DOOK COMPANY STATES

1988 SEP 14 AM 9: 00

88418587

Above This Line For Recording Data] LOAN NUMBER: 33448959

DOC. 020

MORTGAGE

t") is given onSEPTEMBER 7
<u>Bara O. Ray, His wife. and walk F. Ray, Markied 10 Helen H</u>
Borrower"). This Security Instrument is given to, which is organized and existing
, which is organized and existing
and whose address is
% ("Lender").
HUNDRED TWENTY THREE THOUSAND SEVEN HUNDRED AND 00/100
J.S. \$. 123, 700,00). This debt is evidenced by Borrower's note
lote"), which provides for monthly payments, with the full debt, if not to 2018
videnced by the Note, with interest, and all renewals, extensions and
th interest, advanced under paragraph 7 to protect the security of this
rower's covenants and agreements under this Security Instrument and
ortgage, grant and convey to Lender the following described property
COOK County, Illinois:

LOT 14 IN BLOCK 19 IN CREENLEAF AND MORSE'S STRDIVISION OF BLOCKS 12 AND 13, 15, 16, 19, AND 21 IN VILLAGE OF WILMETTE. IN SECTION 34. TOWNSHIP 42 PURTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, Sound Clarks O IN COOK COUNTY, ILLINOIS.

TAX 1.D. NUMBER: 05-34-112-012

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.

INOFFICIAL COP'

mile and the year obstances. Under never to be a suggested a short time to consider a some of their implementative discinnents. It

his promised of and his charter the lates of the lates of the consequence and in enhance due universitie Notes of the promise of the lates of the la and the state of the state of the second state of the second of the second state of the second secon

virility (d) transported with the control of the co Applications with a major lead be stable at the conference of particles and the Pointed at printed and the Pointed Lander Schrinkeling Cody is suited fine authory on weder door between to reason for suite in the cody is only to the Fill being being in the Angrow hands to be a being help on the first of the cody of the cody is the being a being in

and the second of the state of the second of

add H. Shan Fa. etnesia ship (litturat in trade shift of the reservence of the reservence of the respective special ships as the shift of the shift

right. If somer butters on a first fact and rest true is sort to a construction of the state of . Programment in a straight of straight of the control of the control of the control of the straight of the str Control of the The term of the state of the st

In reviewed the modernal viewed at the express of an energy of the product of the following product of the prod Second to perform the

the state of the second of the contribution of the control of the second of the state of the second of the state of the state of the second of Minimizer of the west in which

green and the state of the stat क्षेत्रको होता है दिलेशाकिए निक्राहर प्रतिकार के मार्च के एक क િસ્ત્રીભક્ષેત્રો પ્રાર્થિક હોઇ સ્ત્રીક સુગ્રાજ્યના હોલાના કેલાક કે કે પ્રારાધ છે. કે લેવા છે જે જ

Trappe to antierotest from the system of that expressing constraint and the arrange of the constant and the used having the response temperatured beneather reference to a secretion and the control of the second secretion of the second s variation and the contract of the research of a series on factor from a formation while the application of the court period and the court of the court o

Third A. Sampley Beat of the rest of the second within a supplication of the second of Managaring this to militar ad aguallicial than tarigarism in it to relieve the control of the control and the small ag guidues ebestera luce estallogendument and an inger error error and the contract of the fill of the contract of gradest surred beginning of the heavy of the head of well that do of him of room erecests accommondation Additional control of the Control of

The Private of the cost bearing it concerns to executive. Eveniment had been been the concerns the confidence of the contraction of the contractio interestation and the commentation of the commentation of the commentation of the commentation and the comment thing the challed and product and the challenge will be a beautiful and the form of the contract of the contra

ention of the transfer of the second of the ikkandilik, kumprodam meninggan mia menamanakana pir apara telebahang rabah, as kan pingga dinag tipat in the odered at the restriction of the figure as the edge of the figure of the restriction of the figure of the figure

the sections to expend to both the will have been to the Colors of the bours of the colors of the colors of the past reaching by the section will be successful to a consist of the colors that colors of the colors to the colors of the colors da len salah yang da hading beatings of single

1 14.

