PERSPARED BY, WORLD SAVINGS,

RECORDING REQUESTED BY:

MORLD SAVINGS AND LOAN ASSOCIATION

WHEN RECORDED MAIL TO:

09344040

SKIZCHJ

ATTENTION: DOCUMENTATION DEPARTMENT (Space Abore This Line for Recording Data) .

त्र १०द्वह्युशका ५०००

9-82671-65 TURN NU

00

Y SI SIHL

THIS MO (T.S.C.E. ("Security Instrument") is given on

realistices by jurisdiction to constitute a uniform security instrument covering real property.

THIS SECURITY INSTRUMENT combines uniform coverants for national use and non-uniform coverants with limited

All replacements and additions shall also be covered by this Security instrument. All of the foregoing is referred to in this Security rents, royalties, mineral, oit and gas rights and profits, water rights and atock and all fixtures now or hereafter a part of the property. TOCETHER WITH all the improvements now or hereafter croated on the property, and all easements, rights, appurcrances.

OS COM 12 TOP SOFI

COOK COUNTY.

29324060431010

SEE EXHIBIT "A" ATTACHED, INCORPORATED HELEIN BY REFERENCE

Note. For this purpose, Bottowet does hereby mortgage, grant and Cop er 'o Lender the following described property located Security instrument; and (c) the performance of Borrower's conciants and agreements under this Security instrument and the medifications; (b) the payment of all other sums, with interest, at vanced under paragraph 7 to protect the security of this Instrument secures to Lender: (a) the repayment of the debt existence by the Note, with interest, and all renewals, extensions and This debt is evidenced by Borrower's note dated the saids last as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and to a be on AUGUST 01, 20:19.

This Security

* * *

States of America and whose address is 2470 Vest 26th Avenue, Denver, Colorado 80211 ("Lender"). Borrower owes Lender the principal sum of ("Borrower"), This Security Instrume...'S given to WORLD SAVINGS AND LOAN ASSOCIATION, A FEDERAL SAVINGS AND LOAN ASSOCIATION, A MORLD SAVINGS AND LOAN ASSOCIATION, A FEDERAL SAVINGS AND LOAN ASSOCIATION AS

Dollars (U.S.

will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record. grass and consey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and BORROWER COVEXANTS that Borrower is law fully seised of the earse hereby conveyed and has the right to mortgage,

830 ELDER, UNIT 109

County, Illinois:

MORTGAGE

20LY 25, 1989

60'000'98\$

KWAN HO LEE MARRIED TO YOOK HEE LEE

VOLUME 218

FIRST

MORTGAGE

Denree, Colorado 80211

SET-29:Y (3:23)

HTIXOR—2005

"Proporti" and as insentuari

("Property: Address");

commonly known as: which has the address

REAL ESTATE INDEX NUMBER:

the principal sum of

2420 West 26th Avenye-

A FEDERAL SAVINGS AND LOAN ASSOCIATION MORLD SATINGS AND LOAN ASSOCIATION,

LAURIE LAURTENTI

Form 30H 12/83

WORLD SAYINGS AND LOAN ASSOCIATION RECORDING REQUESTED BY:

A PEDERAL SAVINGS AND LOAN ASSOCIATION WORLD SAVINGS AND LOAN ASSOCIATION, WHEN RECORDED MAIL TO:

THIS 15 A

Deiver Colorado Mi211 2420 West 26th Aveoge

80354030

MORIGAGE

CH351756

		MOR.	TGAGE		
				TUTH NOT	<u> </u>
atiention: d	OCUMENTATION DE	Partment is	page Above The Line	r for Recording Data)	

KAND HO LEE MARRIED TO YOUR MEE LEE The montgager is THIS MORYGAGE (Secondy high consult) is given in

the principal sum of

New Court Whom. mis-liftentions (h) the payment of all other sums, with him our insummed under paragra, it is necessaring at the Security in the Recurring lastrament and the Security lastrament and the payments, with the full date, if not paid exclin, due and paying (a). Alkinst (a), 2019 . This Structure for its first configurations of the debt of the debt of the Note, with the east, and all reaemals extensions of the language in Locales (a) the Locales (a) the Note, with the east of the language extensions of the language in Note, with the east of the language extensions of the language in the language of the language extensions of the language This delta is explained by Berrower's note dured the sampthore as this Security Instrument ("Ne to"), which provides for incircily paymeres, with the figil gent of not paid earlier, due and payables. All GHST 01, 1019 This Security 6, 4b es euls. 226 .00 60

SEE EXHIBIT "A" AFLICEED, INCORPORATED HEREIN BY REFERENCE.

MENT (SIVLE) ADEX MUNICER

\$325e066431010

ACTION LISTS

1565 JUL 27 NY 1: 50

ट्याप्रायदास्थे द्रसंदर्भण ह्य which bas dis situate.

RINGEROOD, IL 40430

("ऐस्क्ट्रिसपु नेवकेच्डा"):

featuress as the "Property" All replicements and additions that also be covered by this Security Instrument. All of the foregoing is referred to in this section; akaasi sii siiyo ucda rayraan oo aan qoya <mark>ama kaasanaa s</mark>akaa ahoo ah qaaday aha aha aha ahaan ahaada ahaa ahaa TOOKEHEE WITH All his last post measures or breested contained an open y and all queen part, apparen messes,

will defend generally the title to the Property aguant off claims and demands subject to they are universease of news Bush ring council apolyrish and that the Property is unanceurbered, except for encurs in technical tectors. Betrower wasternessed, BORROWER COVENANIS that Burrature is tradiffy sussitiof the extens bereat consuped and his the relativistic consequent

ναρετίσεις ξες βερικές είναι το κεεραμαίε α καθόσης τεσματή πασυπική εσυνήσες των ρεσματίκ THE SECTION WE FRUMEN'S combines uniform a politic to national algebra of resumment constants with brished

Property of Cook County Clerk's Office

IN COOK COOKIN, INTERES.

NATE 8-109, AS DELICATED OF RAT OF SEATE OF CERTAIN PORTIONS OF 10T 1 IN HORMOOD LACEADOO, SERIC A SEDIFICION OF THAT PART OF THE MONTH REQUITY FRET OF THE SOUTH 1200.50 FEET OF THE NORTH REQUITY, DETECT SECTION 32, TO ASSIPTION OF THE THIRD PROMITY, DETECT WEST OF THE SOUTHERLY OF THE MEST LINE OF HALSTED STREET SECRETION OF CONDITIONING O

Topoents of Coot County Clork's Office

concerni beyment.

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 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 bankrupicy, probate, for condemnation or to enforce laws or covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect

If Borrower fails to perform the 7. Protection of Lender's Rights in the Property; Mortgage Insurance. fee title shall not merge unless Lender agrees to the merger in writing.

