[Space Above This Line For Recording Data]

MORTGAGE

507480-2

THIS MORTGAGE ("Security Instrument") is given on FEBRUARY 19 86 The mortgagoris RAYMOND F. MEYER AND PEGGY MEYER, HUSBAND AND WIFE, AND JORN . DOCKERY AND PATRICIA DOCKERY, HUSBAND AND WIFE

("Borrower"). This see wity Instrument is given to HORIZON FEDERAL SAVINGS BANK

which is organized and existing under the laws of THE UNITED STATES OF AMERICA and whose address is 1210 CENTRAL AVENUE

WILMETTE, ILLINOIS

COOK

("Lender").

Borrower owes Lender the principal sum of

FORTY FOUR THOUSAND SIX HUNDRED AND NO/100---

Dollars (U.S. \$ 44,600.00). 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 MARCH 1, 2016

This Security Instrument paid earlier, due and payable on MARCH 1, 2016

This Security Instrument secures to Lender: (a) the repayment of the devi widenced 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 Borrow, and some 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 County, Illinois:

Lot 1 in Wesley Fields Second ADDITION A RESUBDIVISION OF LOTS 20 TO 29 INCLUSIVE IN FRANK DELUGACH'S 79TH STREET ESTATES, A SUBDIVISION OF THE EAST 1 (EXCEPT THE RAILROAD RIGHT OF WAY AND EXCEPT THE EAST 500 FET; IMMEDIATELY WEST OF AND ADJOINING SAID RIGHT OF WAY) OF THE NORTHWEST 1 OF SECTION 36. TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND THE WEST 1 (FACEPT RAILROAD RIGHT OF WAY) OF THE SOUTHEAST 1 OF SECTION 36, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

18-36-104-024

which has the address of

located in

7657 WEST 80TH STREET

BRIDGEVIEW (City)

Illinois

60455 (Zip Code)

ILLINOIS—Single Family—FNMA/FHLMC UNIFORM INSTRUMENT

("Property Address");

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

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and 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.

| AND RETURN TO: TCAGO AVENUE N, ILLINOIS 60202 N, ILLINOIS 60202 | |
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| N' IF 90505 | OTSNA |
| LEDEBAL SAVINGS BANK | |
| szion expires: //ste/ | Commis |
| under my hand and official seal, this 7th day of Acbruara , 19 8 | navið Given |
| | , set forth. |
| delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein | bns bəngiz |
| to the foregoing instrument, appeared before me this day in person, and acknowledged that | badinaedue |
| , personally known to me to be the same person(s) whose name(s). | |
| certify that RAYMOND F. MEYER AND PEGGY MEYER, HUSBAND AND WIFE, | - <u> </u> |
| Jay W. Taibo u. , a Notary Public in and for said county and state, | - 'I |
| / X | I 40 STATE |
| Ox | |
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| O TYTOTO OF HISTORY | |
| PATATETA DOCKERY Borrower | |
| NOHM A DOCKEKA - BOUGHOL | |
| (leas) with a with | |
| PEGGY MEYER Borrower | |
| (180S) 70(3711 32(37 D) | |
| to the transfer of the second second | |
| ENTMOND F. MEYER -Borrowei | |
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| ENTMOND F. MEYER -Borrowei | |
| Signing Below, Boreviver accepts and agrees to the terms and covenants contained in this Security and in any rider(s) executed by Borrower and recorded with it. RATION - Borrower - | BY |
| t and in any rider(s) executive by Borrower and recorded with it. Authorn F. MEYER —Borrower — Borrower — Breithous — Breithous — Borrower — Breithous | O [] |
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ИОИ-ПИІРОВМ СОУЕИАИТЅ. BOITOWer and Lender further covenant and agree as follows:

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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, arc 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 ruthorized 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 Lend r and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due dat of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Vot 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 to operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to ommence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify an ordization 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 excreise of any right or remedy.

11. Successors and Assigns Box.0%, 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 a gree nents shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without

that Borrower's consent.

If the loan secured by this Security Instrument is subject to a law which sets maximum loan 12. Loan Charges, charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choos, 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 Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the step specified in the second paragraph of

paragraph 17

14. Notices. Any notice to Borrower provided for in this Security Instrumen, 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

15. Governing Law; Severability. This Security Instrument shall be governed by federal law 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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requesting payment.

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the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this

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. in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect If Borrower fails to perform the

fee title shall not merge unless Lender agrees to the merger in writing.
7. Protection of Lender's Rights in the Property; Mortgage Insurance.

Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and 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,

Instrument immediately prior to the acquisition.

from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting postpone the due date of the monthly payments referred to in paragraphs I and 2 or change the amount of the payments. If Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or

when the notice is given.

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

carrier and Lender. Lender may make proof of loss if not made promptly by Borrower 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 All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause.

unreasonably withheld. insurance carrier providing the insurance shall be chosen by Borro we subject to Lender's approval which shall not be 5. Hazard Insurance. Borrower shall keep the in oro ements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "exten led coverage" and so, other hazards for which Lender requires insurance. This insurance shall be maintained in the arrows and for the periods that Lender requires. The

of the giving of notice.

notice identifying the lien. Borrower shall satisfy the lien or .ake one or more of the actions set forth above within 10 days the Property is subject to a lien which may attain pricate over this Security Instrument, Lender may give Borrower a agreement satisfactory to Lender subordinating the nertal security Instrument. If Lender determines that any part of 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 prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an prevent the enforcement of the lien or forfeiture the new part of the property; or (c) secures from the holder of the lien and the lien and the holder of the lien and Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a)

receipts evidencing the payments.

paragraphs 1 and 2 and 17 appned: it of the criarges due under the 1901e; second, to prepayment charges due under the 1901e; third, to amounts payal in under paragraph 2; fourth, to interest due; and last, to principal due.

4. Chargest Liens. Dotrower shall pay sail taxes, assessments, charges, fines and impositions attributable to the Property which may attain princity over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay them on time directly to the perion 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 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 payagraph.

3. Applicatio, of Payments. Unless applicable law provides otherwise, all payments received by Lender under agraphs I and 2 shell be applied: first, to late charges due under the Note; second, to prepayment charges due under the Dote; second charges due under the Dote; second

application as a coult against the sums secured by this Security Instrument.

amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon symmetry in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower of any Funds rield by Lender. It 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 the property or its acquisition by Lender, any Funds held by Lender at the time of the property or its acquisition by Lender, any Funds held by Lender at the time of the property or its acquisition by Lender, any Funds held by Lender at the time of the property or its acquisition as a constant and the time of the property or the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of the applicant or the sale of the Property or its acquisition by Lender, and the property or its acquisition and the property or the sale of the Property or its acquisition and the property or the sale of the Property or its acquisition and the property or the sale of the Property or its acquisition and the property or the sale of the Property or the Property or the Sale of the Property or the Property or

amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any 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

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to

this Security Instrument.

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 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 oasis of current data and reasonable contracts of ideal costs of accounts of which are insured or guaranteed by a federal or state agency (including 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 may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender may not charge for holding and applying the Funds analyzing the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and

basis of current data and reasonable estimates of future escrow items.

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, if any. These items are called "escrow items." Lender may esti, nate the Funds due on the mortgage insurance premiums, if any. These items are called "escrow items." Lender may esti, nate the Funds due on the mortgage insurance premiums, if any. 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 hav 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 Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to

Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due UNIFORM COVENAUTS. Borrower and Lender covenant and agree as follows:

UNOFFICIAL CORY

ADJUSTABLE RATE RIDER

(1 Year Treasury Index-Rate Caps)

7TH day of FEBRUARY , 1986, and is THIS ADJUSTABLE RATE RIDER is made this incorporated into and shall be deemed to amend and supplement the Mortgage. Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to HORIZON FEDERAL SAVINGS BANK

(the "Lender") of the same date and covering the property described in

the Security Instrument and located at:

7657 WEST 80TH STREET, BRIDGEVIEW, ILLINOIS 60455 [Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BOR-ROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RACE AND MONTHLY PAYMENT CHANGES

The Note provides for an applial interest rate of 8.900%. The Note provides for changes in the interest rate and the monthly payments, as foliovs:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

, 19 87 , and on that day The interest rate I will pay may change on the first day of MARCH every 12th month thereafter. Each date on which my interest rate could change is called a "Change Date."

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of I year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the

If the Index is no longer available, the Note Holler will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding TWO AND ONE HALF percentage points (2.500%) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the not Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the insturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

20.900 % or less than The interest rate I am required to pay at the first Change Date will not be greater than 6.900 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than two percentage points (2.0%) from the rate of interest I have been paying for the preceding welve months. My interest rate will never be greater than 14.400

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new membly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.
(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 17 of the Security Instrument is amended to read as follows:

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. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a brench of any covenant or agreement in this Security Instrument is acceptable to

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases

Borrower in writing.

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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 If Lender exercises the option to require immediate payment in full, 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

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or demand on Borrower.