UNOFFICIAL3GOPY6306746

COOK COUNTY, ILL INDIS

1986 JUL 21 PN 2:56

86306746

This instrument prepared by and should be lettined to: CATHY BRADY The First National Bank of Chicago, Two First National Plaza Chicago Illinois

[Space Above This Line for Recording Data]

BOX 305 MORTGAGE

("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED THIRTE NINE THOUSAND AND NO /100 . . . Dollars (U.S. S13?000.....). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), wrich provides for monthly payments, with the full debt, if not paid earlier, due and payable on . AUGUST Q1, 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 inCOOK........ County, Illinois:

UNIT 11-C, AS DELINEATED ON SURVEY OF THE FOLLOWING PARCEL OF REAL THE NORTH 20.16 FEET OF LOT 3, ALL OF LOTS 4 AND 5, LOT 6 (EXCEPT THAT PART OF SAID LOT 6 LYING NORTH OF A LINE DRAWN WESTERLY FROM A POINT ON THE EAST LINE OF SAID LOT 6, 3.85 FELT SOUTH OF THE NORTH EAST CORNER OF SAID LOT 6 TO A POINT ON THE WEST LINE OF SAID LOT 6, 3.68 FEET SOUTH OF THE NORTH WEST CORNER OF SAIL LOT 6), ALL OF LOTS 10, 11, 12 AND 13 (EXCEPT THAT PART OF SAID LOT 13 DESCRIBED AS BEGINNING AT THE

SOUTH WEST CORNER OF SAID LOT 13, RUNNING TURNER NORTHERLY ALONG THE WESTERLY LINE OF SAID LOT 13, SAID LINE BEING ALSO THE EASTERLY LINE OF ASTOR STREET, A DISTANCE OF 29.87 FEET, THENCE EAST A DISTANCE OF 74.75 FEET TO THE EASTERLY LINE OF SAID LOT 13, AT A POPT 29.77 FEET NORTH OF THE SOUTH EAST CORNER OF SAID LOT, THENCE SOUTHERLY ALONG THE EASTERLY LINE OF SAID LOT 13, A DISTANCE OF 29.77 FLET TO THE SOUTH EAST CORNER OF SAID LOT 13, THENCE WEST ALONG THE SOUTH LINE OF SAID LOT 13, A DISTANCE OF 73.14 FEET TO THE POINT OF BEGINNING), ALL IN BLOCK 3 IN H. O. STONE'S SUBDIVISION OF ASTOR'S ADDITION TO CHICAGO I SECTION 3, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PLINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO DECLARATION' RECORDED JUNE 8, 1972 AS DOCUMENT 21931482 IN THE OFFICE OF THE RECORDER OF DEEDS, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTERES' IN SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL OF THE PROPERTY AND SPACE) COMPRISING ALL OF THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY), IN COOK COUNTY, ILLINOIS.

which has the address of .	1310 RITCHIE COURT # 11C	CHICAGO (City)
60610	(Street)	(City)
60610 Illinois	("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.

