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This instrument was prepared by:

MARGARETTEN & CO., INC. **MORTGAGE**

887 E WILMETTE PALATINE IL 60067 60600734

THIS MORTGAGE ("Security Instrument") is given on November 29th, 1989

The mortgagor is KYONG RYANG KWON, AND CHONG HUI Y KWON, HIS WIFE

("Borrower"). This Security Instrument is given to MARGARETTEN & COMPANY, INC.

a corporation which is organized and existing under the laws of the State of New Jersey, and whose address is

One Ronson Road
Iselin, New Jersey 08830

("Lender").

Borrower owes Lender the principal sum of

One Hundred Thirty thousand, and 00/100

Dollars (U.S. \$ 130,000.00). 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 December 1st, 2019. 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 in COOK County, Illinois:

LOT 308 IN MILL CREEK, UNIT NUMBER 3, BEING A SUBDIVISION OF PART OF SECTION 8, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
PIN # 03-08-414-021-0000

DEPT-01 RECORDING \$15.00
742222 TRAM 2515 11/30/89 16:09:00
32474 E. 30-29-372648
COOK COUNTY RECORDER

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which has the address of

581 CARRIAGE WAY DR BUFFALO GROVE, IL 60089

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 seized 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.

Box 158

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UNIFORM COVENANTS. 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. 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 of "Funds" equal to one-twelfth of: (a) yearly taxes and assessments which may attach in 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 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. A charge assessed by Lender in connection with Borrower's entering into this Security Instrument to pay the cost of an independent tax reporting service shall not be a charge for purposes of the preceding sentence. 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, 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 3 the Property is sold or acquired by Lender, any Funds held by Lender at the time of 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 amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Taxes. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may at any time be provided in paragraph 2, or if not paid by Borrower, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any 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 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 satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attach in 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 within 10 days 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 risks for which Lender requires insurance. This insurance shall be maintained in the amount 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 Lender receives, Borrower shall give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

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 not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 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 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 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 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 a 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 shall become additional debt of Borrower secured by this Security Instrument. Any amounts disbursed by Lender under this paragraph 7 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.

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

22. Waiver 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.

The following Riders are attached:
OCCUPANCY RIDER

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.

Kyong Ryang Kwon
KYONG RYANG KWON, Borrower

CHONG HUI Y KWON
CHONG HUI Y KWON, HIS WIFE-Borrower

-Borrower

-Borrower

69572648

STATE OF ILLINOIS, COOK

ss:

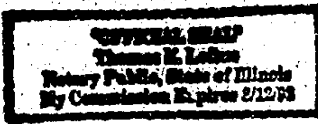
I, the Undersigned, a Notary Public in and for said county and state, do hereby certify that
KYONG RYANG KWON, AND CHONG HUI Y KWON, , HIS WIFE

personally known to me to be the same person(s) whose name(s) is(are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he, she, they signed and delivered the said instrument as his, her, their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 29th day of November, 19 89

My Commission expires:

Thomas K. Loflin
Notary Public



~~MAIL TO:~~
MARGARETTEN & COMPANY, INC.
887 WILMETTE ROAD, SUITE F
PALATINE, IL 60067

UNOFFICIAL COPY

10. **Waiver of Right to Accrue Interest.** Lender shall release this Security Instrument without interest if the sums secured by this Security Instrument are not paid when due. Lender may, at its option, extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. **Successors and Assigns.** 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 agreements shall be deemed to be assigned to Lender and Borrower. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower.

12. **Loan Charges.** 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) 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 exceed 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.

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 according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the 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 given to Lender, designated by notice to Borrower. Any action provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender 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 of this Security Instrument or the Note which can be given effect without the conflicting provision, this and 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 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.

18. **Lender Exercises this Option.** If Lender exercises this option, Lender shall give Borrower notice of acceleration 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.

19. **Borrower's Right to Redeem.** 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 15 days or 30 days or a longer period as applicable law may specify) for the Security Instrument to be reinstated; (b) the expiration of the period of acceleration; or (c) the date on which the sums secured by this Security Instrument are paid in full.