Bostower 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

notivity in manadiately prior to the acquisition.

trom 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 un i p oceeds resulting posipone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If

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

when the notice is given. the Property or to pay sums secured by this Security instrument, whether or not then due. The I deay period will begin Borrower abandons the Property, or does not answer within 30 days a notice from Lend. ("1117 the insurance carrier has offered to settle a claim, then Lender thay collect the insurance proceeds. Lender may use they receeds to repair or restore Unless Lender and Borrower officewise agree in writing, insurance proceed is a sall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically lessible and Lender's security is not lessened. If the restoration or repair is not economically lessible or Lender's security would be lessened, the insurance proceeds shall be applied to the study and the insurance proceeds shall be applied to the study are secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If

carrier and Lender. Lender may make proof of loss if not made promptly by Borr seren all receipts of poid premiums and renewal notices. In the event of loss, Berro set shall give prompt notice to the insurance Lender shall have the right to hold the policies and renewals. If Lender requi es. Borrower shall promptly give to Lender

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause.

unseasonably withheld insurance carrier providing the insurance shall be chosen by Horner's subject to Lender's approval which shall not be Froperty and incomparate in Baisand Incomparate in the content of the Property of the Property

of the giving of notice. notice identifying the lien. Borrower shall satisfy the H. a. on take one or more of the actions set forth above within 10 days agreement satisfactory to Lender subordinating the P. a. to this Security Instrument. If Lender determines that any part of the Property is subject to a fien which may attain p. to the Property Instrument. Lender may give Borrower a prevent the enforcement of the lien of forfeiture of day part of the Property; or (c) secures from the holder of the hen an faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to agrees in writing to the payment of the odition secured by the lien in a manner acceptable to Lender; (b) contests in good

receipts evidencing the payments.

Borrower shall prompily dischaige 2 by lien which has priority over this Security Instrument unless Borrower: (a)

Borrower shall prompily dischaige 2 by lien which has priority over this Security Instrument unless Borrower: (a)

pay them on time directly to the present on the present that the bottower shall promptly furnish to Lender all nutices of amounts to be paid under this paragraph. If An tower makes these payments directly, Bottower shall promptly furnish to Lender Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner. Borrower shall 4. Chargest Liens. horrower shall pay all taxes, assessments, charges, fires and impositions attributable to the property which may attain privility over this Security Instrument, and leasehold payments or ground rents, if any,

paragraphs I and 2 stall te applied: hist, to late charges due under the Note: second, to prepayment charges due under the Note, third, to amout ts rayable under paragraph 2: fourth, to interest due; and last, to principal due 3. Application of Payments. Unites applicable law provides otherwise, all payments received by Lender under

memurism viruses sidt ve betuese sinus edit isninge i be e se noiteelique

any Funds as Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later tima immedia eit prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of Upon exament in fuil 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 escrow items when due. Borrower shall pay to Lender any at Borrower's option, either prompily 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

requires interest to be paid, Lender shall not be required to pay Borrower any interest to earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debits to the Funds was made. The Funds are pledged as additional security for the sums secured by Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless

state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items-The Punds 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 nerns. icaschold 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 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 past in full, a sum ("Funds") equal to

the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

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

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

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 authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or

to the sums server 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 de le of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrow Plat Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amovitzation of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall' to coperate 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 a nortization 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 exercise of any right or remedy.

11. Successors and Assigns Bru J; 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 agn ements 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 terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with ceard to the terms of this Security Instrument or the Note without

that Borrower's consent.

12. Loan Charges. If 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, ther: (:) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) ary sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may charge to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a resurd 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 at cording to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Secur ty Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take in 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. ne 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 lotice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Le der when given as provided in this paragraph.

15. Governing Law, Severability. This Security Instrument shall be governed by federall wand the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument 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 ir striment 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 COPYO 4 169-14928-1

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

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following juducial 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 sum; secured by this Security Instrument.

21. Rel ase Upon payment of all sums secured by this Security Instrument. Lender shall release this Security Instrument without charge to Porrower Borrower shall pay any recordation costs.

22. Waiver c. b'omestead. Borrower waives all right of homestead exemption in the Property.

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

Adjustable Rate Rider Planns	ed Unit Development RiderX Owner Occupancy Rider
Graduated Payment Rider X Fixed	Rate Rider Y Quick Qualifying Rider
Condominium Rider2-1 Fa	mily Rider
Other(s) [specify]	C
BY SIGNING BELOW, Borrower accepts and agrees any rider(s) executed by Borrower and recorded with it.	to the terror and covenants contained in this Security Instrument and in
KWAN HO LEE (SELL)	TOON HET TEE SIGNING FOR THE SOLE PURPOSE OF WIVING HOMESTEAD RIGHTS
	PURPOSE OF KITCHE HOLESIES KIGHTS
(SEAL)	O GENTS
(SEAL)	GEAR
830 ELDER, UNIT 109 MAILING ADDRESS	HOMEWOOD, IL 60430 CITY, STATE, ZIP

NOTARY ACKNOWLEDGEMENT ATTACHED AS EXHIBIT "B"

9-00691-03

is the expectation of the first product of the expectation of the expe

emberskip ogstram klim gruppellustem mannetoner at letter på per at eller i flede og skrivet skrivet i til till Bulk og skrivet omkriger ytterskat fille megaljet mensk på entre eller i som eller om eller om eller og eller Lag ogstreftekter gruppelladt follska skrivet omkrivet fra eller eller eller eller eller eller eller eller elle Lag ogstreftekter med klassen i krivet omkrivet omkrivet eller eller eller eller eller eller eller eller eller

2) Newsey of the policy of the second property of the second second second second the second seco

the fiber entraged in the processed of interesses on reading to the fiber of the contract of t

salah ya	wenter et riger O.	energy States	planett fine Despekt	a in with states with a con-
्यक्षीत्र	garyPianQ volcQ		X Place theoretics	out Amount of February Co.
			कर्रवास प्रशासका 😂 🔠	ง 2006 ระดับใช้ สมมารถสำรัช (ค.ศ.) - <u> 1.</u>
			τ_{\wedge}	्रियकपूर्व अध्यासि ॥ 📖

के स्टाइस्टर्स स्टाइस्टर्स है। स्टाइस्टर्स के का काल का कार्य का साथ के आकर्त का कार्य के मार्थ के कार्य का बाहर के स्टाइस कर के किया है। जिस्से का कार्य के कार्य का स्टाइस कर के किया का स्टाइस के किया के किय

YOOM HER LEE STONING FOR THE SULE PURPOSE OF MAIVING HOMESTEAD RIGHT		33.1 00 362
	ŤŚ	المراجع الراب المعامل والمستحدد المستحد المستحدد
) _{/sc} .
		10
	. da, de .	0

201 <u>1744, 859</u>17 200 1411,144 4**00**658

HOMEWOOD, IL SOAGO CITY, STATE, ZIP

TO THE MUNICIPALITY OF THE PROPERTY OF THE PARTY OF THE P

UNEXHBETEN PARY AND DESCRIPTION OF A 1 0

STATE OF ILLINOIS	
COUNTY OF COCK is	
On Tuly 25 1989 , before	e me, the undersigned, a Notary Public in and for said State
personally appeared Kwan Holee & Yoo	n delle hower
	· ·
	•
·	
personally known to me, or proved to me on the basis of satisfactory ex	vidence to be the person(s) whose name(s)
\ c	
subscribed to the within instrument and	acknowledged that
executed the same.	
WITNESS my land and official scal.	
()	
The for Con FICIAL	SEAL "
Notary Public in and for Mid County and State LISA HOC NOTARY PUBLIC STATE NOTARY PUBLIC PUBLI	ie of illinois }
MY COMMISSION EXP	ABES 41(1A)
(INDIVIDUAL)	
STATE OF ILLINOIS	
COUNTY OF	\$ •
On, before	e me, the undersigned, a Notzry Public in and for said State
personally appeared	
	