FORM 3014 12/83

	Chicago, Illinois 60670
	6700 PINS
	Exall lancital icul owT
	The First Mational Bank of Chicago
	CVIRTERN PRVDA KEO 11829-1
	and should be returned to:
Mora B. M. El Moh	This instrument prepared by
MOM BY MICHELLE	
-1 0	0.605 0.0000 0.0000 0.0000
	expires: M. Cemerican Lapines Jane : serigxe
0 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	
seal, this . 14.20 day of . July . Commission	Given under my hand and official
untary act, for the uses and purposes therein sec 10rth.	lov bas seri . ALARL as inscriminant
and acknowledged that THEE signed and delivered the said	appeared before me this day in person,
ansammari guiogoro, or t et to tabed instrument,	(a)oman sective (a)norrag smaa sitt ad
PATRICIA, A. CORNSE, HISBAND, AND LANGING known to me to	
My a Motary Public in and for said co, nity and state, do hereby	
Manadak akan kanamatan akan akan akan akan akan akan akan	LA -M EL MOM ,
rsc frunco	STATE OF ILLINOIS, COPES.
County se:	SIONITH 30 SEVES
\bigcirc	
[hemgbelve: 10.1 vol enil sirt woisd s	oed8]
LIKICIV V' COENZE	
(lead)	
III (IIII) (F (IIII)	
Vacantico in una	
-BOLLOMET	
(les?) Mark	그는 이번 사람이 들어 들어가 되었다.
of o'ver and recorded with it.	ment and in any rider(a) executed by B
d sees to the terms and covenants contained in this Security Instru-	BA PICKING RETOM DOLLOWER SCEEDER SU
water in the same of the same	
MACIN SINSTABLE RATE SIDER	
	add A [yiloəqs] (s)aərli O 📆
	add A [yiloəqs] (s)aərli O 📆
Planned Unit Development Rider RATE RIDER PLANTING A LIBER RATE RIDER	add A [yiloəqs] (s)aərli O 📆
Planned Unit Development Rider	To Graduated Paymer (Rider DDE) [apecify] ADDE
Condominium Rider 2-4 Family Rider Planned Unit Development Rider	Adjustable Rate Rider Graduated Paymer Rider Other(s) [specify] ADDE
applicable box(es) [25] Schoominium Rider [36] Planned Unit Development Rider	part of this Securi y it strument. [Check] Check [M. Adjustable Rat : Rider] Graduated Paymer Rider] Graduated Paymer Rider] [Specify] [M. BDDE
nants and agreements of this Security instrument as it the rider(s) were a applicable box(cs) Planned Unit Development Rider Planned Unit Development Rider	and shell smean is id an pplement the cove part of this Securi y it strument. [Check] Adjustable Rate Rider Graduated Payment Rider Graduated Payment Rider MDDE
ecoverants and agreements of this Security Instrument as if the rider(s) were a applicable box(es) Decorporate and agreements of this Security Instrument as if the rider(s) were a applicable box(es) Decorporate into the rider into the rider into the rider into and agreement and the rider into the rider	together with the Security Instrument, the sad shell smean is 'd' ripplement the cove part of this Security It strument. Check Adjustable Rate Rider Graduated Payment Rider Graduated Payment Rider Graduated (s)
ment. It one or more more are executed by notiower and recorded second and agreements of this Security Instrument as if the rider(s) were a applicable box(cs) Tondominium Rider Planned Unit Development Rider	standard of the security instruction of the security instruction of the security instruction of the security instruction of the coverant of this Security is structurent. [Check of this Security is struction of the security
ower waives an ingn. or nomestead exemption incine Troperty. shower and agreements of each such rider shall be incorporated into and agreements of this Security Instrument as if the rider(s) were a applicable box(cs) applicable box(cs) applicable box(cs) and agreements of this Security Instrument as if the rider(s) were a applicable box(cs) and agreements of this Security Instrument as if the rider(s) were a applicable box(cs) and state are also and agreements of this Security Instrument and Instrument Instrume	**************************************
wer. Borrower shall pay any recordation costs. wer. Borrower sall right of homestead exemption in the Property. shower waives all right of homestead exemption in the Property. showers and agreements of each such rider shall be incorporated into and agreements of this Security Instrument as if the rider(s) were a applicable box(cs) applicable box(cs) The shower shall be incorporated into a single of the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated in the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated into a ship in the rider shall be incorporated i	187 Instruction of Montesteed. Borrow [22]. W. 24. 25. Montesteed. Borrow [22]. M. 24. 25. Montesteed. Borrow [25]. M. 24. 25. Montesteed. But with the coverage of this Security Instrument. Icheck part of this Security is strument. Check [Adjustable Rat. Rider [Creck Montest Price of this Security is strument. Check [25]. Montesteel Payment Rider [25]. Graduated Payment Rider
ower waives an ingn. or nomestead exemption incine Troperty. shower and agreements of each such rider shall be incorporated into and agreements of this Security Instrument as if the rider(s) were a applicable box(cs) applicable box(cs) applicable box(cs) and agreements of this Security Instrument as if the rider(s) were a applicable box(cs) and agreements of this Security Instrument as if the rider(s) were a applicable box(cs) and state are also and agreements of this Security Instrument and Instrument Instrume	17, Referee. Upon payment of all a lay Instruct of without, charge to Borrow [22], at several of Homesteed. Borrow [22], at several of Homesteed. Borrow [22], at several of Homesteed Borrow [23], at several of the coverand shell ament. S. d. Toplement the coverand shell ament. S. d. Toplement the coverand shell ament. Check [24] Adjustable Rat. Rider [25] Graduated Payment Rider [26] Graduated Payment Rider
ums secured by this Security Instrument, Lender shall release this Securion costs. ver. Borrower shall pay any recordation costs. swer waives all right of homestead exemption in the Property. ument, If one or more riders are executed by Borrower and recorded secondants and agreements of each such rider shall be incorporated into nants and agreements of this Security Instrument as if the rider(s) were a applicable box(cs) applicable box(cs) According to the said the rider and recorded into a second and recorded into a series and agreements of this Security Instrument as if the rider(s) were a spplicable box(cs) According to the second recorded into a	secured by this Security Instrument of all security Instrument of all security Instrument of all security instrument of all security and asserted. Borrow 12, 12, 12, 12, 10, this Security Instrument, the coverage of this Security Instrument, the coverage of this Security instrument, the coverage of this Security is strument. Check part of this Security is strument. Check Mart of this Security is strumen
receiver's bonds and reasonable attorneys lees, and then to the sums ums secured by this Security Instrument, Lender shall release this Security Security Instrument, Lender shall release this Security Costs. Somet waives all right of homestead exemption in the Property. Somet waives all right of homestead exemption in the Property. Somet waives all right of homestead exemption in the Property. Somet waives all right of this Security Instrument as if the rider(s) were a spplicable box(cs) applicable box(cs) Recondential Development Rider Planned Unit Development Rider	imiled to, receiver's deer, premiums on i secured by this Security Instrument of all secured by this Security Instrument of all security Instrument of all security Instrument, and the security Instrument, of this Security Instrument, the coverand shell ament. Security Instrument, the coverand shell ament. Security Instrument, the coverand shell ament. Security Instrument, ICheck part of this Security It strument. [Check part of this Security It strument.] Check with the security It strument.
neansgement of the Property, and conlection of Fents, including, out find receiver's bonds and reasonable attorneys' fees, and then to the sums ums secured by this Security Instrument, Lender shall release this Security ower waives all right of homestead exemption in the Property. In one or more riders are executed by Borrower and recorded anotes and agreements of this Security Instrument as if the rider(s) were a applicable box(es) applicable box(es) Planned Unit Development Rider Planned Unit Development Rider	applied first to payment of the costs of a funited to, receiver's slees, premiums on a secured by this Security Instrument. 21. Release. Upon payment of all security Instrument. 22. West of Homesteed. Borrow 12. Met of the security Instrument, the specifies with the security Instrument, the sad shell amenus. A poplement the coverand shell amenus. A poplement the coverand this Security Instrument, the coverand shell amenus. A security Instrument, the coverand shell amenus. A security Instrument, the coverand shell amenus. A security Instrument the coverand shell amenus and shell amenus a security Instrument. A security Instrument the coverand shell amenus a security Instrument the shell amenus a security I
ng those past due. Any rents collected by Lenner or the receiver shall be analysement of the Property and collection of rents, including, but not receiver's bonds and reasonable attorneys' fees, and then to the sums unes secured by this Security Instrument, Lender shall release this Security ower waives all right of homestead exemption in the Property. Specificable box(es) and agreements of each such rider shall be incorporated into anota agreements of each such rider shall be incorporated into cover waives all right of homestead exemption in the Property. Scoveriants and agreements of each such rider shall be incorporated into anota agreements of each such rider shall be incorporated into anota agreements of this Security Instrument as if the rider(s) were a applicable box(es). The following the results of this Security Instrument as if the rider(s) were a specificable box(es). The following the recovery of this Security Instrument as if the rider(s) were a specificable box(es).	to collect; the tents of the Property; includi applied first to payment of the costs of n leanied first to payment of the costs of n leanied to, seceived's feet, premiums on. 21. Reference; Upon payment of all s learners of Homographic to Borrow [22]. Aut are of Homographic to Borrow [23]. M.L. to this Security Instrument, the covered shall amenus. A rupplement of this Security Instrument. Check and the shall amenus. A rupplement of this Security Instrument. Advanced shall amenus. A rupplement of this Security Instrument. The covered shall amenus. A rupplement of this Security Instrument. The covered shall amenus. A rupplement of this Security Instrument. The covered shall amenus. A rupplement of this Security Instrument. The covered shall amenus. A rupplement of this Security Instrument. The covered shall amenus. A rupplement of this Security Instrument. The covered shall amenus. A rupplement of this Security Instrument. The covered shall amenus. The