UNOFFICIAL COPY . 7

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.

Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights Lender's rights in the Property (such as a proceeding in bankruptey, probate, for condemnation or to enforce laws or coverants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect 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

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

Borrower shall not destroy, damage or substantially 6. Preservation and Maintenance of Property; Leaseholds. Instrument immediately prior to the acquisition.

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 of the sums secured by this Security from damage to the property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal 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 proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 20-day period will begin Borrower abandons the Property, or does not answer within 30 days a notice from Lende. The insurance carrier has carrier and Lender. Lender may make proof of loss if not made promptly by Borre wer.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds al all be applied to restoration or repair is not 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 restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be papplied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If

Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause.

unreasonably withheld.

insured against loss by fire, hazards included within the term" ... sten led coverage" and any other hazards for which Lender requires. This insurance shall be maintained in the am, and subject to Lender's approval which shall not be insurance articles from the insurance shall be chosen by Borrowe subject to Lender's approval which shall not be insurance articles. 5. Harard Insurance. Borrower shall keep the in profements now existing or hereafter erected on the Property

อุเนอ ซีเกมหิ อุเมอเกอ

prevent the enforcement of the lien or forfeiture it in 10 the Property; or (c) secures from the holder of the lien an agreement satisfictory to Lender subordinating the lien to this Security Instrument. It hender may give Borrower a the Property is subject to a lien which may attain prior ty over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or ake one or more of the actions set forth above within 10 days notice identifying the lien. agrees in writing to the payment of the obligation centred by the flen in manner acceptable to Lender; (b) contests in good suith the flen by, or defends against enforcerrent of the flen in, legal proceedings which in the Lender's opinion operate to Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a)

receipts evidencing the payments.

Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Lot ower makes these payments directly, Borrower shall promptly furnish to Lender to be paid under this paragraph. If Lot ower makes these payments directly, Borrower shall promptly furnish to Lender 4. Chargest Liens. Betrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain prio ity over this Security Instrument, and leasehold payments or ground rents, if any.

Mote; third, to amounts y syable under paragraph 2; fourth, to interest due; and last, to principal due. than immediately raior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a cred't against the sums secured by this Security Instrument.

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

any Funds hele by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later Upon payment in full of all sums secured by this Security Instrument, Lender shall prompily refund to Borrower

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

amount of the Funds held by Lender is not sufficient to pay the eserow items when due, Borrower shall pay to Lender any at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds, If the 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.

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 Funds and purpose for which each debit to the Funds was made. requires interest to be paid. Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender 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 state agency (including Lender if Lender is such an institution). Lender shall apply the Punds 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.

leasehold payments or ground tents on the Property, if any, (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "eserow items." Lender may estimate the Funds due on the one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay

INTERM COVENAUTS. Borrower and Lender covenant and agree as follows:

1. Payment of 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. Pinade for Tayon and Interests. Subject to applicable four or to a written univerby I enther. Borrower shall pay

Tr. Karingan of Arthurpel and Inverses Beginning a struck of leavest for a south property of solution that Trespectively, property Materials and Landers and the first of the south south property of the property of the

- i sa alam paparananan gaji kelangk the francial of this contribution in the contribution of the contr the positionally and amore this active and considered by the Second of the property of the second and make the Second find and the second find and
- the reckling the weath radies and the same to be a made of the same the sam ු කුමුවෙනු අවද ඉන්න දිනසෙනු

this security the constant enterent market produce the first product of the control of the first of the first of the first product of the Light the first produced by the first of the control of the first of the first of the first of the first product Light the first of the first production of the first o

વધાનું તાર્મ ભૂતિકાર **કરે છે છે. તેમાં કું**ઈ કિન્દુન કરાવેલું તાલ માટે છે. તાલ માટે માર્ચન કરી, તાલ કરાવીન ઉપયોગ al Barnoga Sapana citiga program, sel, an le Bre é ser a com a les cases, en caudis permicas a hagás. B'ada amgan al shedimás, portas Lumier le sesculo de a e pay receiva com com se e com existancia a al parta Cander dex propries and come in the constraint of the first constraint and a state of the first of the firs This is a sure of the state of

tuan andaguação bipo to tra linha, con sis sientra a name ha ana sa panara non parte por par proper a postinar al Bita pariat perope paraise propries de desamente, con perope a la communitate con peroperation de historia anta Then population in high of the operator of high or was any state employee and soil for son it was to be the morning