	
	_/
	(1)
personally known to me, or proved to me on the basis of satisfactory en	rider.ce, to be the person(s) whose name(s)
subscribed to the within instrument and	acknowledged that
	レン
executed the same.	
	CVA,
MATTATEST and hand and official coal	
WITNESS my hand and official seal.	1/2
Notary Public in and for said County and State	
House a contract of the contra	
(DADTNEDSHID)	
(PARTNERSHIP) STATE OF ILLINOIS	
COUNTY OF	CA
COUNTI OF	
On thisday of	, in the year, before me
On this on you	
	personally appeared
· · · · · · · · · · · · · · · · · · ·	
personally known to me, or proved to me on the basis of satisfactory	enidence to be the person that executed this increment, on
personally known to me, or proved to me on the oasis of satisfactory behalf of the partnership and acknowledged to me that the partner	rebin everyled if
penalt of the barmership and acknowledges to the erat the barme	material annualization and
THE PART OF THE PA	•
WITNESS my hand and official seal.	•
	:
No. 20 Published for said County and State	
ar . P. 117 To I for an II Comment and Claim	

ATTACH ADDITIONAL ACKNOWLEDGEMENTS AS NECESSARY

PRANTOSA CARCORO ESCOS

id, a Monny Public in and for said State.	สะบุริกร์ยัยย์ รัสโกลย์ () () ()		Lin Z. English si	.1 1≟ 90
" Line har	المروم فليدلانه	المنافعة المنافعة والمسا	Adada A brice	is of Newstern
	etarilian eta erren erren eta e Erren eta erren eta		r committee and a second and a second and a second	
	en describeration and service			
	naminin NR Tay Bandahu Hali di Maya asa sharindi ba sagara disasasa ya sala dasar .	· • • • · · · · · · · · · · · · · · · ·		e de la company
(होन्साधा क्रान्तिम (होमक्रा	athermory evidence, to be the pe	elite tem til delem i dime	e ভাইনার সংখ্যার রোগে কাল	. ಕೃಷ್ಣ ವಿಗುದ್ಧಾಕ್ಕೆ
		ณ รัสธา ย กราส-หลักแต่ก	a sili ta indimeta ".	
			a. An 1933 fair nomhain 15, 15, 15.	
			en, front and entiolism	^{त्रता सम्}
90-	FICIAL SEAL	FO	- Area Area (Alice	
	21012:14:20:22	-4 . 59648 \$150 190	errotta Attilitä Atti. 1600 läher 160 lähenni – 200	15
	PUBLIC, STATE OF IELITOR AIT/91	14 COM		
			ELKOE ELKOE	alistovita Vojanskia
		24 L L. L		
रेसे, व भेजवर्ष रियोग्सेट कि बेवर्स कि अर्थुड़ शिर्द्धाः	ugis obtan viu une nado sign		· · · · · · · · · · · · · · · · · · ·	4.3
	0			ا المورد يوري المات
	4			

			a company in the same as	
		·····		
who et a mark (a) who every	วุธที่ เรียก เราเปราวะ ทอบเกิร์แล	ke sertuaris iyanis	า เมืองสอดการ (เลยตาลัยสาสตารณ์	s Santarous
acknowledged that	bs	ន វារម្មភាពស្វាស់ ប្រជុំរៀត	r ch er bortabe	
			- one tooticare	
		0	ti di kita Masadawata di Lulia ili ili ili ili ili ili ili ili ili	
		· is a	a 1957 - Ban Santis, a S	88701W1
			'S	
		cours and State	o diviso di boro di pilipio	Tigukiri
			इस्ट्राम ्	(3.873)
			ALENOIS VOF	
. अंत प्राचीवर्ष		at-	-, 4	
berongly appeared			in the control of the	
passadie diminerat		en east i seu illeri, più i pi	درهید است. در حمد دادید در از از ایا همد در	■ ± • · · · · · · · · · · · · · · · · · ·
ليد المحمد المستوالية والمحمد المستوالية المستوالية المستوالية المستوالية المستوالية المستوالية المستوالية الم المستوالية المستوالية المستوالية المستوالية المستوالية المستوالية المستوالية المستوالية المستوالية المستوالية	No manufacture interest and a second	····		
	T. C.		en e neme servenes i vi pe la pesse	
ดง มองกรายที่ ยัดเมื่อเพราะสากัสมาจะเหมู รถ	าวที่ 60 เล่นอยน่าคราก อสมเล็กไทรย่าย ค	स्माने प्रथि क्क आहे ५० छ।	१४७५३२४ ५६म वस्त्रकार्यात्	មីសាសសក្
	वे क्षेत्रकाच्या होते क्ष्याच्या वर्षे	क्या भी किन्नुस्तर है। व	น้อง อุสหรองการเกิดเกิดเกิดเกิดเกิดเกิดเกิดเกิดเกิดเกิด	M. Massist
		11L (*)	ម ១៥ស Lie នៃ១៩៩ ប្រទ ZE	uakti k
		्रिकार प्राप्त स्थाव	O Plane Belging	ns s.Y

RECORDING REQUESTED BY, AND FFICIAL CORDING RECORDED. MAIN TO:

WORLD SAVINGS AND LOAN ASSOCIATION, A FEDERAL SAVINGS AND LOAN ASSOCIATION

2420 WEST 26TH AVENUE DENVER, COLORADO 80211

ATTENTION: Documentation Department

MODIFICATION TO FIXED RATE NOTE AND

FIXED RATE RIDER TO SECURITY INSTRUMENT

DATE: JULY 25, 1989

ILLINOIS \$36,000.00

59-14928-6

FOR VALUE RECEIVED, the undersigned ("Borrower") agrees that the following provisions shall be incorporated into the Promissory Note ("Note") and Mortgage ("Security Instrument") of even date herewith which were executed by Borrower. The Security Instrument was executed by Borrower and creates a lien in favor of World Savings and Loan Association, a Federal Savings and Loan Association ("Lender"). This Modification and Rider is attached to both the Note and Security Instrument. To the extent that the provisions of this Modification and Rider are inconsistent with the provisions of the Note and the Security Instrument, the provisions of this Modification and Pider shall prevail Security Instrument, the provisions of this Modification and Rider shall prevail and shall supersede any such inconsistent provisions in the Note and Security Instrument. Except to the extent medified by this Modification and Rider and other rider(s), if any, the provisions of the Note and Security Instrument shall remain in full force and effect.

- PAYMENT OF PRINCIPAL AND INTEREST, PREPAYMENT AND LATE CHARGES. Paragraph 1 of the Security Instrument is americal to read in its entirety as follows:
 - "1. Payment of Principal and Interest; Prepament and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Pote and any prepayment and late charges due under the Noie, and the principal and interest on any future advances (as hereinafter defined) secured by this Security Instrument."
- APPLICATION OF PAYMENTS. Paragraph 3 of the Security instrument is amended to read in its entirety as follows:
 - "3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under Paragraphs 1 and 2 shall be applied: first, to interest which became due during the month for which payment is being made; second, to amounts payable under Paragraph 2; and finally, to the principal of the Note. Payment shall be made in lawful currency of the United States of America."
- PRESERVATION AND MAINTENANCE OF PROPERTY; LEASEHOLDS; CONDOMINIUMS; PLANNED UNIT DEVELOPMENTS. Paragraph 6 of the Security Instrument is amended to read in its entirety as follows:
 - "6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall not destroy, damage or substantially change the Property or 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

MORLD SAYINGS AND LOAM ASSOCIATION, A FESSAAC SAVINAS AND LOAD ASSOCIATION

DESC MEST SETH AVENUE genvée, coucease senti

ក្រុងស្ទាស់ ស្រុមស៊ី បានស្ថិតនិងសម្រេចប៉ុស្តិ៍ ។ ៤.ពីប៉ុន្មិធីនិ

SELL CALLOW TO FIXED SATE MOTE AND SAME SAME SAME SECURITE INSTRUMENT

DATE: UULY 25, 1989

320KLUUI

8-83941-98

99,000,282

poleville to the control of the cont

PAYMENT OF TRIBUNARY PATEREST, PREPAYMENT AND LATE CHARGES.