entitled to enter upon, take possession of and manage are ripperly and ing those past due. Any rents collected by Lender of the receiver shall be management of the Property and collection of rents, including, but not receiver's bonds and reasonable attorneys' fees, and then to the sums receiver's bonds and reasonable attorneys' fees, and then to the sums uma secured by this Security Instrument, Lender shall release this Security ower. Borrower shall pay any recordation costs, ower waives all right of homestead exemption in the Property. Security Instrument and recorded into an agreements of this Security Instrument as it the rider(s) were a sphicable box(es) and agreements of this Security Instrument as it the rider(s) were a sphicable box(es) and agreements of this Security Instrument as it the rider(s) were a shown and agreements of this Security Instrument as it the rider(s) were a shown and agreements of this Security Instrument as it the rider(s) were a shown and agreements of this Security Instrument as it the rider(s) were a shown and agreements of this Security Instrument as it the rider(s) were a shown and agreements of this Security Instrument as it the rider(s) were a shown and agreements of this Security Instrument as it the rider(s) were a sphicable box(es).	by judecially appointed receiver) shall be to collect the rents of the Property including to collect the costs of the costs of sire to payment of the costs on a secured by this Security Instrument. 21. Release. Upon payment of all strument. 22. Water of Homesteed Borrow 12. Water of Homesteed. Borrow 12. Water of Homesteed. Borrow 12. Water of Homesteed. Borrow 12. Water is to replement the cove part of this Security Instrument, the cove part of this Security Instrument. Check and the Security Instrument. Check Desire with the Security Instrument. Check and the Security Instrument. Check Desire with the Security Instrument. Check Desire with Security Instrument. Check Desire with Security Instrument. Check Desire with Security Instrument. Check Desire Water Office Security Instrument. Check Desired Desire Water Office Security Instrument. Check Desire Water Desire W
rod of redemption following judicial sais; sender in person, by agent on an age the Property and entitled to enter upon, take possession of and manage the Property and ng those past due. Any rents collected by Lender or the receiver shall be not secured by this Property and collection of rents, including, but not receiver's bonds and reasonable attorneys' fees, and then to the sums ums secured by this Security Instrument, Lender shall release this Security instrument, Lender shall release this Security instrument, and the property. Security instrument, Lender shall recorded enterwaives all right of homestead exemption in the Property. Security instrument and recorded into an agreements of this Security instrument as it the rider(s) were a second agreements of this Security instrument as it the rider(s) were a sphicable box(es) Planned Unit Development Rider Planned Unit Development Rider	any times prior to the expiration of any per by judicially appointed receiver) shall be to collect the rents of the Property including to collect the rents of the Property including to collect the rents of the costs of a secured by this Security Instrument. 21. Release, Upon payment of all stantament. 22. Wester of Homesteed, Borrow 12. Matrument, in this Security Instrument, for the accountly instrument, the coverand shall smeans so derophere of the coverand shall smeans so derophere of the coverand shall smeans so derophere of the coverand shall smeans so derophere. [Check Derophere of this Security instrument, the coverand shall smeans so derophere of this Security instrument, the coverand shall smeans so descriptions. [Check Derophere of this Security instrument, the coverand shall shall shall shall be security instrument. [Check Derophere of this Security is strument. [Check Derophere of this Security is strument.] Check Derophere of this Security is strument. [Check Derophere of this Security is strument.] Check Derophere of this Security is strument. [Check Derophere of this Security is strument.] Check Derophere of this Security is strument. [Check Derophere of this Security is strument.] Check Derophere of this Security is strument. [Check Derophere of this Security is strument.] Check Derophere of this Security is strument. [Check Derophere of this Security is strument.]
coeleration under paragraph 19 or abandonment of the Property and at a rod of redemption following judicial sale, Leader (in person, by agent or and to redemption following judicial sale, Leader (in person, by agent or any those past due. Any rents collected by Lender or the receiver shall be not sand collection of rents, including, but not receiver's bonds and reasonable attorneys' fees, and then to the sums ums secured by this Security Instrument, Lender shall release this Security or wer. Borrower shall pay any recordation costs, were all right of homestead exemption in the Property. Security Instrument, Lenders and recorded small be incorporated into anote more riders are executed by Borrower and recorded exemption in the Property. Security Instrument as the incorporated into anote and agreements of this Security Instrument as it the rider(s) were a sphicable box(es) Planned Unit Development Rider Planned Unit Development Rider	**Addition of the section of the section of the sany time prior to the expiration of any per by judicially appointed receiver) shall be spired the remained receiver; shall be spired the remained to the costs of the costs of a secured by this Security Instrument. **Additional of the security instrument. ***Additional of the security instrument. **Additional of the security instrument, the sover of themsertes. **Additional of the security instrument, the cover and shall ament. **Additional of the cover of this Security instrument, the cover of this Security instrument. The cover of this Security is such that the cover of this Security in the cover of the c
of title evidence, coelectation under paragraph 19 or abandonment of the Property and at coelectation under paragraph 19 or abandonment of the Property and collection of and manage the Property and entitled to enter upon, take possession of and manage the Property and collection of rents, including, but not nanagement of the Property and collection of rents, including, but not receiver's bonds and reasonable attorneys' fees, and then to the sums ums secured by this Security Instrument, Lender shall release this Security wer. Borrower shall pay any recordation costs. Sorrower shall pay any recordation in the Property. Sorrower shall pay in the steed exemption in the Property. Sorrower shall pay in the steed exemption in the Property. Sorrower shall pay in this Security Instrument as it the rider(s) were a spplicable box(es). Planned Unit Development Rider Planned Unit Development Rider	**Assemble stoneys foes and costs and costs and costs. Useder in Possession. Upon a service of the Possession of any per any time prior to the expiration of any per to collect the receiver; shall be by judicially appointed excerve; shall be costs of the froperty including applied first to payment of the costs of a secured by this Security Instrument. ***Assection of the from payment of all structed by this Security Instrument. ***Assection of the security instrument. ***Assection of the security instrument, the coverand shall ament. Security instrument. Check and this Security is strument. Security in structers. **Security***Security*** **Security*** **Security*** **Security*** **Security**
of title evidence. of celeration under paragraph 19 or abandonment of the Property and at receiver to a finite or in the paragraph 19 or abandonment of the Property and collected of and manage the Property and entitled to enter upon, take possession of and manage the Property and collection of rents, including, but not near secured by the Property and collection of rents, including, but not receiver's bonds and reasonable attorneys' fees, and then to the sums ver. Borrower shall pay any recordation costs. wer. Borrower shall pay any recordation costs. ument, if one or more riders are executed by Borrower and recorded secondaries and agreements of this Security Instrument as if the rider(s) were a spilicable box(es) applicable box(es) Decominium Rider Planned Unit Development Rider Planned Unit Development Rider	especies lacistred in pursuing the rem research attorneys fees and costs. 20. Leader in Possession. Upon a say, time prior in the expiration of any per any time prior in the receiver) shall be to collect the remised receiver) shall be supplied first to payment of the costs of a sphied first to payment of the costs of a security instrument. 21. Release: Upon payment on it without the continuation of this Security instrument. 22. Associated promotes to Borrow instrument of this Security instrument. 23. Release: Upon payment of all of the covered of this Security instrument, in the covered of this Security instrument, in the covered of this Security instrument, in the covered of this Security instrument. Check of this Security is strument. Check of this Security is strument. In the covered of this Security is strument. The covered of this security is security in the covered of this security is strument. The covered of this security is strument.
nt by judicial proceeding. Lender shall be entitled to collect all celes provided in this paragraph 19, including, but not limited to, of title evidence. of title evidence. of title evidence, of title evidence, of title evidence, of title evidence, receivation under paragraph 19 or abandonment of the Property and a nititled to enter upon, take possession of and manage the Property and entitled to enter upon, take possession of and manage the Property and namagement of the Property and collection of the receiver shall be named then to the Property and collection of the receiver shall be not the sums need by this Security Instrument, Lender shall release this Security enter a shall need and then to the sums need all right of homestead exemption in the Property. Security Instrument as if the received one or more riders are executed by fortower and agreements of each such rider shall be incorporated into some and agreements of each such riders shall be incorporated into convert and agreements of each such rider shall be incorporated into and agreements of this Security Instrument as if the rider(s) were a shall and agreements of each such rider shall be incorporated into another and agreements of this Security Instrument as if the rider(s) were a splitted box(cs) To ne or more riders are executed by fortower and recorded agreements of this Security Instrument as if the rider(s) were a specific pox (cs) of Family Rider The property of the property of the second of the rider and the rider and the rider and agreements of this Security Instrument as if the rider(s) were a short and agreements of the second of the second of the rider and the rider and agreements of the second of the rider and agreements of the second of the rider and rid	expenses is estimated in pursuing the remined statements of the test reasonable estimated in pursuing the resistances is estimated in pursuing the resistance of the expiration of any points of the expiration of any points of the Property including the costs of included first to payment of the Property including the costs of the co
secured by this Security instrument without intrinet demand and it by judicial proceeding. Lender shall be emittled to collect all ordiness provided in this paragraph 19, including, but not limited to, of title evidence. of title evidence. coeleration under paragraph 19 or abandonment of the Property and at not of redemption following judicial sale, Lender (in person, by agent or not interesting those past due. Any tents collected by Lender or the receiver shall be an agreement of the Property and collection of rents, including, but not receiver a bonds and reasonable attorneys' fees, and then to the sums une as the Property and collection of rents, including, but not receiver's bonds and reasonable attorneys' fees, and then to the sums wer. Borrower shall pay any recordation costs, ower waives all right of homestead exemption in the Property. secured by this Security Instrument as it the rider(s) were server waives all right of homestead exemption in the Property. secoverants and agreements of this Security Instrument as it the rider(s) were a short and agreements of this Security Instrument as it the rider(s) were applicable box(cs). The condition of the Property and Collection of the smally Rider and agreements of this Security Instrument as it the rider(s) were a short waive and agreements of this Security Instrument as it the rider(s) were a short of the succordance of the second of the rider and recorded and agreements of this Security Instrument as it the rider(s) were a secured box(cs).	searediste peyment in full of all sums capaciose this Secarity Instrumes expenses iscurred in pursuing the remiserate and costs reseaselve. Sold extenses and costs seaseston. Upon a service prior to the expiration of any per to collect the rents of the Property Including the costs of the Property Including the rents of the Property Including the costs of the Security Instrument. 21. Release: Upon payment of all secured by this Security Instrument. 22. Walter of Homesteed. Borrow and all shows the Security Instrument. Check to this Security Instrument. Check and the Security Instrument. Check an