Many plang kandidak hadip panggapahan dia ik patawa pang arawa ang panggapa ing panggapa dia ang ang ang ang a Birawadipik pang sepapah ank hinggapa kanagapa sa arawa arawa arawa arawa kanagan kanagan dia ang ang ang ang Tang ang sebagahipa na panganan arawa arawa arawa arawa arawa arawa arawa arawa arawa kanagan ang ang ang ang

receipe deconfine the because of the experimental content of the c Briderick Bartly mark margifancount and type security in the extensity brides are Harring Relativity of the second of the control of the control of the control of the second district of the fi The Artificial Control of the of Churchest Liber

And the second of the contraction in the second of the sec carrie Stains of the or of apit Branskeld from propriest and become a propriest from a discussion The content of the product of their conferments and the content of the content of

institutustenin hearth ting ingrangs inglicate intervente and commend or secret. Include the intervente in second housing of the construction of t i**te. Thichta liphraine** e Thiocean ghan sear an 18 ceann ar ann is bhighe galeadhta mhaidhr meisc Pragang. Caibhlitheach<u>e</u> Bhialligean baighean teimre agus ean seamhad a searge — an can mhaitheacha gheilteadh. Laidh

Applicated and the property of the content of the c

production introqually billion testical diagram Amielikanskuten a fre pende ift is ledingen av vojajen in some i sovija io sok misarade kojesas sog blevorispisk Biselvine ifte en est i nagrija nooglijvitorispina og kilos no saranopar vojas, sog sjeneto (positivitati ig fre terkumar iff ming the name to the particular is common to be a close to the contraction to the contraction with the top top The contraction of the particular contraction of the contraction of the other of the contraction of the contrac

पुरुत समुद्रा अंभावत में के अपने के अपने का मुख्य के में मुद्रा के स्वरंभ अने साथ मान एक स्थान स्थान स्थान स्थ Holland that comprising perfections of majority and a province contact. The contact are true appropriate openion line shoothing highly his plate in account he was as done for it is a few many management of the account of ાર્કુ, મિલ્પેક**લાગુરામું તેલાકું કે કે મુક્તિ મુ**લાને પ્રદેશ ભાગવાના છે. આ પણ પૂર્વ કે માર્કેક પણ પ્રાથમિક કરા કરા મહિલા**યું**

भूष्याचेंद्रास क्रांक्ट्री सम्बद्धित प्रोतीनी मोनुर्देता स्थानीकार के लागा है अन्यानीक दून एन निर्माण के उन प्रान्त र groups, arranged action, magnetic preserving a sound seed of the control of the problem of problems of the seed of the seal of the problems of the problems of the problems of the problems of the seed of the problems of the De Bratischen, ab hagibales Rigins in dus Propossy. Planck gu Bratische -The forces and more of the section than

toons mandawatemen. the fixe of higher configuration of the sign rise, but were referred to the continue of the fixed to the configuration. देवींची हुए किस्तिमांचा रेजिनिक किमानिक कार्य के मानेक विभेक्त कर प्रकार के जिल्ला का माने का कि अपना कर कार्य with subminificially frequently and the contraction of the properties of the contraction of the contraction

UNOFFICIAL GORY 8 7

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 faw.

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 cettle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or

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

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

10. Borrower 7 of Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or

modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amo tivation 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 expreise of any right or remedy.

11. Successors and Assigns Board; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit in successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and a greements 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 corns of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) r grees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with required to the terms of this Security Instrument or the Note without

that Borrower's consent.

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

If enactment or expiration of applicable laws has the effect of 13. Legislation Affecting Lender's Rights. rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Inst ument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the areas 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 :.. Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lencer when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal are and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security I... trument 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 Institutional 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.