Statistical and industrial Englayment and Late of the principal of the principal of the principal of the principal and the principal and the statistic of the s

rent skrije pe om distr. Denege Poes to ots genomety as distroyes Changerann 3 on the Security insurgment is

and the continuation of th

particles of the state of the s And the second of the second o

(p)

rendering the public lisbility insurance coverage maintained by the Owners

colf-management of professions insnagement and association; or self-management of the Owner's Association; or

any action which would have the effect of

(b) any emendment to any provision of the Constituent Bocuments if the provision is for the express benefit of Lender;

(a) the PUD or termination of the PUD or Condominum project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of taking by condemnation or eminent domain;

The Borrower shall not, except after notics to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(2) Lender's Prior Consent

The Borrower shall take such action as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount and extent of coverage to Lender.

(I) Public Liability Insurance

Snoitspildo muinimobned bas GU9 nommod ...

If this Security Instrument is on a unit in a Condominium, sorrower shall perform all of Burnower's obligations under the Condominium project's Constituent Documents. Ine "Constituent Documents" are the (i) Declaration or any other document which creates the Condominium project; (ii) by-laws; (iii) code of regulations; (v) other equivalent documents; (v) articles of incorporation; and (vi) covenants, conditions and restrictions. Sorrower shall promptly pay, when due, all duca and assessments imposed pursuant to the Constituent Documents.

"Condominium"), the Property includes, but is not limited to, such unit in a condominium ("Condominium"), the Property includes, but is not limited to, such unit in the Condominium project, together with an undivided interest in the common elements of the Condominium project. If the Owners Association or other entity which sets for the Condominium regiect ("Owners Association") holds title to Property also for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

znoijspildū muinimobnoj

If this Security Instrument is on a unit in a PUD, Borrower shall perform all of Borrower's obligations under the PUD's covenants, codes, restrictions and 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 pay when dut, all dues and assessments imposed pursuant to the Constituent Documents.

development ("PUD"), the Property includes, but is not limited to, a parcel of development ("PUD"), 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 the PUD Agreement or any other document which creates the PUD ("Declaration"). 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 ("Owners Association") and the uses, benefits and proceeds of Borrower's interest.

Planned Unit Development Obligations

consent.

fee title to the Property, there will be no merger of the fee title and leasehold without Lender's prior written

SET-SEE TOTAL COPY

consecution " Tag stitle and the Brogger of thank will be an machen of the fee this land leadschold whicheut terms it you'ld now instance

The first promise production becomes the production

and the bses, benefits and emorphics to immobile of the development ("Public interest of the interest of the control of th

and the wass, wence, by and

if this Selection is evaluated as a selection of the major and the wass, wence, by the major and the wass, wence, by the major and the selection and the selection of the selection o

हिर्देशको प्रकारित हो। १ वहर विकास

ร์มั**ดในสสธ** อิกกรของสะที่ 9 วิจเปลี่กูกหรือ การ ของการแกลการ **อุกซ์ จะก**ลที่กับราวที่ สิงยทองกลาว การข้อยู่กระกา ("Condonia) par"); the l'antare con social vin a vin a comme con the condonial parties of the co ्रे हे जास्त्र व्यक्तिया होते हार्या सम्बद्ध

te the Constituent Documents: 🦰 Borncwer thall promptly pay, and the tonstructure to the Constitutional Documents: A Thirtie Cover was the review of Johnson September 1999 and the contract of the second section of the contract of the contrac projekt i nordingali Beclerazior on any biher departi i By-least (1911) codé of requisites erricies un incorrector; uni de financia risti menumita pay, gran an Bohrwaser sautt perfore att et Salma grojest's Constituent Sucuments. He ំន្រែ ជាមក ព្រះសំណុំជា ១០

ita) - Kajiluri enggelepisasas gamage (ap letter recommendation)

supplied of the contraction and the specific of the specific with the specific of the specific ର୍**ତ୍ୟ**ା ଖର୍ମ୍ୟ ହେବର । ବିଭାଗର ମଧ୍ୟ ବର୍ଷ ପ୍ରତ୍ୟ । ବିଶ୍ୱ ପ୍ରତ୍ୟ କ୍ଷିତ୍ର । ବିଶ୍ୱ ପ୍ରତ୍ୟ କ୍ଷିତ୍ର ଅଧିକ ପ୍ରତ୍ୟ । ପ୍ରତ୍ ଏହି । **ବ୍ୟବ୍ୟ ନ୍**ର୍ଦ୍ୟ ବ୍ୟବ୍ୟ ବ୍ୟବସ୍ଥ । ବ୍ୟବ୍ୟ ବ୍ୟବ୍ୟ ବ୍ୟବ୍ୟ ବ୍ୟବ୍ୟ ଅଧିକ ଅଧିକ ଅଧିକ । ବ୍ୟବ୍ୟ ଅଧିକ ଅଧିକ । (S) FEGGER 7 JAMES CONTRACT

อ เพล**าหลัง ph commembers) อ**ก อก สมมัคลดร สุดแลว สา ិស្សាស្ត្រសម្ព័ទ្ធ ប្រជាពី ស្រុក ប្រធាន ប្រធានជន្ងានក្សាស្ត្រសាស្ត្រសាស្ត្រសាស្ត្រសាស្ត្រសាស្ត្រសាស្ត្រ ប្រធាន Conscens ក្រុស្តាស្ត្រស្ថិត ស្តេក ស្ត្រសាស្ត្រសាស្ត្រសាស្ត្រសាស្ត្រសាស្ត្រសាស្ត្រសាស្ត្រសាស្ត្រសាស្ត្រសាស្ត្រ The Costs of Substantial Residence ប្រធានការប្រធានការប្រធានការប្រធានការប្រធានការប្រធានការប្រធានការប្រធានការប្

gaeanenaa (j. j. juun leevaa ja juun 1900 ja 1 Saja 1900 ja 1

इत्तरमानम् ४,६ ४८ एका राष्ट्रपाराचा । त्रार्थनमात्रः १,०१८,७५६ विद्योष्ट्रपुर्वे । राष्ट्रपुरवण् वस्य विद्याप्तरमाध्यमः । १० १०६ ५० १५० १५० १४६६ १८ १५ ५५ ५५ वर्षाः ५ ४०६.३४ ४५६ १६३

Association unacceptable to Lender.

(3) Hazard Insurance

With specific reference to PUD's or Condominiums, in addition to Paragraph 5 ("Hazard Insurance") of this Security Instrument, so long as the Owners Association maintains, with an insurance carrier reasonably acceptable to Lender, a "master" or "blanket" policy on the PUD or Condominium project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(a) Lender waives the provision in Paragraph 2 ("Funds for Taxes and Insurance") of this Security Instrument for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property;

(b) Borrower's obligation under Paragraph 5 ("Hazard Insurance") of this Security Instrument, 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;

(c) Sorrower shall give Lender prompt notice of any lapse in required hazard insurance coverage;

(d) In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the Condominium unit or to common elements thereof, or whether to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by this Security Instrument, with any excess paid to Borrower.

(4) Condemizer on

The proceeds of any award or claim for damages, direct or consequential, payable to Borrowe. In connection with any condemnation or other taking of all or any part of the Property, whether of the unit or the common elements of the Condominium, 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 this Security Instrument as provided in Paragraph 9 ("Condemnation").