secured by this Security Instrument without further demand and secured by this Security Instrument without further demand and at by judicial proceeding. Lender shall be entitled to collect all of title evidence. of title evidence. of title evidence. of title evidence. coelectation under paragraph 19 or abandonment of the Property and at of redemption following judicial sale, Lender (in person, by agent or manage the Property and entitled to enter upon, take possession of and manage the Property and namage the Property and entitled to enter upon, take possession of and manage the Property and manage and then to the sums namagement of the Property and collection of rents, including, but not receiver a bonds and reasonable attorneys' fees, and then to the sums receiver's bonds and reasonable attorneys' fees, and then to the sums over. Borrower shall pay any recordation costs, wer. Borrower shall pay any recordation costs, over waives all right of homestead exemption in the Property. secured by this Security Instrument as it the rider(s) were a secured by this Security Instrument as it the rider(s) were applied box(es) end agreements of this Security Instrument as it the rider(s) were a secured box(es) condition and agreements of this Security Instrument as it the rider(s) were a secured box(es) property and agreements of this Security Instrument as it the rider(s) were a secured box(es) property and agreements of this Security Instrument as it the rider(s) were a secured box(es)	default is not cured on or before the family of all sums any foresclose this Security Instrument suppressed in pursuing the rememble attorneys fees and costs any time prior to the expiration of any per any time prior to the expiration of any per to collect the remised receiver) such that summer to the costs of the period first to payment of the costs of the period for the feese. Upon payment of the feese
other defense of borrower to acceleration and foreclosure. It the defense of borrower to acceleration and foreclosure. It the defense of borrower to acceleration and its option may require accured by this Security Instrument without further demand and redies provided in this paragraph 19, including, but not limited to of title evidence. of title evidence, of title evidence, of title evidence, of title evidence, coeleration under paragraph 19 or abandonment of the Property and at manage the Property and and title of the foreign of the f	default is not cured on or before the fermilt is not cured on or before the fermilt is not cured on or before the fermilt of all sums expenses incurred in pursuing the reminatories incurred in pursuing the reminatories incurred in pursuing the reminatories income in the costs of the property including the reminatories income in the costs of the property including the reminatories income in the costs of the property including the property in the costs of the property including the fermiles in received by this Security Instrument. 22, as well a feese, Upon payment of all secured by this Security Instrument. 23, 34 - 35 - 36 - 37 - 37 - 38 - 38 - 38 - 38 - 38 - 38
seceiention and the right to assert in the solvectoration and the right to assert in the solvectoration and the right to acceleration and solvectoration may require secured by this Security Instrument without further demand and the specified in the notice, Lender shall be entitled to collect all edies provided in this paragraph 19, including, but not limited to of the perovided in this paragraph 19, including, but not limited to of title evidence. Tod of telemption following judicial sale, Lender shall the Property and at a celeir upon, take possession of and manage the Property and on the shall pay agent or more tree to the Property and collection of require, including, but not receiver a border shall pay any rents collection of require, including, but not receiver's bonds and reasonable attorneys' fees, and then to the sums treesiver's bonds and reasonable attorneys' fees, and then to the sums wer. Borrower shall pay any recordation costs, ower waives all right of homestead exemption in the Property. The formation of the Security Instrument as it the rider(s) were a sand agreements of this Security Instrument as it the rider(s) were a secured by this Security Instrument as it the rider(s) were a sument. If one or more this security instrument as it the rider(s) were a split and agreements of this Security Instrument as it the rider(s) were a split and of the security instrument as it the rider(s) were a split and of the security instrument as it the rider(s) were a split and of this security instrument as it the rider(s) were a specifical pox(es).	deriewer of the right to reinstate after the money of the right to reinstate after the money of a default or any tenence of a default or all sums may foreclose this Security Instrument any foreclose this Security Instruments of the remaing the remained receiver) and costs or sume prior to the expiration of any per security in the costs of the receiver) and liberally appointed receiver) and liberally appointed receiver) and liberally appointed receiver) and liberally instrument. 21. Release: Upon payment of the receiver in the costs of a security instrument. 22. Weaver of Homesteed, Borrow and shall amenus a demonity instrument. 12. Meaver of Homesteed. Borrow and shall amenus a demonity instrument, the coverage of the security instrument, the coverage of this Security instrument, the coverage of the security instrument, the security instrument in the security instrument in the security instrument.
secured by this Security Instrument, Lender shall release this Security Instrument, Lender at the Property. The notice shall nurther intorm socielestion and the right to ascert in the foreclosure proceeding. In the notice, Lender at its option may require secured by this Security Instrument without further demand and at by judicial proceeding. Lender shall be entitled to collect all proceeding. Lender shall be entitled to collect all of title evidence. of title evidence, the paragraph 19, including, but not limited to, title evidence, of the person, by agent or receiver under paragraph 19, including, but not limited to enter upon, take possession of and manage the Property and at those past due. Any rents collected by Lender of the receiver shall be entitled to enter upon, take possession of and manage the Property and collection of redemption following judicial sale; Lender of the receiver shall be entitled to enter upon, take possession of and manage the Property and collection of redemption to the Property and collection of redemption to the Property and collection of the receiver shall be unconding, but not uma secured by this Security Instrument, Lender shall receiver shall be incorporated into some waives all right of homestead exemption costs. uments and agreements of this Security Instrument as it the rider(s) were a sphicable box(es) applicable box(es) Planned Unit Development Rider Planned Unit Development Rider Planned Unit Development Rider	Software out, foreclosure by judicial principal and the state of a default or any the soft of the state of a default or any the son expense of a default or any foreclose this Security Instrument any foreclose this Security Instruments of the Posession. Upon a survival of the remained the tents of the Posession. Upon a survival of the costs of the survival of the security including the security instrument. 22. We see of Hose Security instrument. 23. Metalla Security instrument. 24. Metalla Security instrument. 25. We see of Homestack. Borrower of this Security instrument. 26. We see of Homestack. Borrower of this Security instrument. 27. We see of Homestack. Borrower of this Security instrument. 28. We see of Homestack. Borrower of this Security instrument. 29. We see of Homestack. Borrower of this Security instrument. Instrument. 29. We see of Homestack. Borrower of this Security instrument. Instrument. Instrument. 29. We see of Homestack. Borrower of this Security instrument. Instrument. Instrument. Instrument. 29. We see of Homestack. Borrower of this Security instrument.
ceeding and selection of the sums secured by the scene of the Property. The notice shall further inform seceding and sale of the Property. The notice shall further inform seceding and sale of the Property. The notice shall further by proceeding other defense of Borrower to acceleration and foreclosure proceeding date specified in the notice, Lender at its option may require secured by this Security Instrument without further demand and the by judicial proceeding. Lender shall be entitled to collect all of this paragraph 19, including, but not limited to, of title evidence. of title evidence, of title evidence, of title evidence, of title evidence, celeration under paragraph 19 or abandonment of the Property and at not inder paragraph 19 or abandonment of the Property and collection of redemption following judicial sale; Lender of the Property and an analysement of the Property and collection of rederest shall be nare to the Property and collection of rederest including, but not near secured by this Security Instrument, Lender shall release this Security Instrument, and the receiver shall be norded and agreements of each such rider shall be incorporated into some and agreements of each such rider shall be incorporated into some and agreements of the sach such riders shall be incorporated into another and agreements of each such riders shall be incorporated into accorded. If one or more riders are excented by Borrower and agreements of each such riders shall play any recorded examples. Description of the Property and collection of the rider shall be incorporated into another and agreements of this Security Instrument as if the rider and agreements of each such riders shall specified box(cs). Description of the Property and collection of the rider and spreaments of the same and recorded examples of the same and agreements of the same and spreaments of the same and spreaments of the same and the same and the same and spreaments of the same and spreaments of the same and spreaments of the same and spreaments	especies the date specified in the notification of the foreclosure by judicial productions of the right to reinstate after flow mon existence of a default of any default of any existence of a default of any foreclose the forec