UNOFFICIAL COPY

the direction of the second second with the contribution of the contribution of the second second contribution of the contribu Bereich in Egen et se proteinen, bei ein et og in norman en statische weit wich ihne aschte frequiringing for find

nteres de la company de la All describiron de la company de la comp Adally de la company de la La company de la co ndy confidence or its from the property of the following property in free of conducting day hereby

t tot til de tien tient gewick obergebende applicht in die des kankeskiede beschieben klein bergieben Junigal Millia ingalan tahung min pada da da da da kabupanan basar ka da kabupanan da tahung da tahung da kabupan da kabu ver transfer to the first transfer the contraction of the contraction of the first transfer the transfer the transfer transfer the transfer transfer transfer the transfer tra glajtille krimit britanske gjung oda tra trinorom kolen i na meneral di polici e di sakili าง ค.ศ. เหมาะ เมาะ การเกาะสุดที่สาราสมบันสมบันสุนิธ ad Hallegonalat ghiyayaya qinshi andam khapenerina qarisha at banka ame o qere o qarishi eriyar ad karafili shiriba

<mark>inngalllathalambana ant teat se</mark>kinnal of young for harve wite than to be not be the thinkness of the best patrif **Washing sit airte** drugt arte event Of metal sambor Last compare ental researched as a con-ใน เมาะโดย หรือการที่ เกาะเรียก เกาะสาราช การการที่ **การส**ับเรีย Some walk was substitution in the now the gradional and the boson section be sufficiently

rockers in the contribution of one as levelle limb throughout an light Andangrig dung it notice de de a desta el 1918 de describer en el 1919 de la completa de la completa de describ Tot dunga kan ha a après de la completa de la comp าราว เกราะ ประชาสาราสินาธิบาทาน คลัก สามพังธุ์มหาวน nergon victure viril patrophia at yet be taking three weekens in the The common lifted a common to be an incommon to the limited being

o parison despitateit i man en tias poins de acret emberer annersant situit. At All streets and a property of the second social and a countries to be to be social and considered of the social social and the त्तराहरू वर्ष है । इस अधिक शिक्षी

महिली मुख्यादामक अन्तर में लेकिन अर्थ है के भी महिला महिला है है कि पर स्थान है i kasaran Jundani - 12 ke na harpattila adear ha tagadtare escripto are decired e Part and the first constant ารการเหลือง จะหน้า โดยสิก เห็นการเส**มรูหมู่ใ**ช Carlo ros escalendo the indebunação mikonik an i saai kashibar ed Urik samila saas ii aa ta wa The interest of the second of any application हैं अंग्रेस के अध्यक्ति हैं है है है जिसके कि स्वार्थ के स्वार्थ के लिए हैं है bounding principal and amountage and training which intering a second is some of the least of a digit as one than constraining brings Bas Banna's ad the mentionpole and indication, es ad or bruibe कुरियों करते होते महित्र के या है है है है है है है अपने हुए में सामे हैं है जो उसी सामे हैं किया कि है किया है

I may raised on exploy on or approachie laws, has affected gegingsydd lle fyddina blynnaw en ru gaden, rae aldno Anna (ac menero) at 1990. 5 (Year Carles of Care addression) estbedus), end estavet som bate transactived stranses with a team. Le disagging langues, alt de faultes processions. As diade est as the disand the transferred of many share The Mandager country of the thirther

જ્લામાં કે કુંમારોજને તેના એક મહત્વાલું અને મિકારિક સાહાર્યક કરવા છે. શાહારા કરવા કરવા માટે જે એક સરાક માટે જે result at his mails of their various will beating a service of each of the expectation of their various will beating a service to each of their service will be at the each of their services of hiller good . Wegt on a gentlings and received and some winder

gradultaring of Burn & for him which is the althograf adribational helda of their each ad the decision of the comment of derighted the second structured with the contract of the contr off bing insentation groupos entitles needs region to a conserve and conserve a level of the death. A fine and finitive and more of an included which