(5) Remedies

If Borrower does not pay al. Condominium or PUD dues and assessments in full when due, Lender may then or thereafter exercise all remedies provided under this Security Instrument or Lender, at its sole option, may elect to pay such dues and assessments. Any amounts paid by Lender under this paragraph shall become Borrower's additional debt secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the then applicable Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment."

- 4. LEGISLATION AFFECTING LENDER'S RIGHTS. Paragraph 12 of the Security Instrument is amended to read in its entirety as follows:
 - "13. <u>Legislation Affecting Lender's Rights</u>. 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."
- 5. GOVERNING LAW; SEVERABILITY. Paragraph 15 of the Security Instrument is amended to read in its entirety and the Note is amended to include:

Governing Law; Severability. The loan secured by this Security Instrument is made pursuant to, and shall be construed and governed by, the laws of the United States and

11

The state of a second s

interpretation description de la contraction de la contraction de description de la contraction de la

Li dinni, en likall give tenden promitt notice; of any

TO TEST OF THE PROPERTY OF CHAIR FOR BERRY SET OF CONTROL OF CONTROL OF CONTROL OF CONTROL OF CONTROL OF THE PROPERTY OF THE PROPERTY. WHETE OF THE CONTROL OF THE PROPERTY OF

1#1 P. O.

ន់មុំ ប៉ា ប៉ា បា ប្រធានក្រសួងកែត្រសិតសើល និងតែ សួមស្ ប៉ាតិកា និងស្រា ប្រសាធ ប្រសាធ ប្រធានការ ប្

ેડ્રેડ પ્રાથમિક પ્રદેશ**ાદેક છે. જેડિકેફેંક**ડ પ્**રક્રિકેક** સ્વાસ્થ્ય લાગ તે હતું. પ્રાપ્ત પ્રાથમિક જો પ્રાથમ માં કેટેક **સ્વાસ્થ્ય લાગ્ય કરે વૈદ્યમિક સ્વાસ્થ્ય કરે** કર્યો જેકે મહાસ્થ્ય મા

The control of the state of the

A. Gerrana Am. Sevendeller. Renegrade 15 et ine senufity. Renegrade 15 et ine senufity. Amerika et ine senufity en senufity end the insert to sevended.

Program of the Severability. The loss secured by this section to the last test of the content of

W. 040.013M

istani y staliku ili ili

the rules and regulations promulgated thereunder, including the federal laws, rules and regulations for federal savings and loan associations. If any paragraph, clause or provision of this Security Instrument or the Note or any other notes or obligations secured by this Security Instrument is construed or interpreted by a court of competent jurisdiction to be void, invalid or unenforceable, such decision shall affect only those paragraphs, clauses or provisions so construed or interpreted and shall not affect the remaining paragraphs, clauses or provisions of this Security Instrument or the Note or other notes or obligations secured by this Security Instrument."

6. DEFAULT AND ACCELERATION. Time is of the essence hereof. Upon failure to pay any payment when due or to perform any obligation, covenant or agreement in the Note, in the Security Instrument, in other security instruments which secure the Note, or in any other document executed by Borrower to induce Lender to make the loan evidenced by the Note, or if any statement made by Borrower in any such document is false or misleading, then Borrower shall be in default under the Note and all principal and accrued interest shall, at Lender's option and vithout notice, become immediately due and payable in full. Reference is made to the Security Instrument for rights as to the acceleration of the indebtedness evidenced by the Note, including Paragraph 17 of the Security Instrument and Paragraph 10 of the Note which are amended as follows:

"Transfer of the Property or a Beneficial Interest in Borrower, Assumption. If all or any part of the Property or an interest therein 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 ir full of all sums secured by this Security Instrument. If Borrower fails to pay such sums immediately upon the upland of tender, Lender may, without further notice or demand or Borrower, invoke any permitted remedies. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. Lender shall have waived such option to accelerate if, prior to the sale or transfer, Lender and the person to whom the property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this security Instrument shall be at such rate as Lender thall request. If Lender has waived the option to accelerate provided in this paragraph, and if Borrower's successor in interest has executed a written assumption agreement accept of in writing by Lender, Lender shall release Borrower from all obligations under this Security Instrument and the Note."

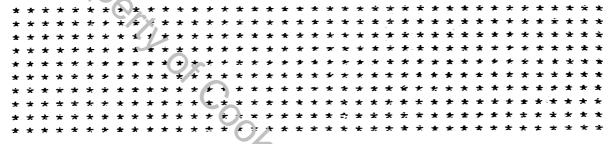
7. FUTURE ADVANCES. Upon request of Borrower, Lender, at Lender's sole option prior to the release of the Security Instrument may make future advances ("Future Advances") to Borrower. Such Future Advances, with interest thereon,

IL

80000000

shall be secured by the Security Instrument when evidenced by promissory notes stating that said notes are secured thereby.

- 8. LOAN CHARGES. If the loan secured by the 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 charges 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.
- 9. PREPAY. Borrower shall have the right to prepay the principal amount outstanding in full or in part provided Lender may require that any partial prepayments shall be made on the date monthly installments are due and shall be in the amount of that part of one or more installments which would be applicable to principal. Any partial prepayment shall be applied against the principal amount outstanding and shall not extend or postpone the due date or any subsequent monthly installments or change the amount of such installments unless the Lander shall otherwise agree in writing.



- 10. WAIVER OF HOMESTEAD EXEMPTION, PRESENTMENT, NOTICE OF DISHONOR AND PROTEST; JOINT AND SEVERAL OBLIGATION. The homestead exemption and the rights of presentment, notice of dishonor and protest are hereby waived by Borrower and all sureties, guarantors and endorsers of the Note. The Note shall be the joint and several obligation of all Borrowers, streties, guarantors and endorsers and shall be binding upon them and their successors and assigns.
- 11. COSTS OF COLLECTION OR ENFORCEMENT. In the event Lender takes any action to collect or enforce any provision of the Note, Borrower will pay to Lender on demand all costs and expenses incurred by Lender with respect to the same including, without limitation, reasonable attorney's fees and court costs to the extent not expressly prohibited by applicable law, whether or not a lawsuit is brought.
- 12. INJURY TO PROPERTY. All of Borrower's causes of action, whether accrued before or after the date of the Security Instrument, for damage or injury to the Property or any part thereof, or in connection with the transaction financed in whole or in part by the funds loaned to Borrower by Lender, or in connection with or affecting said Property or any part thereof, including causes of action arising in tort or contract and causes of action for fraud or concealment of a material fact, are, at Lender's option, assigned to Lender; and the proceeds thereof shall be paid to Lender, who, after deducting therefrom all of Lender's expenses, including reasonable attorney's fees, may apply such proceeds to the sums secured by the Security Instrument or to any deficiency under the Security Instrument or may release any moneys so received by Lender or any part thereof, as Lender may elect. Lender may, at its option, appear in and prosecute in Lender's own name any action or proceeding to enforce any such cause of action and may make any compromise or settlement thereof. Borrower agrees to execute such further assignments and other instruments as from time to time may be necessary to effectuate the foregoing provisions and as Lender shall request.
- 13. STATEMENT OF OBLIGATION. Lender may collect a fee of fifty dollars (\$50.00) or such other maximum amount as from time to time is allowed by law for furnishing any statement of obligation, Lender's demand or any other statement

LA COPY LA COP

27 attanto, 201 (attaubed satt, do barolea, tudi dol sol sol giftanti attanto attanto attanto satt giftanti attanto at ्या कर राज र प्राचीता केंद्र कुरावेद उम्बद्धानुबन्धा कुरावेद रोजा है है है है जिल्ला है

ប្រឈមមិន ខែស្ថិត្រាស់ខ្លួន ប្រជុំប្រក្នុងប្រជាពល់ ប្រែស្ថិត ប្រជុំប្រជាពល់ ប្រជុំប្រជាពល់ ប្រជុំប្ជុំប្រជាប្រជុំប្រជុំប្រជុំប្រជុំប្រជុំប្រជុំប្រជុំប្រជុំប្រជុំប្រជុំប្រជាប្រជុំប្រជាប្រជាប្រជុំប្រជុំប្រជុំប្រជុំប្រជុំប្រជុំប្រជុំប្រជុំប្រជុំប្រជ

the state of the s

ការ ខន្លះសារ ការ ប្រជាជាក់ ប្រធានការប្រជាជាក់ ប្រជាជាក់ ប្ជាជាក់ ប្រជាជាក់ ប្រជាជាក់

and the second of the second o

regarding the condition of or balance owing under the Hote or any other note or obligation secured by the Security Instrument.