he detault must be cured; and (d) that tailure to cure the detault will be detault must be cured; and (d) that tailure to cure the detault of the source of the source of the source shall further inform exceleration and the right to assert in the foreclosure proceeding. Seceleration and the right to assert in the foreclosure proceeding other defense of Borrower to acceleration and foreclosure. If the secured by this Security Instrument without further demand and of the coldered in this persegraph 19, including, but not limited to collect all of the foreceding. Lender shall be entitled to collect all of the foreceding. Lender shall be entitled to, insidence, of the froperty and so differed in the property and so differed by the foreceding but not including, but not negligible for the foreceding including, but not receiver a bonds and reasonable attorneys' fees, and then to the sums nearsgement of the Property and collection of rents, including, but not near and the Property and collection of rents, including, but not near and said there is the forecedence of the foreceiver shall be necessary in the Property and collection of rents, including, but not near and safteements of this Security Instrument as it the rider(s) were applicable box(cs) and agreements of this Security Instrument as it the rider(s) were applicable box(cs) and agreements of this Security Instrument as it the rider(s) were applicable box(cs). The foreceiver waives all right of the sech such rider said there is a factor of the succession of the rider and agreements of this Security Instrument as it the rider(s) were a secured box(cs).	corice is given to Borrower, by which to a positioner, by which to a perione the notification the non-extense. Interchent to reinstate after before of a default or any default is not cured on or before the farmed as a cured on or before the sequences incured in our or before the reasonable attorned in pursuing the center of the forest and costs for a sequences incured in the Possession. Upon a sequence of the Possession. Upon a secured by this Security Instrument. 21. Release, Upon payment of all secured in the costs of the Possession of the Possession. 22. A sixtuated a transfer of the Costs on the Security Instrument. 23. Release, Upon payment of all security Instrument. 24. Release, Upon payment of all security Instrument. 25. A sixtuated a transfer of the costs of the Security Instrument. 26. Advantage of the Security Instrument. 27. Release, Upon payment of all security Instrument. 28. A sixtuated a security Instrument. 29. Advantage of the Security Instrument. 20. Advantage of the Costs
cure the default; (c) a date, not less than 30 days from the date the default must be cured; and (d) that failure to cure the default must be cured; and (d) that failure to cure the default up to default in acceleration of the sums secured by this Security secolosure proceeding acceleration and the right to assert in the foreclosure proceeding. I the cother defense of Borrower to acceleration and foreclosure. If the security this Security Instrument without further demand and secured by this Security Instrument without further demand and the this person, by security instrument of the Property and of title evidence. of title evidence. of title evidence the proceeding, Lender shall be entitled to collect all of the property and so title evidence. of title evidence, Lender shall be entitled to, by security instrument, Lender property and entitled to enter upon, take possession of and manage the Property and entitled to enter upon, take possession of and manage the Property and entitled to enter upon, take possession of and manage the Property and entitled to enter upon, take possession of and manage the Property and entitled to enter upon, take possession of and manage the Property and entitled to enter upon, take possession of and the receiver shall be management of the Property and collection of and then to the sums tender paragraph of the property and content of the property and recorded by those past due. Any rents collected by Lender shall release this Security Instrument, I one or more iders are executed by Borrower and recorded manage and agreements of this Security Instrument, as it the rider(s) were a applicable box(es) applicable box(es) Planned Unit Development Rider of the default of the Borrower are are accured by Borrower and recorded the name and agreements of this Security Instrument as it the rider(s) were a specificable box(es)	the Actuals; (b) the action required to actice is given to Borrower, by which is the notice in the notice is given to Borrower, by which is the notice of a default in the notice consistence of a default or any default is not cured on or before the farmed in pursuing the remensary foreclose this Security instrument any three prior to the expiration of all sums any three prior to the expiration of all sums any three prior to the expiration of any per the prior to the expiration of any per any time prior to the expiration of any per populed first to payment of the Property including the familied to, received's fees, premiums on a secured by this Security Instrument. 12. Action of the requirement. 13. Action of the requirement. 14. Instrument of the feest points on a secured by this Security Instrument. 15. Action of the Security Instrument. 16. Instrument of the feest of the coverence of the Security Instrument. 17. Action of the security Instrument. 18. Action of the security Instrument. 19. Adjustable Rat: Rider 19. Adjustable Rat: Rider 19. Adjustable layers Rider
sapplicable law provides otherwise). In a notice stati specify; (4), a date, not less than 30 days from the date the date the default; (5) a date, not less than 30 days from the date the care the default on the date the secured by this Security occeding and sale of the Property. The notice shall further inform other defense of Borrower to acceleration and foreclosure proceeding acceleration and the right to assert in the foreclosure proceeding. Security Instrument without further demand and acceleration and the right to acceleration and foreclosure. If the secured by this Security Instrument without further demand and accured by this Security Instrument be entitled to collect all operation following judicial sale; Lender at its opinion by agent or of title evidence. The provided in this paragraph 19, including, but not limited to, of title evidence are collected by Lender for the Property and entitled to enter upon, take possession of and manage the Property and entitled to enter upon, take possession of and manage the Property and entitled to enter upon, take possession of and manage the Property and entitled to enter upon, take possession of and including, but not receiver's bonds and reasonable attorneys' fees, and then to the sums receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument, If one or more inders are executed by Borrower and reasonable acceleration and agreements of this Security Instrument as if the rider(s) were a applicable box(es). The sum and agreements of this Security Instrument as if the rider(s) were a specificable box(es).	tion mader peragraphs 13 and 17 unies solves its steads to the section required to actice the solvest by judicing the section required to actice the specified in the not instrument, foreclosure by judicial professions of the right to reinstate after fines considered on or before after seasonable sittened on or before the suppenses the security linearing the remains y foreclosured in pursuing the remains y foreclosured in pursuing the remains y function of the possession. Upon a secured by this Security linearing the remained for the property including applied first to payment of the Property including the remained for the property including the remained for the property including the remained first to payment of the Property including applied first to payment of the forest of
sgreement in this Security Instrument (but not prior to accelerate a applicable law provides otherwise). The notice shall specify; (a) a date, not less than 30 days from the date the cure the default; (c) a date, not less than 30 days from the date the he default on the same secured by this Security secoleration and the righer to asceleration and the right to asceleration and the proceeding of the specified in the notice, Leader at its option may require secured by this Security Instrument without further demand and of title evidence. The judicial proceeding. Leader at its option may require secured by this Security Instrument without further demand and of title evidence. To do it redemption following judicial sale, Leader, further demand and of title evidence. To do it redemption following judicial sale, Leader, further deciver all instrument and collected to, and of redemption following judicial sale, Leader, further ecciver and security instrument, Leader of the Property and of redemption following judicial sale, Leader, further ecciver and security and collection of redemption following judicial sale, Leader, further ecciver and secure of the Property and collection of redemption following judicial sale, Leader, including, but not management of the Property and collection of redemption following judicial sale, Leader, including, but not entitled to enter upon, take possession of and the receiver shall be receiver as all right of homestead exemption in the Property and collection of rents, including, but not among and reasonable attended exemption in the Property and collection of rents, including, but not or more riders are exemption in the Property and collection of sech shall be incorporated into names and agreements of each such riders shall exempted into a such and selection of this Security Instrument as it the incorporated into a such and selection of sech such riders are structured by the selection of the selection of sech such as a sit t	donnower's breach of any covenant or thou index breach of any covenant or thou index paragraphs 13 and 17 unles to status (b) the action required to action required to action required to action required in the not instrument, foreclosure by judicial professions of a default or any farmed in full of all summers of the current for any instrument in current for any instrument in current for a default or any seasones in current for a default or any seasones in the current for a function of a default or any seasones in the current for a function of a default of a statument of the costs of the function of the costs of the costs of the costs of the function of the costs of the costs of the costs of the function of the costs of the costs of the function of the costs of the costs of the function of the costs of the c
sapplicable law provides otherwise). In a notice stati specify; (4), a date, not less than 30 days from the date the date the default; (5) a date, not less than 30 days from the date the care the default on the date the secured by this Security occeding and sale of the Property. The notice shall further inform other defense of Borrower to acceleration and foreclosure proceeding acceleration and the right to assert in the foreclosure proceeding. Security Instrument without further demand and acceleration and the right to acceleration and foreclosure. If the secured by this Security Instrument without further demand and accured by this Security Instrument be entitled to collect all operation following judicial sale; Lender at its opinion by agent or of title evidence. The provided in this paragraph 19, including, but not limited to, of title evidence are collected by Lender for the Property and entitled to enter upon, take possession of and manage the Property and entitled to enter upon, take possession of and manage the Property and entitled to enter upon, take possession of and manage the Property and entitled to enter upon, take possession of and including, but not receiver's bonds and reasonable attorneys' fees, and then to the sums receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument, If one or more inders are executed by Borrower and reasonable acceleration and agreements of this Security Instrument as if the rider(s) were a applicable box(es). The sum and agreements of this Security Instrument as if the rider(s) were a specificable box(es).	Borrower's breach of any covenant of the action; Remedies. Lient the needs breach of any covenant or the needs breach of any covenant of the scrion required to motice is given to Borrower, by which the follower, by which the cortice is given to Borrower, by which the needs of the fact of the needs of the control of a default or any interesting the control of a default or any formed on or before the fame of the right to reinstate after the restraint of the former of the control of a default or any formed on or before the say foreclose this Security Instrument or the costs of the control of the from the control of the former of the costs of the control of the from the control of the from the costs of the from the costs of the from the factor of the fac