20. **Acceleration.** Lender shall have the right to accelerate the sums secured by this Security Instrument under the following circumstances: (a) if the Note or this Security Instrument is not paid when due; (b) if the Note or this Security Instrument is assigned to another person; (c) if the Note or this Security Instrument is sold or transferred; (d) if the Note or this Security Instrument is assigned to another person; (e) if the Note or this Security Instrument is assigned to another person; (f) if the Note or this Security Instrument is assigned to another person; (g) if the Note or this Security Instrument is assigned to another person; (h) if the Note or this Security Instrument is assigned to another person; (i) if the Note or this Security Instrument is assigned to another person; (j) if the Note or this Security Instrument is assigned to another person; (k) if the Note or this Security Instrument is assigned to another person; (l) if the Note or this Security Instrument is assigned to another person; (m) if the Note or this Security Instrument is assigned to another person; (n) if the Note or this Security Instrument is assigned to another person; (o) if the Note or this Security Instrument is assigned to another person; (p) if the Note or this Security Instrument is assigned to another person; (q) if the Note or this Security Instrument is assigned to another person; (r) if the Note or this Security Instrument is assigned to another person; (s) if the Note or this Security Instrument is assigned to another person; (t) if the Note or this Security Instrument is assigned to another person; (u) if the Note or this Security Instrument is assigned to another person; (v) if the Note or this Security Instrument is assigned to another person; (w) if the Note or this Security Instrument is assigned to another person; (x) if the Note or this Security Instrument is assigned to another person; (y) if the Note or this Security Instrument is assigned to another person; (z) if the Note or this Security Instrument is assigned to another person.

21. **Acceleration of this Security Instrument.** Lender shall have the right to accelerate the sums secured by this Security Instrument under the following circumstances: (a) if the Note or this Security Instrument is not paid when due; (b) if the Note or this Security Instrument is assigned to another person; (c) if the Note or this Security Instrument is sold or transferred; (d) if the Note or this Security Instrument is assigned to another person; (e) if the Note or this Security Instrument is assigned to another person; (f) if the Note or this Security Instrument is assigned to another person; (g) if the Note or this Security Instrument is assigned to another person; (h) if the Note or this Security Instrument is assigned to another person; (i) if the Note or this Security Instrument is assigned to another person; (j) if the Note or this Security Instrument is assigned to another person; (k) if the Note or this Security Instrument is assigned to another person; (l) if the Note or this Security Instrument is assigned to another person; (m) if the Note or this Security Instrument is assigned to another person; (n) if the Note or this Security Instrument is assigned to another person; (o) if the Note or this Security Instrument is assigned to another person; (p) if the Note or this Security Instrument is assigned to another person; (q) if the Note or this Security Instrument is assigned to another person; (r) if the Note or this Security Instrument is assigned to another person; (s) if the Note or this Security Instrument is assigned to another person; (t) if the Note or this Security Instrument is assigned to another person; (u) if the Note or this Security Instrument is assigned to another person; (v) if the Note or this Security Instrument is assigned to another person; (w) if the Note or this Security Instrument is assigned to another person; (x) if the Note or this Security Instrument is assigned to another person; (y) if the Note or this Security Instrument is assigned to another person; (z) if the Note or this Security Instrument is assigned to another person.

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12. **Loan Charges.** 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) 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 exceed 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.

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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 of this Security Instrument or the Note which can be given effect without the conflicting provision, this and 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 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.

18. **Lender Exercises this Option.** If Lender exercises this option, Lender shall give Borrower notice of acceleration 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.

19. **Borrower's Right to Redeem.** 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 15 days or 30 days or a longer period as applicable law may specify) for the Security Instrument to be reinstated; (b) the expiration of the period of acceleration; or (c) the date on which the sums secured by this Security Instrument are paid in full.