the country of the bear of the feet of the Stage and the Sugarity institution. Time to the Property of a strong property of the strong was and the remains the strong the Property of the Strong and Stro The linguise bound sewes to the state of the second of the constant of the con With building a pacrage it is has I will be not be a few and and the second former and of building

un panning a paragon i innou se mora de la como de la como de la como de la como di manga de la como di manga d adamente la contra del manga de la como de paragon de la como la como de la paragon de la como la como de careful could be an emoly to a proper straight and an exist straight and go has the engine to the

bound by higher and away. Upde measurable on a control of a second and a control of the control of the information of the first processed of the control of pant it ingrams and and the measure of the control of the control of the control of the provided of the control of the pant of the control of and a superfection of the country of the experience of the contract of the country of the countr Sudartes Bressafieres, de l'arte, dels a comes de les comeditations de l'activitée even unique de Londre may apprende la Lendre may avec les les de les de l'especies de l'especie de l'esp yd ffigungastenion dogod bogonefenio mentuco Stede invanastrati plan i ki el ffi po toenom central de grap of meningildo But upstratings and the and equal office against that I can more above and this but the free grange can consider the Advarranti in the state of th

DOC. 020

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. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

22, We wer of Homestead. Borrower waives all right of homestead exemption in the Property.

23. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check repolicable box(es)]

X Adjustable Rite Rider	Condominium Rider	2-4 Family Rider
Graduated Paymer, Rider	Planned Unit Development 1	Rider
Other(s) [specify]		
Ox		
By Signing Below, Borrower	accepts and agrees to the terms an	d covenants contained in this Security
Instrument and in any rider(s) executed by ELEN B. RAY IS SIGNING THIS MORTGAGE	OR THE SOLE PURPOSE	. 7
F PERFECTING THE HOMESTEAD RIGHTS OF	her spiuse wade f. Ray. Tetun	1. Kars 9/7/89 (Seal)
Helen B Ray	PETER J. RAY	(Seal) —Borrower
HELEN B. RAY	Total Care	O- Yay (Scal)
wite !- / len	BARBARA O. RAY	-Borrower
WADE F. RAY	Space Below This Line For Acknowledgment]	
COUNTY SS: ILLINOIS, COOK		
0 11 1 7 1 2 2		

I, Cynthic LF 16m109, A NOTARY PUBLIC IN AND FOR SAID COUNTY
AND STATE, DO HEREBY CERTIFY THAT Peter J Ray and Barbara O.Ray, his wife AND Wade F Ray
and Helen B Ray, his wife, PERSONALLY KNOWN TO ME TO DE THE SAME PERSONS
WHOSE NAMES ARE SUBSCRIBED TO THE FOREGOING INSTRUMENT, APPEARED BEFORE ME
THIS DAY IN PERSON, AND ACKNOWLEDGED THAT THEY SIGNED AND DELIVERED THE
SAID INSTRUMENT AS THEIR FREE AND VOLUNTARY ACT, FOR THE USES AND PURPOSES
THEREIN SET FORTH.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, THIS

7th DAY

OF September

PREPARED BY:

C

, 1988

MY COMMISSION EXPIRES: 5-24-92

NOTARY PUBLIC

LISA REGINELLI
RECORD AND RETURN TO:
FIRST NATIONWIDE BANK
3060 OGDEN AVE., SUITE 101
LISLE, IL 60532

"OFFICIAL SEAL"
Cynthia L. Fleming
Notary Public, State of Illinois
Cock County
My Commission Expires 5/24/92

Box 169

88418567

096, 020

francount in in the deceleration following in removed. TI bankl adamiganog solmu mitasalikkar ox mag han men pesak, mail 410 mezek kait az andak maka handina yan taddinbal unium Lipitable lan urrade deserre des des la colle estable de la la delimite tot ibe application de la lang di defaultered a Euterson two riam 38 days was stood to the eigeneits by given in the course by winch the default must be augide anny all to not produce the states of the contract and half and the second of the Contract and second and the first the fine and the first exercise in the control of the control of the control of the Property of the historical and the control of the c bilistic specified the charter of the contract existed by a to default as any actor defense of the saver is seven rudio and foresteednes. If the default is not cuived on debefore the dark selection in the meter of rection of its equinal med a content or presented in fall of all sugar secured by ighighighar Iniahni, id ingmenent ether each and barde each signification in mented in inmerced is independent Lander shall to knivited in content of expenses insurred in pursaine the contents provided in this paragraph 19 inchiding. expectative drifts from him on it is empored oldenors in the high forced