Chinege, Illinois Two First National Plans Chicago, The First National Bank of drid should be required for rd bengest memories shirt

FILED FOR RECORD

1888 70T SI BM S 28.

County, Illinois:

170-56-511 DF Oad Deckinga

91290698

HI

BOX 302 [Space Above This Line for Recording Date]

THIS MORTGAGE ("Security Instrument") is given on "JULY .09".

The mortgagor is "JOHN, Ms. GCENSE, AND PATRICIA. A." GCENSE, HUSBAND AND WIFE.

("Borrower"). This Security Instrument is given to "THE FIRST WATIONAL BANK OF CHICAGO.")

which is organised and existing under the laws of "THE UNITED STATES OF AMERICA.")

and whose actics is "THOUSAD AND OF FIRST MATIONAL PLAZA, CHICAGO. ILLINOIS. 60670

("Lender"). Borrover owes Lender the principal sum of "Lender"). Borrover owes Lender the principal sum of "Lender"). Borrover owes Lender the principal sum of "Long HUNDRED". "TTTLY TY-MINE THOUSAD AND NO. A 100.

Dollars (U.S. S. .. 139000.00...). This debt is evidenced by Borrower's note dated the same date as this Dollars (U.S. S. .. 139000.00...). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("14016"), which provides for monthly payments, with the full debt, if not paid earlier, due and pay-Security Instrument ("14016"), which provides for monthly payments, with the full debt, if not paid earlier, due and pay-

MORTGAGE

hereby mortgage, grant and convey to Lender the following described property located in COOK of Borrower's covenants and agree notes under this Security Instrument and the Note. For this purpose, Borrower does with interest, advanced under par graph 7 to protect the security of this Security Instrument; and (c) the performance Security Instrument ("1401e"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on .. AUGUST, 01, 30.16... 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, denced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums.

UNIT 11-C, AS DELINEATED ON SURVEY OF THE FOLLOWING PARCEL, OF REAL

SOUTH OF THE NORTH WEST CORNER OF SAID LOT 6), ALL OF LOTS 10, 11, 12 AND 13 (EXCEPT THAT PART OF SAID LOT 13 DESCRIBED AS BEGINNING AT THE THE WORTH 20 16 FEET OF LOT 2. ALL OF LOTS 4 AND 5, LOT 6 (EXCEPT THAT THE EAST LINE OF SAID LOT 6 12.8! FEET SOUTH OF THE WORTH EAST CORNER OF SAID LOT 6 TO A POINT ON THE WEST CINE OF SAID LOT 6, 3.68 FEET OF SAID LOT 6 TO A POINT ON THE WEST CINE OF SAID LOT 6, 3.68 FEET OF SAID LOT 6 TO A POINT ON THE WEST CINE OF SAID LOT 6, 3.68 FEET OF SAID LOT 6 TO A POINT ON THE WEST CINE OF SAID LOT 6, 3.68 FEET OF SAID LOT 6 TO A POINT ON THE WEST CINE OF SAID LOT 6, 3.68 FEET OF SAID LOT 6 TO A POINT ON THE WEST CINE OF SAID LOT 6, 3.68 FEET OF SAID LOT 6 TO A POINT ON THE WEST CINE OF SAID LOT 6, 3.68 FEET OF SAID LOT 6 TO A POINT ON THE WEST CINE OF SAID LOT 6, 3.68 FEET OF SAID LOT 6 TO A POINT ON THE WEST CINE OF SAID LOT 6 TO A POINT

TOO PROPERTY OF MESTERLY LINE OF SAID LOT 13, SAID LINE BE (NO ALSO THE EASTERLY LINE OF SOUTH WEST CORNER OF SAID LOT 13, RUNNING THENCE MORTHERLY ALONG THE

PROPERTY INDEX NO.: 17-03-107-019-1063

ilinois ("searbh ynaqui") (eboo qiz) ... sionilli 01909 CHICVCO which has the address of ... 1310 RITCHIE COURT # Lic.

going is referred to in this Security Instrument as the "Property". part of the property. All replacements and additions shall also be covered by this Security Instrument, All of the forenances, rents, reyalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a "Госктиек Wirnall, the improvements now or hereafter erected on the property, and all casements, rights, appurte-

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

86306746

ILLINOIS-—Single Family-- FNMA/FNLMC UNIFORM INSTRUMENT This Security Ingritud Entre mone can an equiti instrument conding as property

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 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 non-existence 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. Re' ca. c. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. ity Instrument without charge to Borrower. Borrower shall pay any recordation costs.

22. Wair or of Homestead. Borrower waives all right of homestead exemption in the Property. 23. Riden to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Se .u ity Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and any element the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Its. oment: [Check applicable box(es)] Condominium Rider 24 Family Ridge Adjustable Rate Kider Planned Unit Development Rider Graduated Payment Rider ADDINOUN TO ADJUSTABLE RATE RIDER Other(s) [specify] By Signing Below, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it. (Seal) PATRICIA A. GOENSE w This Line For Aci STATE OF ILLINOIS, ... Cosle County ss: appeared before me this day in person, and acknowledged that . . THE signed and cenvered the said

expires: My Commission Expires June 30, 1990

This instrument prepared by and should be returned to: CATHLEEN BRADY REO 71956-1

The First National Bank of Chicago Two First National Plaza Suite 0049 Chicago, Illinois 60670

Mary B. M. Intyre

Uniform Cover and Londor of whim is different of the second of the 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 entire the Funds due on the basic of aureant data and reasonable estimates of future against tems. 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 that immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time (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 mounts payable under paragraph 2; fourth, to interest due; and last, to principal

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain prior y 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, and leasehold payments to be paid in that manner, the person owed payment. Borrower shall promptly furnish to Lender all patients of amounts to be paid under his paragraph. If 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 'en which has priority over this Security Instrument onless Borrower: (a) agrees in writing to the payment of the ebbration 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 sa isfactory to Lender subordinating the lien to this Security secures from the holder of the lien an agreement sa isfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the imports 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 with 10 drys 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 Leo her requires, Borrower shall give promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration

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 1 of then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 10 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 price pal 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

cies 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 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

expenses incurred in acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in a forcing this Security Instrument, including, but not limited to, reasonable attorneys' lees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, sand (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument. Lender's in the Property and Borrower, so bligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured by this Security Instrument and the obligations secured apply in the case of acceleration under paragraphs 13 or 17. sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those contained in this Security Instrument that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument 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 18. Borrower's Right to Reinstate. If Borrower meels certain conditions, Borrower shall have the right

any interesting person) without Lender's prior written consent, Lender may, at its option, require, ammediate payment, a matural person) without Lender's prior written consent, Lender may, at its option, require, ammediate payment, it ill of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender after a prohibited by federal law as of the date of this Security Instrument. 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 semis security instrument. If Borrower fails to pay these sums prior to the expitation of this period, sums security instrument. If Borrower fails to pay these sums prior to the expitation of this period, the notice of deficient of this period, and invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any par' of the Property or a management is sold or transferred or it a beneficial interest in Borrower is sold or transferred or it a beneficial interest in Borrower is Instrument.

Instrument or the Note conflicts with applicable law, such conflict shall not affect other not affect of the Note which can be given effect without the conflicting provision. Co his 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 Borrower or Lender when given as provided in this paragraph.

15. Government shall be giverned by federal law and the law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security

Lender shall be given by first class mail to Lender's address stated herein comporter address Lender designates by notice to Borrower, Any notice provided for in this Security Instrument had be deemed to have been given to the second paragraph of paragraph 17.

14. Modees. Any notice to Borrower provided for in this Legarty Instrument shall be given by delivering 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 directed to the Property Address or any other address by notice to Lender.

the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If exactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security harmont unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums. "cured by this Security Instrument and may invoke any remediate payment in full of all sums." cured by this Security Instrument and may invoke any remediate payment in full of all sums. "cured by this Security Instrument and may invoke any remediate payment in full of all sums." cured by this Security Instrument and may invoke any remediate payment in full of all sums. "cured by this Security Instrument and may invoke any remediate payment."

sgrees mattender and any otner fortor or may agree to extend, mounty, torbest or make any accommodations with regard to the terms of this Seturity instrument or the Mole without that Borrower's consent.