20. **Acceleration.** Lender shall have the right to accelerate the sums secured by this Security Instrument under the following circumstances: (a) if the Note or this Security Instrument is not paid when due; (b) if the Note or this Security Instrument is assigned to another person; (c) if the Note or this Security Instrument is sold or transferred; (d) if the Note or this Security Instrument is assigned to another person; (e) if the Note or this Security Instrument is assigned to another person; (f) if the Note or this Security Instrument is assigned to another person; (g) if the Note or this Security Instrument is assigned to another person; (h) if the Note or this Security Instrument is assigned to another person; (i) if the Note or this Security Instrument is assigned to another person; (j) if the Note or this Security Instrument is assigned to another person; (k) if the Note or this Security Instrument is assigned to another person; (l) if the Note or this Security Instrument is assigned to another person; (m) if the Note or this Security Instrument is assigned to another person; (n) if the Note or this Security Instrument is assigned to another person; (o) if the Note or this Security Instrument is assigned to another person; (p) if the Note or this Security Instrument is assigned to another person; (q) if the Note or this Security Instrument is assigned to another person; (r) if the Note or this Security Instrument is assigned to another person; (s) if the Note or this Security Instrument is assigned to another person; (t) if the Note or this Security Instrument is assigned to another person; (u) if the Note or this Security Instrument is assigned to another person; (v) if the Note or this Security Instrument is assigned to another person; (w) if the Note or this Security Instrument is assigned to another person; (x) if the Note or this Security Instrument is assigned to another person; (y) if the Note or this Security Instrument is assigned to another person; (z) if the Note or this Security Instrument is assigned to another person.

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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 condemner offers to make an award or set 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.

OCCUPANCY RIDER
CF045 (3/89) Revised

Borrower

Borrower

Borrower

Borrower

0000013

Cheryl Ann G. Kwon

Kyung Ryan Kwon

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Occupancy Rider.

The loan (the "Loan") which I have obtained specifically requires that I occupy the property (the "Property") that I am purchasing (or refinancing) with the proceeds of this loan as my primary residence. I understand that the eligibility criteria for loan approval, including but not limited to the amount of the required down payment, could be materially different if I were to reside elsewhere and instead rent the property to others as an investment. Accordingly, I will move into the property within a reasonable period of time after loan settlement and continue to occupy the property for a reasonable period of time thereafter. While the phrase "reasonable period of time" is not capable of precise measurement, it shall be construed to further the intentions of the Lender to make an "owner-occupant loan" and not an "investor loan". Lender specifically relied on this representation, warranty and covenant in determining to make the loan to Borrower and selling such loan in the secondary market. In the event Borrower shall fail to occupy the property as aforesaid, then, in accordance with Paragraph 19 hereof, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument and pursue any other remedies permitted hereunder. Notwithstanding the foregoing, if the Federal Home Loan Mortgage Corporation ("FHLMC") buys all or some of the Lender's rights under this Security Instrument and Note, the promises and agreements in this Rider will no longer have any force or effect so long as FHLMC, or any of its successors and/or assigns, holds those rights; provided, however, that in the event Lender repurchases all or any portion of the Loan from FHLMC, or any of its successors and/or assigns, the promises and agreements in this Rider will be reinstated and will be fully enforceable against Borrower by Lender.

OCCUPANCY REPRESENTATIONS, WARRANTIES AND COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower further represents, warrants, acknowledges, covenants, and agrees as follows:

581 CARRIAGE WAY DR. BUFFALO GROVE, IL. 60089

THIS OCCUPANCY RIDER is made this 29TH day of NOVEMBER, 1989, 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 MARGARETTEN & COMPANY, INC., (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

OCCUPANCY RIDER

UNOFFICIAL COPY

CLERK (1987) 10/10/88
COLLAPSED SIDER

89572648

Property of Cook County Clerk's Office

PROPERTY OF COOK COUNTY CLERK'S OFFICE

PROPERTY OF COOK COUNTY CLERK'S OFFICE

PROPERTY OF COOK COUNTY CLERK'S OFFICE

PROPERTY OF COOK COUNTY CLERK'S OFFICE