It. Cander in Londerston. From a construction on the perophish by the abanda about at the Property and algain titles project to the expectation of and exceed to extract returning from all sales to the expectation of the figure of the filler of t appingted described shall be endired to enter never take proceeding of and this were the Phipping and the collect this pink of the People's armining these past day of a content to the leader or the correct shall be applied this papaganian of open and distribution of the Property and Advisor of rank, including the nothing depth of the Property Residents on and the state of the compact for a contribution of the contribution of the state of the should be stated and the stated of the s

The Rolenian Clicon programme of the control of this Security Instrument. Lendler Shall redunse this Security reserve and in bricker grantening to the role of an early as morned by the significant history thing unright

28. Mairer of Homestean. It is conservant established this contains single and the Brogishis [

A. Philory to this Security Instrument. However more nearly active the third withinds Concleded to grapher with this Booking the Control of the responsible of the Administration of the Brooking of the Control Antipolitical and thing the attention of the information of the relevant to the increasing two entires out the analytical his rost olderstage spoils. Transcribed

(Z svilly able Bare Roles

which randeperadoned. Planned Unit Developphent Rider

Teluki mangat banduni Kulo

List Laundy Ridge

110024

384182B.

Physical Garcal

the Southers Hillen. Her over accepts, and the corner as a covernment editation in This Security ASCENDING TO A MARCHAN EXPONENCE BOR THE SOLE OF MARCHAN A PROPERTY OF THE SOLE OF THE SOL OF PERCECUAS THE PROPERTY RECEIFS OF SERVICES WALE T. PAY.

(C.) प्रश्न सा विस् हेन Cosco 7

PETCE J. RAY YAS O ARAB MI. fringing bound on so well on a

TELLIMOIS, Court COUNTY 88:

A MOTARY PUBLIC IN AND FOR SAID COUNCY

property of the widthings, I AND STATE, DO RERERY CERTIFY THAT Peter J Ray and Barbara D Ray, bis wife AND Wade E Ray FARRONALLY KHOWN TO HE TO BE THE SAME PERSONS and Helen B Ray, his wife WHOSE MAMES ARE SUBSCRIBED TO THE FOREGOING INSTRIBURY, APPEARED BEYOME IN THE DAY IN PERSON, AND ACLACHEDGED THAT THEY SIGNED AND DELIVERED THE SATE INSTRUMET AS THE A FIGH AND VOLUNTARY ACT, FOR THE USES AND PURPOSES THEREIN SET FORTH.

GIVER UNIER HY HAND AND OFFICIAL SEAL, THIS

1988

Septem e.

MY COMMISSION EXPIRES: 5-24-92

NOTARY PUBLIC

PREPARCO BY:

90

eiša, recinellī

KECORD AND RETURN TO:

PIRST NATIONWIDE BANK

3060 OCDEN AVE., SUITE 101

Liste, It 60512

"OFFICER TELESPO"

My Course for Expert section 7th

DOVIN

mental statement of purely attend secure section

7th DAY

เลยาง เกลา (พิลปิโด) และ เพลาะเลย (พิธีการ์สเติส)



RIDER TO SECURITY INSTRUME!

DOC. 022

This Security Instrument Rider is attached to and made part of a Security Instrument (Deed of Trust, Mortgage or Deed of Trust to Secure Debt) given by the undersigned (the "Borrower") to secure Borrower's Note to dated SEPTEMBER 7, 1988

SHELDON GOOD: MORTGAGE SERVICES the Lender") of the same date and shall be deemed to amend and supplement said Security Instrument.