- 14. OFFSET. No indebtedness secured by the Security Instrument shall be deemed to have been offset or to be offset or compensated by all or part of any claim, cause of action, counterclaim or crossclaim, whether liquidated or unliquidated, which Borrower now or hereafter may have or may claim to have against Lender; and in respect to the indebtedness now or hereafter secured hereby, Borrower waives, to the fullest extent permitted by law, the benefits of any applicable law, regulation or procedure which substantially provides that, where cross-demands for money have existed between persons at any point in time when neither demand was barred by the applicable statute of limitations, and an action is thereafter commenced by one such person, the other person may assert in an answer the defense of payment in that the two demands are compensated so far as they equal each other, notwithstanding that an independent action asserting a claim would at the time of filing an answer be barred by the applicable statute of limitations.
- 15. MISREPRESENTATION OR FAILURE TO DISCLOSE. Borrower has made certain written representations and disclosures in order to induce Lender to make the loan evidenced by the Note; and in the event that Borrower has made any material misrepresentation or failed to disclose any material fact, Lender shall have the right, at Lender's option and without prior notice, to declare the indebtedness secured by the Security Instrument, irrespective of the maturity date specified in the Note or in this Modification and Rider, immediately due and payable.
- 16. PARAGRAPH HEADINGS. Paragraph headings are for the convenience of the parties only and in not to be used in interpreting or construing this Modification and Rider.

IN WITNESS WHEREOF, the undersigned has executed this Modification and Rider on the ${\ \ }$ day of

A All Ju			
KWAN HO LEE	(Seal)		(Seal)
		$\gamma_{\gamma_{i}}$	
		9	÷
	(Seal)		(Seal)
		T	
	(Seal)		(Seal)
		V _{fs} .	
830 ELDER, UNIT 109 Mailing Address		HOMEWOOD, IL 60430 City, State, Zip Code	
		INDIVIDUAL ACKNOWLEDGEMENT ATTACHED	

to buy inable wasture on if therious, and or उपकारक पुरुष्ठ प्रदेशक व्यक्तिक प्रवासक स्थानित के <mark>प्रवासक स्थानित स्थानित</mark>

क**्राइट स्टि** केन्द्र तिहास करते हैं। इस क p<mark>oducekš</mark> saad transporte para pad "Rodošna su Barkuto" – ko

June. 136627 HOMEWOOD, 31 GOADO.

INDIVIOUS A CARGALESSEEPENT ATTACHES

FARTETT "B" ND(AR) AAKS OW	PARTE O
(INDIVIDUAL)	
STATE OF ILLINOIS COUNTY OF COOK SE	
on Tuly 25 1989, before me, the	and distance of a Nice of Parties and a second
•	e undersigned, a Notary Public in and for said State
personally appeared Kwan How	
	÷ .
personally known to me, or proved to me on the basis of satisfactory evidence.	
subscribed to the within instrument and	acknowledged that
executed the same.	
WITNESS my hand and official seal.	
Less Strotherman	
Notary Public in and for County and State SEAL	
ETATE OF ILLINOIS &	
(INDIVIDUAL) \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\	
COUNTY OF	
	undersigned, a Notary Public in and for said State
On	: underspied, a rotary rubbe in and for sam State
personally appeared	
0,	
90.	
personally known to me, or proved to me on the basis of satisfactory evidence, a	e be the person(s) whose name(s)
subscribed to the within instrument and	acknowledged that
executed the same.	
	0/1
WITNESS my hand and official seal.	Τ΄.
	3,
Notary Public in and for said County and State	0,5
(PARTNERSHIP)	C
STATE OF ILLINOIS COUNTY OF	
On thisday ef	in the year, before me.
	personally appeared
personally known to me, or proved to me on the basis of satisfactory evidence behalf of the partnership and acknowledged to me that the partnership exec	cated it.
•	:
WITNESS my hand and official seal.	
Notary Public in and for said County and State	:

ATTACH ADDITIONAL ACKNOWLEDGEMENTS AS NECESSARY

			: ::::::::::::::::::::::::::::::::::::		HAIR OF BLUNOS COUNTY OF LUXOS
d for said Sinte	undersigned, a Noticy Public in an	beicse me, the	200	Z£.	트로웨저트 nO
			energia permenta di Perropa de l'Appare de l'Assista de l	community is a reason whereas in grain	
		· 	in the second se		
		 			
	(२)5msn 930 th (३)त्तवल्य कर्ता को				
المحاضية المستناس	ucknowledged that	<u> </u>	bin untrament and	nw out or bod	nozdur
				nes esti fomosi	<u> </u>
		- 기계			
	6		•		WITMESS my kind
	70_	~~~~	79		Je sout
		,	• → C • 1116 (1977) > 2	ment in the Court is	areas the facilities of the artists.
		4/7/91	PUBLIC, STATE OF	YRATOR	ANDIVIDUAL) STACE OF ILLINO COUNTY OF
	0.		many and the second	Si Sing Sing	state of Illino
d for said State.	unders greek a Notary Public in as	ಕಿಪ್ಪರ್ಯ ಗಾನ್ನ ಟಿ.e	91,	·	
		/ 	• 		हराज्यकार्विष बङ्ग र ब्दरवर्व
		F			
of the second of			modernamic our experience dispusar account (1111 - 1111)		
•		0,	and the second s	The second second	
			5 -	e is not eliminated in the most animal	<u></u>
	n besthe person(s) whose dame(s)				-
	acknowledged that		ain instru <mark>ment an</mark>	av alt ur boör	swine
				neccied tha ea	ارد در این این این مشترین این این این این این این این این این ا
			Cy	<u>Z</u>	inner in Spattering
				A 1517AIG DAE	WITNESS one hand
			and the state of t		
			nty and State	nod tils todd.	व्यात्र स्थिति । स्थान
					(PARTNERSH)P1
					STATE OF A UNO
, ಕಿಪ್ರಕೀಕ ಚಾರ.	TEM SEED,		dayday-e		Sit aO
	percoully appeared.		•		
		· · · · · · · · · · · · · · · · · · ·			a marine Seaming a management reprint
nr. Instantation	ce, to be the person that executed th	กล้าในคนาดราสโรกราร์	n skoci silt na cen e	in the second se	ret er sering die Manere weren
ា មានពេលពេល ១					generally in the partie.
				•	• •
			.f.c.	a da o'Asiad a	STANFSS my ban
			•		

ATTACH ADDITIONAL ACENSOWLEDGEMENTS AS NECESSARY

UNDER THE AVENCE AND LOAN ASSOCIATION

RECORDING REQUESTED BY, AND WHEN RECORDED, MAIL TO:

WORLD SAVINGS AND LOAN ASSOCIATION

2420 WEST 26TH AVENUE DENVER, CO 80211

OF TEN -OCCUPANCY MODIFICATION TO NOTE AND RIDER TO SECURITY INSTRUMENT

LOAN NO. 59-14928-6

DATE: JULY 25, 1989

FOR VALUE RECEIVED, the undersigned ("Borrower") agree(s) that the following provisions shall be incorporated into the MORTSAGE ("Security Instrument") of even up to to which this Rider is attached as well as the note ("Note") which said Security Instrument secures. To the extent the provisions of this Rider are incons stent with the provisions of the Security Instrument or Note, the provisions of this Rider shall prevail and shall supersede any such inconsistent provisions.

