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his instrument was prepared by: Union National Sank & Trust One Fountain Square Plaza Elgin. .. IL ... 60121 MORTGAGE

..... ("Lender"). secures to Lender: (a) the repayment of the debt ev denced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, well 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

Lot 20 in HARROW GATE OF INVERNESS being a subdivision of the East 1/2 of the Southeast 1/4 of Section 13, Township 42 North, Range 9 of the Third Principal Meridian (except that part dedicated for highway purposes as Document Number 3/0/4's Offic 11045049), in Cook County, Illinois.

10-39-621 013

which has the address of . 2336 Harrow Gate Drive.... ("Property Address"):

TOXETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurienances, 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. Burrower 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 fimited variations by jurisdiction to constitute a uniform security instrument covering real property.

1211018 - single Family-FRMA/FRLMC UNIFORM INSTRUMENT

Form 3014 12/83

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