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COOK COUNTY, ILLINOIS FILED FOR RECORD

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MORTGAGE

422047

THIS MORTGAGE ("Security Instrument") is given on MARCH 10 also known as Arlene L. Rumbaugh, 87The mortgago is JAMES R. RUMBAUGH AND ARLENE RUMBAUGH, HUSBAND AND WIFE

("Borrower"). This Security Instrument is given to

CENTURION FINANCIAL

GROUP, INC.

THE STATE OF ILLINOIS

, and whose address is

which is organized and existing ander the laws of 104 WILMOT - SUIT 200 DEERFIELD, ILLINOTS 60015

("Lender").

Borrower owes Lender the principal's "... of

NINETY SEVEN THOUSAND 2ND NO/100

Dollars (U.S. \$

97,000.00). This debt is evidenced by Borrower's note

dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on APRIL 1, 2017

This Security Instrument secures to Lender: (a) the repayment of the debt wivenced 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 Borrowe: 2 covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grent and convey to Lender the following described property

located in

COOK

County, Illinois:

SEE ATTACHED RIDER

14-33-130-053

D-00

DUNIT COME

which has the address of

2040A NORTH CLEVELAND

CHICAGO

[City] --

Illinois

[Zip Code]

("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.

ILLINOIS-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

Form 3014 12/83

74D - 6 (IL) Box 15

VMP MORTGAGE FORMS • (313) 792-4700 • (800) 521-7291

RECORD AND RETURN TO: DEERFIELD, IL ST009 DEBORVE Y MILHYW PREPARED BY: My Commission expires: 6/27/90 yez: 0/ Given under my hand and official seal, this set torth. THEIR tree and voluntary act, for the uses and purposes therein signed and delivered the said instrument as subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that T or personally known to me to be the same person(s) whose name, s) ARE JAMES R. RUMBAUGH AND ARLENE RUMBAUGH, HUSTAND AND WIFE in hereby certify that County ss: STATE OF ILLINOIS Borrower (Isa2) BOITOWST (Seal) Arlene L Rumbaugh MOUNT OR LE H DUARNON SALES KNOWN JAMES R. RUMBAUGH BY SIGNING BRILOW, Borro 4.21 secepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed 1.4 Porrower and recorded with it. Other(s) [specify] XXPlanned Unit Development Rider Telegated Free lent Rider 1 2-4 Family Rider Condominium Rider Adjustat's Tane Rider Instrument. [Check av plicable box(es)] 23. Rincrato this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security in trument, the covernants and agreements of this Security in trument, the covernants and agreements of this Security Instrument as if the rider(s) were a part of this Security supplement as if the rider(s) were a part of this Security 22. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property. Instrument without charge to Borrower. Borrower shall pay any recordation costs. II Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security eceiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument. 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 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 costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on 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 Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or 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-

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

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

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DEERFIELD, ILLINOIS

CENTURION FINANCIAL

UNOFFICIAL COPY:

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

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender

shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby

assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is an incrized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or

to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date if the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower No. keleased; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall no operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the ever ise of any right or remedy.

11. Successors and Assigns Bound, Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and ag cements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the trans of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) are set that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with rega i to the terms of this Security Instrument or the Note without

12. Loan Charges. It the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) ray such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any turns already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose tr. nake this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund coluces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable a corr ling to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security hair ment and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of

paragraph 17

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lende, when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security In at iment or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the

Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any

remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. ... If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument, or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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requesting payment.

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

Lender may take action under this paragraph 7, Lender does not have to do so.

in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender's rights in the Property (such as a proceeding in bankruptey, 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 covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect 7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the

fee title shall not merge unless Lender agrees to the merger in writing.

Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold,

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially

Instrument immediately prior to the acquisition. from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting postpone the due date of the monthly payments referred to in paragraphs I and 2 or change the amount of ite payments. If

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principa, shall not extend or

when the notice is given.

offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the price ds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The M-dty period will begin Borrower abandons the Property, or does not answer within 30 days a notice from Lender the insurance carrier has Unless Lender and Borrower otherwise agree in writing, insurance proceeds small be applied to restoration or repair jointhe Property damaged, if the restoration or repair is economically feasible and Lender's security would be lessened. In insurance proceeds shall be restoration or repair is not economically feasible or Lender's security would be lessened, he insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with as y excess paid to Borrower. If

carrier and Lender. Lender may make proof of loss if not made promptly by Borrow er, all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender and the policies and renewals.

unreasonably withheld.

insurance carrier providing the insurance shall be chosen by Borrows, adject to Lender's approval which shall not be requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The 5. Hazard Insurance. Borrower shall keep the improcements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended against loss by fire, hazards for which Lender

of the giving of notice.

notice identifying the lien. Borrower shall satisfy the lien of the or more of the actions set forth above within 10 days faith the lien by, or defends against enforcement of any part of the Property; or (c) secures from the holder of the lien an prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien any part of agreement, agreement, agreement agreement and part of the Property is subject to a lien which may attain priorat, over this Security Instrument, Lender may give Borrower a the Property is subject to a lien which may attain priorat, over this Security Instrument, Lender may give Borrower a strong the Property is subject to a lien which may attain priorat, over this Security Instrument, Lender may give Borrower a strong that the Property is subject to a lien which may attain priorat, over this Security Instrument, Lender may give Borrower and the Property is subject to a lien which may attain priorate the Property is subject to a lien which may attain priorate the Property is subject to a lien which may attain priorate the Property is subject to a lien which may attain priorate the Property is subject to a lien which may attain priorate the Property is subject to a lien which may attain priorate the Property is subject to a lien which may attain priorate the Property in the Boirower shall promptly discharge only lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good

receipts evidencing the payments.

pay them on time directly to the perso 1.2 wed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Lorro ver shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any.