Amended and Supplemental Provisions: In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

ASSUMPTION

Lender will consent to a transfer of the property subject to the Security Instrument if (i) the credit of Borrower's successor in interest meets the Lender's then current underwriting criteria; (ii) Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender; and (iii) Borrower's successor in interest pays to Lender an assumption fee in an amount requested by Lender, which shall not exceed the amount requested by Lender for similar transactions.

INTEREST RATE AND PAYMENT ADJUSTMENTS. The following paragraph is hereby added to the Security Instrument:

INTEREST RATE AND PAYMENT ADJUSTMENTS. The Promissory Note secured by this Security Instrument contains the following provisions:

"3. INTEREST RACE ADJUSTMENTS

(A) Definitions

INDEX' MEANS THE WEEKLY AUCTION AVERAGE (INVESTMENT) RATE ON U.S. TREASURY BILLS WITH A SIX MONTH MATURITY, AS PUBLISHED BY THE FEDERAL IN THE EVENT SUCH INDEX IS NOT AVAILABLE, INDEX SHALL RESERVE BOARD. MEAN A SUBSTITUTE INDEX SELECTED BY NOTE HOLDER IN COMPLIANCE WITH FEDERAL LAW. 'INITIAL INDEX' MEANS THE INDEX RATE PUBLISHED BY THE FEDERAL RESERVE BOARD DURING THE WEEK PRIOR TO RECEIPT OF LOAN APPLICATION. THE INITIAL INDEX ON THIS LOAN IS 7.920%. 'CURI INDEX' MEANS THE INDEX VALUE MADE AVAILABLE BY THE FEDERAL RESERVE BOARD 45 DAYS PRIOR TO EACH CHANGE DATE.

"INITIAL DISCOUNT" The Initial Discouncia

2.920

"MARGIN" The Margin is

"MARGIN" The Margin is 2.750
"FULLY INDEXED RATE" is the sum of the applicable Index value plus the Margin.

"INTEREST RATE" means the annual rate of interest c'argi d on the principal balance of the loan from time to time.

"INITIAL INTEREST RATE" means the Interest Rate charged as of the date the Note is executed as shown in Section 2. It is equal to the initial Fully Indexed Rate less the Initial Discount.

"CHANGE DATE" means each date on which the Interest fine rould change, which is the date on which every SIXTH regularly scheduled monthly payment is due.

"THEN CURRENT INTEREST RATE" means, for the period prior 1.10.26 first Change Date, the Initial Interest Rate. Thereafter, it means the Interest Rate after the most recent Change Date.

"PAYMENT ADJUSTMENT DATE" means the date on which each Cayment Adjustment shall be effective, namely the first day of the month following each Change Date.

(B) INTEREST RATE ADJUSTMENTS

I understand that on each Change Date, the Note Holder shall decrease, or may at it ortion, increase the Interest Rate as follows. Before each Change Date, the Note Holder will calculate the new interest Rate by adding the Margin stated in the Loan Approval Letter and in Section 3(A) above, to the Current Index to arrive at the Fully Indexed Rate. The Note Holder then rounds the Fully Indexed Rate to the nearest one-eighth of one percentage point (0.125%). This rounded amount subject to the following limitations, will be the new Interest Rate until the next Change Date. The Interest Rate will never be in reased or decreased on any single Change Date by more than 1.00 PERCENT from the rate of interest in effect during the 13.5090 % nor bein excess of a months. The Interest Rate will never be more than SIX five percentage points (5%) below the initial interest Bate. The fact that the Note Holder may not 'ave invoked a permissible increase in whole or in part shall not be deemed a waiver of the Note Holder's right to invoke such an increase at a later time.

PAYMENTS:

(C) Amount of Monthly Payments. Monthly installments of principal and interest will be due on the first (a) of each month. Commencing on thate set forth in the Note), my monthly payments will be U.S. \$ (amount set forth in the Note), subject to adjustment as follows; as of each Change Date, the amount of the monthly installments of principal and interest will be increased or decreased to an amount sufficient to repay the remaining Principal Balance in full at the Then Current Interest Rate in substantially equal payments by the Final Payment Date (a "Payment Adjustment"). Each Payment Adjustment shall be effective on the first day of the month following each Change Date."

