or does not answer within 30 days a notice from Lender that the insurance carrier has derover abandons the Property or does not an any use the proceeds to repet or restore deriver abandone in the insurance become abandone lender the insurance abandone lender the proceeds to repet or restore deriver abandone to apply sums secured by this Security Instrument, whether or not then due. The 30-day period will begin deriver abandone abandone abandone days and the secure of the deriver abandone lender and abandone a

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or portgome the due date of the monthly payments referred to in paragraphs 1 and 2 or cliange the amount of the payments. If and a 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 page to Lender to the extent of the sums secured by this Security from damage to the Property prior to the acquisition shall page to Lender to the extent of the sums secured by this Security from damage to the Property prior to the acquisition shall page to Lender to the extent of the sums secured by this Security is a secure of the security prior to the acquisition shall page to Lender to the extent of the sums secured by this Security is a secure of the security prior to the acquisition shall page to Lender to the extent of the sums secured by this Security is a secure of the security prior to the acquisition shall page to Lender to the extent of the sums secure of the Security is a secure of the security prior to the acquisition.

6. Preservation and Majmismance of Preserty: Leasting, Borrower shall not desiroy, damage of substantially diange the Property, allow the Provisions of the lease, and it Borrower acquires lee title to the Property, the leasehold, and Borrower anall comply with the provisions of the lease, and it Borrower acquires lee title to the Property, the leasehold and Borrower anall not merge unless Lender agrees to the merger in writing.