1. Owner-Occupancy

As an inducement for Lender to make the loan secured by the Security Instrument, Borrower has represented to Lender that the secured property will be occupied, within thirty (30) days following recordation of the Security Instrument and during the twelve (12) month period immediately following recordation of the Security Instrument, as the primary residence of the person or persons holding title to the secured property or owning the property ("Owner").

Borrower acknowledges that Lender would not have agreed to make the loan unless the secured property was to be owner-occupied and that the interest rate set forth on the face of the Note and other terms of the loan were determined as a result of Borrower's representation that the secured property would be owner-occupied. Borrower further acknowledges that, among other things, purchasers of loans (including agencies, associations and corporations created by the federal and state governments for the purchase of loans) typically require that properties securing loans be owner-occupied; Lender's ability to sell a loan (which it often does in the ordinary course of business) will be impaired because the risks involved and the costs of holding and administering a loan are often higher in the case of a loan where the secured property is not occupied as the primary residence of the Owner(s); and, if and when Lender makes a loan on non-owner-occupied property, Lender typically makes such a loan on terms different from those of loans secured by owner-occupied properties.

Accordingly, in the event the secured property is not occupied, within the time period set forth above, as the primary residence of the Owner(s), the holder of the Note may, at its option, (a) declare all sums secured by the Security Instrument to be immediately due and payable, or (b) effective upon

PECCROING REQUÉSTEO BY, AME WHEN PECOROED, MAIL TO:

WORLD SAVINGS AND LOAN ASSOCIATION

yan dasela in in aletinas eesindi.

2420 WEST 26TH AVENUE DENVER, CO 80211

DWARF FOR THE THE TRANSPORT OF THE WAS RIDER TO SECURITY INTO PERIO

DATE: 384 25, 1989

LOAM NG. 59-14928-6

eds iseds (a) weigh (The Abrade (C) musical state of 100 o

នៅថា នៅលំខាន នេះ បំពេញបន្ទាន់ មានសំ និងអា ប៉ុន្តែ ប្រធាន ប្រជានៃ ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រជានេះ ប្រធាន ប្រជានេះ ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្បធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រជានេះ ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្បធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រជានេះ ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្បធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រជានេះ ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្បធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រធាន ប្រជានេះ ប្រធាន ប្ចេក ប្រធាន ប្

written notice to the owner(s) within twelve (le) months after recordation of the Security Instrument increase the interest rate on any sums owing under the note to an interest rate of thirteen and three-quarters percent(13.750) for the remaining term of the note and modify the amount of the monthly installments to permit amortization of the loan at such new rate by the end of the Original term thereof.

The rights of Lender hereunder shall be in addition to any other rights of Lender under the Note and Security Instrument or allowed by law.

rights of Lender under the Note and Secu	rity Instrument or allowed by law.
2. Misrepresentati	on or Nondisclosure
order to induce Lender to make the loan Security instrument secures, and in material misrepresentation or failed to its option and without prior notice, indebtedness secured by the Security I.	tten representations and disclosures in evidenced by the Note or notes which the the event that Borrower has made any disclose any material fact, Lender, at shall have the right to declare the instrument, irrespective of the maturity deciately due and payable. ************************************
Op	
IN WITNESS WHEREOF, THE BORKCHER HAS EX	
TC	
	4hi
All Joseph (Seal)	(Seal)
KWAN HO LEE	@/ / /
(Seal)	(Seal)
	TCO C
(Seal)	(Sea1) (C
830 ELDER, UNIT 109	HOMEWOOD, IL 60430 City, State, Zip Code
Mailing Address	cith arass, tih cose

(PLEASE SIGN YOUR NAME EXACTLY AS IT APPEARS ABOVE)

INDIVIDUAL

NOTARY ATTACHED.

THE SEMENTS TO SERVICE THE THE THREE-QUARTERS PERCENT(13,750) FOR THE LINES SEMENTS OF THE MODE TO AN INTEREST RATE OF THIRTEEN AND THREE-QUARTERS PERCENT(13,750) FOR THE SEMAINING TERM OF THE NOTE AND MODIFY THE AMOUNT OF THE MONTHLY INSTALLMENTS TO PERMIT AMORTIZATION OF THE LOAN AT SUCH NEW RATE BY THE END OF THE ORIGINAL TERM THEREOF.

The rights of temeer hereunder shall be in addition to any other of center under the Yete and Security Instrument or allowed by law.

With agriculture of Nondisclusure

IN WITHESS WHEREOF, THE BORROWER HAS EXECUTED IN S RIDER ON THE DAY OF
KWAN HO LEE
Jag on Mana
(36-31)

(PLEASE SIGH YOUR HAME EXACTLY AS IT APPEARS ABOVE)

HCMEWOOD, IL 60430

INDIVIOUAL MOTARY ATTACHED.

City, State, Zip Code

830 ELDER, UNIT 169

UNDEFICIO	8 8 4 4 0 4 0
(INDIVIDUAL)	
STATE OF ILLINOIS	• • •
COUNTY OF Crok 188	
On Tuly 25 , 19 89 , before n	ne, the undersigned, a Notary Public in and for said State,
personally appeared Kwan Hous	
	·
personally known to me, or proved to me on the basis of satisfactory evid	ience, to be the person(s) whose name(s) Que
subscribed to the within instrument and	acknowledged that his
executed the same.	
WITNESS my hard and official seal.	L SEAL
$\Psi = \{1, 1, 2, \dots, 2\}$	HOOTEN STATE OF ILLINOIS
Notary Public in and for Lic County and State MY COMMISSION	EXPIRES 4/7/91
Survey of the same	e-treverences
(INDIVIDUAL)	
(INDIVIDUAL) STATE OF ILLINOIS	
COUNTY OF	·
On, b, before m	ne, the undersigned, a Notary Public in and for said State,
personally appeared	
4	
<u> </u>	<u> </u>
	1 0.
personally known to me, or proved to me on the basis of satisfactory evid-	enci, to be the person(s) whose name(s).
subscribed to the within instrument and	acknowledged that
and the same	
executed the same.	
WITNESS my hand and official seal.	~~.
William in indication.	12
	0.
Notary Public in and for said County and State	() _x
	//:
(PARTNERSHIP)	Office
STATE OF ILLINOIS	
COUNTY OF	
On thisdzy of	, in the year, before me,
	necessally appeared
	personally appeared
	1 24
personally known to me, or proved to me on the basis of satisfactory ev	idence, to be the person that executed this instrument, on
behalf of the partnership and acknowledged to me that the partnersh	ip executed it.
•	
WITNESS my hand and official seal.	
Notary Public in and for said County and State	