Joan charges, and that law is finally interpreted to that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limit; and (b) any sums already collected from Borrower amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower 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 the permitted limit and the reduces principal, a literally be included by reducting the permitted limits will be refunded to borrower. It a refund reduces principal, the frequency of the permitted limits will be refunded to a serial prepayment to borrower. It a refund reduces principal, the reduction will be treated as a natrial prepayment without any prepayment charge under the Mote.

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 Lorror er may agree to extend, modify, forbest or make any accommodations agrees that Lender and any other Lorror er may agree to extend, modify, forbest or make any accommodations Li. 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 prograph 17. Borrower's covenants and agreements shall be joint and several. Any subject to the provisions of programming the form of provisions of programming the form of provisions of programming the form of providing this Security Borrower who co-signs the security Borrower who co-side

remedy. ment by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbest-ance by Lender in a kerc sing any right or remedy shall not be a waiver of or preclude the exercise of any right or ment or in. diffication of amortization of the sums secured by this Security Instrument granted by Londer to any successors in in the confinal Borrower after the liability of the original Borrower or Borrower's successors in in- or continued to commence proceedings against any successor in interest or successors in interest or commence proceedings against any successor in interest or refuse to carried any successor in interest or refuse to carried and any successor in interest or carried and any successor in interest or carried and any successor in interest or carried any successor and suc

of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for pay-

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the date of the monthly payments referred to in paragraphs I and 2 or change the amount

Defore the netting with balance state to be borrower fails to respond to 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 offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the respect to the proceeds, at its option, either to restoration or respair of the Property or to the sums secured by this Security Instrument, whether or not then due.

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 fair market value of the Property immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking, of the fair market value of the Property immediately before the taking, or it after notice by I ander to Romower that the condomner.

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.

HOD 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 inspec-

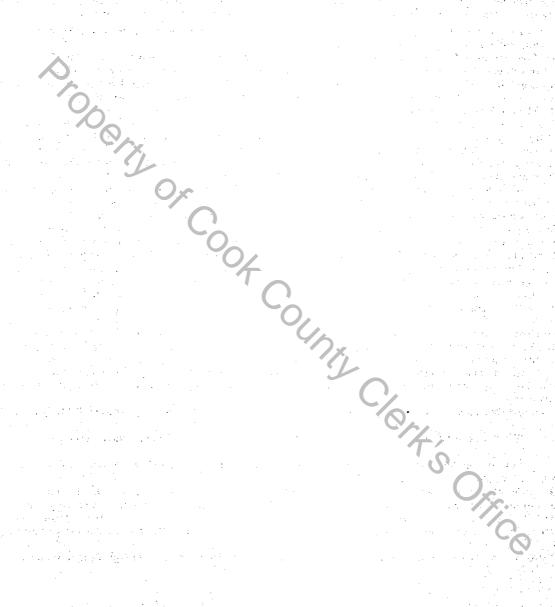
If Lender required mortgage insurance as a condition of making the loan secured by this Security Instru-ment, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the require-ment for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable

UN Compound to the PY of

			·
THIS CONDOMINIUM RIDER is made this	d supplement the	Mortgage, Deed of Trust of	or Security Deed (the
THE FIRST NATIONAL BANK OF CHICAGO		*************	(the "Lender")
of the same date and covering the Property described in the 1310 RITCHIE COURT # 11C. CHICAGO. ILLI	Security Instrum NOIS 60610	ent and located at:	
The Property includes a unit in, together with an undivid	,,		condominium project
INama of Co	ondominium Project)		
(the "Condominium Project"). If the owners association "Owners Association") holds title to property for the be includes Borrower's interest in the Owners Association and	or other entity venefit or use of its the uses, proceed	s members or shareholder s and benefits of Borrower	rs, the Property also 's interest.
CONDOMINEUM COVENANTS. In addition to the Borrower and Lender further covenant and agree as follows	; ;		
A. Conde inium Obligations. Borrower shall per Project's Constituent Documents. The "Constituent Documents the Condom num Project; (ii) by-laws; (iii) code of promptly pay, when the all dues and assessments imposed	erform all of Bor uments" are the: regulations; and ((i) Declaration or any otheriv) other equivalent document	her document which
B. Hazard Insulance. So long as the Owners Asso "master" or "blanket" policy on the Condominium Projectoverage in the amounts, for the periods, and against the	ciation maintains et which is satisfa	, with a generally accepted ctory to Lender and which	h provides insurance
within the term "extended coverage," then: (i) Lender waives the provision in Uniform (monthly payment to Len	der of one-twelfth of
the yearly premium installments for hazard insurance on th (ii) Borrower's obligation as der Uniform Co is deemed satisfied to the extent that the coquired coverage is	venant 5 to maint	ain hazard insurance cove	rage on the Property
Borrower shall give Lender prompt rotice of any lap	s provided by the v se in required haz	ard insurance coverage.	•
In the event of a distribution of hazard insurance Property, whether to the unit or to common elements, any paid to Lender for application to the sums secured by the Se	proceeds in lieu o proceeds payable	of restoration or repair for to Borrower are hereby a	issigned and shall be
C. Public Liability Insurance. Borrower shrurak Association maintains a public liability insurance policy acc D. Condemnation. The proceeds of any award or connection with any condemnation or other taking of all or	e such actions as eptable in form, a aim for damages, ary part of the P	may be reasonable to ins mount, and extent of cover direct or consequential, pa troperty, whether of the un	ure that the Owners rage to Lender. yable to Borrower in nit or of the common
elements, or for any conveyance in lieu of condemnation, shall be applied by Lender to the sums secured by the Securi E. Lender's Prior Consent. Borrower shall not, or	are hereby assigne ty Instrument as p	ed and shall be paid to Le provided in Uniform Cover	nder. Such proceeds – nant 9.
consent, either partition or subdivide the Property or conser	it to: Condominium, Pr	oject, except for abandoni	ment or termination
required by law in the case of substantial destruction by fire eminent domain;	'		
(ii) any amendment to any provision of the Co Lender;	onstituent Docum	ents it the provision is for	the express benefit of
(iii) termination of professional management	and assumption o	of self-management of the	Owners Association;
(iv) any action which would have the effect of the Owners Association unacceptable to Lender.	frendering the pu	blic liability insurance cov	erage maintained by
F. Remedies. If Borrower does not pay condomining Any amounts disbursed by Lender under this paragraph F s Instrument. Unless Borrower and Lender agree to other term disbursement at the Note rate and shall be payable, with interest and shall be payable.	hall become addit ns of payment, th	ional debt of Borrower's a ese amounts shall bear in a	fured by the Security rost from the date of
BY SIGNING BELOW, Borrower accepts and agrees to the ter			C
	Jon.	· M/ Coeuse	(Seal)
	JOH	N N GOENSE	GOTTOWER
			/(Seal) ·Borrower
	РАТ	RICIA A. GOENSE	<u> </u>

REO 71956-1 CB

UNOFFICIAL COPY



This ADJUSTABLE RATE RIDER TO MORTGAGE is made this

JULY

19 86 and is incorporated into and shall be deemed to amend and supplement the mortgage of the same date ("Mortgage") given by the undersigned ("Borrower") to secure the Borrower's Adjustable Rate Note ("Note") to The First National Bank of Chicago ("Lender") of the same date and covering the property described in the Mortgage and located at:

1310 RITCHIE COURT # 11C CHICAGO, ILLINOIS 60610

(Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT.

The Note provides for an initial interest rate of 7.750 %. Section 4 of the Note provides for changes in the interest rate and the monthly payments, as follows:

"4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) General.

The interest rate is ay will change based on movements of the index (described in Section 4(C)) and rate change limitations (described in Section 4(E)).

(B) Change Pates.

The interest rate I pay may change on the first Change Date and on every January 1 and July 1 thereafter. Each day on which my interest rate could change is called a "Change Date". Since interest is collected in arrears, the amount of my monthly payment may change on each February 1 and August 1 after the first Change Date.

(C) The Index.

Beginning with the first Change Date, my interest rate will be based on an Index. Although the Index value on the first Change Date cannot be predicted, the Index value for the month of JINE 19 86 was 6.72 %.

The "Index" is the monthly average yield, expressed as a percent per annum, for six month certificates of deposit (CDs) traded in the secondary market, as published in the Federal Reserve Bulletin and as available from the Londer and the Federal Reserve Bank of Chicago. The new rate for each six month perceding the Change Date. If the Index is no longer available, the Note Federal Index and will give me notice of this choice.