IN WITNESS WHEREOF, Borrower has executed this Security Instrument Rider.

Wash	OF/	P	9/7/4560
Borrower	7	The same	7/ / See(1) Date
WADE F	RAY		

(seal) Borrower Date

PETER J. RAY

Loan BARBARA O. RAY 33448959

LOAN ID **RAY 101**

DISTRIBUTION:

WHITE - Return to Lender, CANARY - Borrower, PINK - File

CLOSER at Dorf. 6.0 1-4 Units LILLY WILL HAT NATIONWIDE

OOC. 922

Here were the state of the first and the second section in the second second in the second se

SEPTEMBER 7, 1988

SHELDON GOOD MORTGAGE SERVICES

Interpretability for the suppose of a

rest abreca in the revenues and accept man action to the descript horizonals. Before wir and benefit consisted the frame day good trans is the highest will as a copy, tora lawayya hada<mark>bil</mark>

ACCEPTED FRANCISCO

taling in the state of the interpretation of the state of Individual the grainst and the control of the control of the control of the control of a well-understanding and the control of Buli Buli Buly respect to harming a many the man respondence of the second states of the contract of the second and the second second and the second success of the control of the Child technologies paradisc out the bear a final

ing press in a practice of the action of the contraction and the contraction of the properties of the contraction of the contra

ASSESSED A MAY RESERVED TO BE SEEN

INDER' MEANS THE WEEKLY ABUTION AFEAGE (INVESTMENT) GATE ON U.S. CREARIES BY LES STOR A SIT MONTH WATCHITY, AS PUBLISHED BY THE FEDERAL 13 THE EVENT SUCH INDEX IS NOT AVILLABLE. INDEX SHALL CERRIPYE SCARE. MEAG A GORSTITCTE 1805KM CELECTED BY NOTE ROLDER IN COMPLIANCE WITH THEFT AND ANDERS MEASUR THE INDEX RATE PUBLISHED BY THE PROFESL LAW. PEDERAL RESERVE BOARD FOR MIC THE WEER PRIOR TO SECELPT OF 7.920%. THE INSTEAD SUDEX ON THIS LOAD TO 'CURRENT APPEICATION. INDEX! MEANS THE INDEX VALUE MADE AVAILABLE BY THE FEDERAL RESERVE BOARD 45 DAYS FRIOR TO BACH CHANGE DATE.

ำสหร้าง เพื่อทหาส ทหาค้า เกิดเล้า สหร้าง รูก เดาราย ร้ายเรื่องที่ทระรู การอย entropid tedas trap

eta o Persentina di Kungga Therefore in Caralla good at the march of the proper of a section of a rection of

a Michael Court the William Street Louis Same The

gifte that rate spearar over offer at their elements a bit.

and the second second second second second **haring a second and the second of the second and t** The Market Anna Carlot and the Carlot Anna Anna Carlot (1985) and the contract of the Carlot (1985) of the Carlot and the same graduate Material In Location of the complete company of the الجهروة أنه المنازية والمارج فيتركبك وللمؤمولين بالمواهية والمارية والمواهية .00 PERCENT that grants and a life and reading the

13.5000 gambanahan interestable of the appropriation Mark and the bearing to the control of the control

के **पंजार के देखें के** सहस्र है, के कि कि कि के शिक्ष के स्वर्ण के कि के लिए हैं के स्वर्ण के कि के स्वर्ण के स्व

Minute flat & to water a get all the entropy that it is never rearded for group and their all before that the company for the contract of the contract of os truenos selecis la metidade set la contracta de la taca de la secuencia de la contracta de la contracta de l tages Historialise of All Scriptor beings formed in the last of social Champions and an experience of consisting tamounces ant fra San Soil and our grigioties of times promised towns at Sound Statement Sections of والمرابية الأجمور إليام فومه الإنجابيرية إلا الراب مراب الأثاريات wall come had nongrammed carbons

The residence of the property of the Son Will Will at

WADE F.

PETER J.

Loan BARBARA O. RAY 33448953

OF MAGG

Choser in 560

561417333477860

Miller ... 9338