Borrower shall pay these obligation: 1, the manner provided in paragraph 2, or if not paid in that manner, Borrower shall

application as a credit of some secured by this Security Instrument.

3. Application of Psyments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs I and 2 shall be applied; first, to late charges due under the Note; second, to prepayment charges due under the Note; second, to prepayment charges due under the

Upon per ment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower in full of all sums secured by the Property is sold or acquired by Lender, Lender shall apply, no later in immediately part to the sale of the Property or its acquisition by Lender, any Funds held by I ender at the property or its acquired by Lender, any Funds held by I ender at the single of the property or its acquisition by Lender, any Funds held by I ender at the single of the Property or its acquisition by Lender. than immediately paire to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of

ar 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 the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to

this Security Instrument.

purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the 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 agreement is made or applicable law reduires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender lender for funds and the Funds Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender lender the Funds of the Funds of the Funds and the Funds and the Funds and the Funds and the Funds are shall be paid. state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or

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

one-twellth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground refar on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to

Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

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

PLANNOFIT KEVENDER PRINTER 1 8

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 10TH day of MARCH . 19 87 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to

CENTURION FINANCIAL GROUP, INC.

(the "Lender")

of the same date and covering the Property described in the Security Instrument and located at:

2040A NORTH CLEVELAND, CHICAGO, ILLINOIS 60614

[Property Address]

14-33-130-053

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in Covenants, conditions and restrictions contained in the Declaration of Restrictions recorded February 10, 1972 as Document No. 21,804,064 and amended by Document No. 21,819,072

(the "Declaration"). The Property is a part of a planned unit development known as 2040 North Cleveland Corporation [Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

PUD COVENANT, It addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

- A. PUD Obligations. So ower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the: (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly par, when due, all dues and assessments imposed pursuant to the Constituent Documents.
- B. Hazard Insurance. So long as the Cwners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the har ards Lender requires, including fire and hazards included within the term "extended coverage," then:
- (i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property; and
- (ii) Borrower's obligation under Uniform Cover ant) to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage provided by the master

or blanket policy.

In the event of a distribution of hazard insurance proceeds it, lieu of restoration or repair following a loss to the Property or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the security Instrument, with any excess paid to Borrower.

- C. Public Liability Insurance. Borrower shall take such actions as may be easonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.
- D. Condemnation. The proceeds of any award or claim for damages, direct or correquential, payable to Borrower in Connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9.
- E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and wit', Lender's prior written consent, either partition or subdivide the Property or consent to:
- (i) the abandonment or termination of the PUD, except for abandonment or termination cc ared by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or emine it domain;
- (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender;
- (iii) termination of professional management and assumption of self-management of the Owners Association; or
- (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.
- F. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the 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.

By Signing Helow, Borrower accepts and agree	ees to the terms and provisions contained in this PUD Kider.
	(Seal) fruit (Scal)
	-Borrower JAMES R. RUMBAUGH Borrower
	(Sean extent fundament and excesse I wan barry to
	BOTTOWEL ARLENE RUMBAUGH, also known Bortower
	as Arlene L. Rumbaugh

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CENTURION FUNANCIAL GROUP, INC.

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2046A NORTH CLEVELAND, CHICAGO, TELLEGIS 60014 -

14-53-130-053

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PARCEL I: THAT PART OF THE SOUTH 22 FEET OF LOT 4 IN THE NORTH 1/2 OF LOT 5 (TAKEN AS A TRACT) IN BLOCK 1 IN REICH'S RESUBDIVISION OF BLOCK 28 IN CANAL TRUSTEES' SUBDIVISION OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE NORTH LINE OF SAID TRACT 40.62 FEET WEST OF THE NORTHEAST CORNER THEREOF, THENCE SOUTH 21.01 FEET; THENCE EAST 40.61 FEET TO A POINT IN THE EAST LINE OF SAID TRACT 21.08 FEET SOUTH OF THE NORTHEAST CORNER THEREOF, THENCE NORTH 21.08 FEET TO THE NORTHEAST CORNER THEREOF, THENCE WEST ALONG THE NORTH LINE OF SAID TRACT 40.62 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL II: EASEMENTS FOR THE BENEFIT OF PARCEL I AS SET FORTH IN DE-CLARATION OF COVENANTS AND EASEMENTS AND AS SHOWN ON PLAT ATTACHED THERETO DATED FEBRUARY 1, 1972, AND RECORDED FEBRUARY 10, 1972 AS DOCUMENT 21,804,064 AND AMENDED BY DOCUMENT 21,819,072 MADE BY AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 29, 1971 AND KNOWN AS TRUST NUMBER 75705 AND CREATED BY THE MORTGAGE FROM LAWRENCE K. ROCCA AND ASTRID H. ROCCA, HIS WIFE TO FIRST NATIONAL BANK, DATED FEBRUARY 26, 1972 AND RECORDED MARCH 7, 1972 AS DOCUMENT 21,828,038 AND CREATED BY DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 29, 1971 AND KNOWN AS TRUST NUMBER 75705 TO CA, CUMENT NOIS. LAWRENCE K. ROCCA AND ASTRUP H. ROCCA, HIS WIFE DATEDFEBRUARY 26, 1972 AND RECORDED MARCH 13, 1972 AC DOCUMENT 21,834,069 FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS.

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