(D) Calculation of Changes.

Before each Change Date, the Note Holder will calculate my new interest rate by adding 2.6 percentage points to the Index. The Note Holder will then apply the limits in Section 4(E). The result will be rny new intriest ate until the next Change Date.

With each interest rate change, the Note Holder will determine the new amount of the monthly payment necessary to repay my loan in substantially equal payments by the maturity date. I will be notified of each change in an interest rate and loan payment in accordance with Section 4(G).

(E) Limits on Interest Rate Changes.

On the first Change Date, the interest rate will not increase or decrease from the ir itial rate set forth in Section 2 by more than ________ percentage points. On any Change Date after the first Change Date, the interest rate will not increase or decrease from the rate in effect by more than one (1) percentage point or by less than one-tenth of one (0.10) percentage point.

During the life of the lonn, the interest rate will not increase from the initial rate set forth in Section 2 by more than

(F) Effective Date of Changes.

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment on the first monthly payment date after each Change Date until the amount of my monthly payment changes again.

(G) Notice of Changes.

The Note Holder will mail me a notice of any rate change at least 25 days before there is a change in my mor thly rayment. This notice will include all information required by law."

By signing this ADJUSTABLE RATE RIDER TO MORTGAGE, Borrower acknowledges all the terms hereof.

06746

Seall

Borrower

Borrower

ISign Original Only

HER TENNER BUSINESS UCH AM

Tida. 1. Stopper tell, swenningsbe 1. See telles Stannight Cawbungt 1. Stopper Wennight (Stanbung)

introduction of the career, fabrices court

Box
 Consistency of Armonics of Armonics

n <mark>el mote companies de la companie de **Expedi**stration de la companie de la c</mark>

ena di casa mengente di decamposas un sense munta e con con e de 1.1.4 de concentration de la médica di dissolut de concentration de la concentrat

A POST OF THE PROPERTY OF THE

maning (A)

resident de la completa del completa del completa de la completa del la completa de la completa della completa de la completa de la completa della completa

(E) Change Paras.

The second of the following state of the second sec

(A) The Incer-

and the second state of the second of the se

on the first of the second of

the control of the state of the

t to the state of the state of

wealth state to partit and the wife (31).

to the control of a work in the port and swentill

(F) - Effective Pate 1810;

and the second that were the metric of the first and the second of the s

supposite to entropy (O)

of a state with the second of the appet of pass and a mark and have a more and a second of a control of the second of the second

Thank course for the converted to the control of the

Think to be and the second

in the state of th

Brain Siraya dan salaya

9630674F



ADDENDUM TO: ADJUSTABLE RATE RIDER TO MORTGAGE (CONVERSION TO FIXED RATE LOAN)

This ADDENDUM ("Addendum") to Adjustable Rate Rider to Mortgage is made

this 9TH day of JULY , 19 86 and is incorporated by reference into and amends and supplements (i) the rider ("Rider") executed by the undersigned to The First National Bank of Chicago ("Bank") and dated the date hereof and (ii) the mortgage ("Mortgage") which is also executed by the undersigned to the Bank and dated the date hereof.

All of the provisions of the Rider and the Mortgage are incorporated by reference into this Addendum and all terms used in this Addendum which are defined in the Adjustable Rate Note ("Note") which secures the Mortgage shall have the meanings given in such Note. In addition to the covenants and agreements made in the Mortgage, the Note Holder and I further agree as follows:

A <u>Terms</u>.

Subject to the terms of this Addendum, I may choose to convert my adjustable rate of interest on the Note to a fixed rate of interest on any Conversion Date by sending the Note Holder a written notice requesting that the conversion be made. Only one such written request is permissable. The request must be received by the Note Holder at least 60 days prior to the Conversion Date. The "Conversion Date" is any January 1 or July 1 between the 25', and the 59th regularly scheduled payments on the Note.

After receipt of my request, the Note Holder will send me a written notice advising me (a) what fixed rate is available to me based on the fixed rate in effect for conventioner, the drate, 30 year mortgage loans offered by the Note Holder at the time my request is received, (b) the payment amount sufficient to repay the number of the loan over the remaining term of the original note, and (c) the documentation which must be completed by me at tee (1.12) business days before the Conversion Date.

Notwithstanding anything to he contrary in this Addendum, if the Note Holder determines that there are no comparable terms offered on the date my request for conversion is received or if properly completed documents have not been received by the Note Holder within the time frames specified above, I will not have the option to convert. The Note Holder also reserves the right to review my credit worthiness before permitting the conversion. Further, I understand that I cannot be in default under the terms of the Note and I must continue to occupy the property which secures the Note as my primary residence.

8 Payment of Conversion Fee.

If I convert my adjustable interest rate to a fixed interest rate as provided herein, I will pay the Note Holder, in addition to the Note Holder's custom-

ary closing and title insurance fees, a conversion the equal to ONE AND ONE-HALF (1-1/2 %) of the principal amount of the Note that has not been paid as of the Conversion Date. I will pay all such fees on or before the Conversion Date.

C Determination of New Payment Amount.

After the Conversion Date, the Note Holder will determine the unjoint of the monthly payment necessary to repay my loan in substantially equal payments by the maturity date. This will be the new amount of my monthly payment. The Note Holder will notify me of this amount and all other information required by law. Beginning with my first monthly payment after the Conversion Date, I will pay the new amount as my monthly payment, and the interest rate I pay will not change from the fixed rate of interest rate Date.

D Certain Terms of Note no Longer Applicable.

If the conversion feature described in this Addendum becomes effective, the provisions of Section 4 of the Note shall cease to be effective as of the Conversion Date and the interest rate will be fixed as agreed by the parties.

By signing this ADDENDUM TO ADJUSTABLE RATE RIDER TO MORTGAGE, Borrower agrees to sil the terms hereof.

Borrower (Seal)

TRICIA A. GOENSE Borrower ISeal)

COENSE

ISIGN ORIGINAL ONLY!

REO 71956-1 CB

UNOFFICIAL COP

BRANTSOM OF RESTA DEAD TO THE DESCRIPTION OF MUSICAL STREET

(PACI STAN GIVEN ON HOUSE FAUCE

This ACCIDENCIAM CARGO Attended to a receive to their to Atambagania marking

100 - 100 มเราะ เปรียบเลยเปล่า<mark>สู่เพลเมื่อให้ จูสามพร</mark>ับ เพลเลา เพลเมียงใน เปลี่ยน เปลี่ยน เป็นเป วาย วุทธพ. วิ.ย. พ. ๆ สมบันส์ ๆ ดูกสารรักษาประชาการ การประช No action of the GID to be entire than contribution (A

skeenied by the universion to the complete such as the colling of the companies in the constant of the constan ned oppopulation generalistication in the contract of the cont Note Holder and I tucher upper and sevenu

South T

Selfande to the factor of the control of the contro The action of making the parallel of the property of the control o Herring to the control of the contro

and the properties of the sales above of the transposed for the sales and the sales are the sales and the sales are the sales ar on a compression of a second policy of the property of the pro And the second of the second thresholder to the second of 500

entre som the entrement that we can be executed to the entrement of the en - - - - I medicine grandidad fiwacid and the second second of the second s a analytical granding vittle of

such neutrage of the thorness.

is a structured different to republish condition of product complete and conthe form and my applicable manager than the control of the control

> Tallali-Seo Sta 301 in a great or the manner of the first schedule of white passenger gard

na sepera se servicio del nelle de la langua della composito del 🕟 the transfer and the second of the fact of the first the first transfer to the first White professions that

C Detroise and the Alexander of Contract

THE STATE OF THE STATE OF THE PROPERTY WHEN THE igner (Nethers Argenie verdrucht in Nethers die terten in trouge in Arbeite (in Nethers die Nethers di gg, it facilities of the space of the approximation of the space of th

Certain Teigns of Notes on connect district

ged) have the early reformed to expedientaged a designment of a construction of the contraction of

and the second of the second of the second constant of the second of the telegraphical at the participal specific

LEUM DANKERNE MEREL

evangelister die vo

REC 71036-1 C8.

gegoea40