ATTACH ADDITIONAL ACKNOWLEDGEMENTS AS NECESSARY

٠٠ خ		<u>;</u>	N	1 2 P	7.76t	gaal S	WONE.	Ж	KTOY	(1)	iai!	P۱	1
-	4.1				-			• •				•	•

ersenietus Sikre de trukois Councide (Lizak

OFFICIAL SEAL Alternation of the color of t	ें हिलाबर कार पील धार्यवर्त हूंटराई, वे अनुवाह रिपोर्टीत के बन्धे दिन रुपये State,	and the second second
Complete the control of the control		I STORY THE ROOM SOME SHOW
Action of the first of the control o		
Action of the first of the control o	The second secon	The second secon
Action of the first of the control o	The state of the s	en de la companya de La companya de la companya del companya de la companya del companya de la c
Action of the first of the control o		and the second s
COUNTY SEARCH CO		gian jaste maja giano militari maja ang majamban sang inamak
OFFICIAL SEA COFFICIAL SEA COFFICIAL SEA COFFICIAL SEA COMMISSION SEA COM	acknowledged that Vice	. Las tece cotta lariba dis adisabile 🚊
COFFICIAL SERVICES AND		potential substitution of the substitution of
CONTROL AND		
FARE COLUMN CO. Defect me, the undersigned, a New Problem and State Column Co	LISA MODIEN RY PHELIC STATE OF ILLINOIS ONVERSION FXPIRES 4/7/91	ATOM
EAR COURSE AS NEW YORK STATE AND A STATE OF THE ARCHITECTURE OF A STATE OF A	Book and the second	Page 1
Defect manufactured a Nebry Paritie in and for send State ATTNESS on count and and article in a section with the control of the prevention of the country o	Ox	STEEPERSON SOUTH
A LINE AS any conduction of the content of the cont		
ATTINESS or cand and order to the control of the control of the control of the personal order that the control of the control		
Solution of the control of the contr		and the september of the second contraction of the second
Sugary Single if the first and the second state of the present of	4	
ATTNESS or sund and onicy. Nature Projection of and onicy. Nature Projection of and onicy. Nature Projection of and onicy. OUNTY OF CARLOSS PARTICIANS III. OUNTY OF CARLOSS Personally appeared. Personally appeared. Personally appeared this instrument. Personally appeared this instrument. Personally and which and the partnership executed it.		
ATTNESS or mond and animal and State Nature Pointer in and and animal Nature Pointer in and animal Nature Pointer in and animal Nature Pointer in animal animal Nature Pointer in animal a	0,	Commence of the control of the contr
ATTNESS or sund and anisate states. Nature Project if and anisate states. Nature Project if and anisate states. Nature Project if and anisate states. Nature Project in the project in the particular states. The particular seconds in the particular states and anisate states. Personally and anisate of the last of suite factory enclance, to be the particular executed this instrument. States and a content of the last of the particular executed the states.	punga paga paga pandunian di da 1944, pandunangan da	
MINERS on and and entry. Nasay Found it and and entry. Nasay Found it and and entry. SAME CAS (MASSIER) SAME CAS (MASSIER) SAME CAS (MASSIER) COUNTY OF AN ACCOUNTY AND ACCOUNTY AND ACCOUNTY AND ACCOUNTY APPRAISANCE ACCOUNTY AND ACCOU	्रायय स्थापित	kai kyledisti a svoje tavom rolin sreko s Villarise
MINERS on condend of collections of State Nature Collections and and collection of State SMITTER Collections and collections of the heats of smithstates yet done to be the person that executed this instrument, before it is parametrial and which a depoil one that the parametrial executed this instrument.	tedt highet udgitas	there are no series of the series of the series
Statest Femine if and to the femant and State PART PERSHIP STATE C.F. Enterol OUT STATE C.F. Enterol PART PERSONAL PROPERTY PART PERSONAL PROPERTY PART PART OF THE PAR		
Statest Femine in and see See See State SAME Color for a colis Color for a colis personally appeared. The invariant of the personal the personal that the parameter it is parameter in the personal transfer. See the parameter in parameters and and a color one that the parametring executed it.		t Tesk utik i tiske tinggam a a a a a a a a a
Statest Femine if and to the femant and State PART PERSHIP STATE C.F. Enterol OUT STATE C.F. Enterol PART PERSONAL PROPERTY PART PERSONAL PROPERTY PART PART OF THE PAR		TNESS ov emiliand after a significant
PARTIERSHIP STATE OF LABOR COUNTY OF Comments of the period of the person that executed this instrument, comments of the parameters of t		0,0
PARTIERSHIP) STATE OF LA SOIS COUNTY OF Coun		
STATE OF C. SOIS COUNTY CO. COUNTY CO. County of personally appeared. For wall, shown to me, green allowed the hash of satisfactory evidence, to be the personal has executed this instrument. Schools of the parametring and received of year the parametring executed it.		our country of the following states
STATE OF C. SOIS COUNTY CO. County of personally appeared. For wall, shown to me, greed one one the basis of satisfactory evidence, to be the personal pareaccuted this instrument. Schools of the paragraphy and secures of yet one that the paramership executed it.		
COUNTY Of the particular of the heats of satisfactory evaluates to be the person that executed this instrument, before it is particular and refer to me that the particular executed it.		ARCHARARE) TATE GZ (A 1801S
personal to mean to mean the mean of the heats of satisficatory evidence, to be the person that executed this instrument, because the parametric executed it.		et et en
per a celly enown to measure proved to mean the heats of satisficatory evidence, to be the person that executed this instrument, beauther the partnership executed it.	m snojed	Code Library Code
per a celly snown to measure proved to meason the heats of satisficatory evidence, to be the person that executed this instrument, condition parametring and reduced a legal to me that the paramership executed it.		
per a maly a nown to meast a receivence on the heats of satisfactory evidence, to be the person this executed this instrument, beaution of the parametric executed it.	- resusadda Agrecosted	
per a maly a nown to meast a receivence on the heats of satisfactory evidence, to be the person this executed this instrument, beaution of the parametric executed it.		and the second of the second o
per a maly a nown to meast a receivence on the heats of satisfactory evidence, to be the person this executed this instrument, beaution of the parametric executed it.		
WITNESS my burd and official seal	ntistactory evaluate, to be the person that executed this instrument,	់ ស្ថិន សំនាន់ នៅវ ១០ ១.៤ ១៤ (១) ១ ក្នុង ស្រាព ថា ពសានា។ ភូមិន ១១១
WITNESS my found and official soul		
		VITXESS my kund and official was
- 하레 - 등 - '무슨 '목을 다른 하다 하다 하다 된 <u> </u>		
	경제 본 문화의 병원 보인 제작 시간 회사	

ATTACH ADDITIONAL ACKNOWLEDGEMENTS AS NECESSARY

UNOFFICIAL COPY 4 OF A FEDERAL SAVINGS AND LOAN ASSOCIATION

RECORDING REQUESTED BY, AND WHEN RECORDED, MAIL TO:

WORLD SAVINGS AND LOAN ASSOCIATION 2420 WEST 26TH AVENUE DENVER, CO 80211

RIDER TO SECURITY INSTRUMENT

BORROWER'S WARRANTY OF FINANCING TERMS

"QUICK QUALIFYING" LOAN PROGRAM

LOAN NO. 59-14928-6

DATE: JULY 25, 1989

FOR VALUE RECEIVED, the undersigned ("Borrower") agree(s) that the following provisions shall be incorporated into the MORTGAGE ("Security Instrument") of even date to which this Rider is attached as well as the note which said Security Instrument secures ("Note"). To the extent the provisions of this Rider are inconsistent with the provisions of the Security Instrument or the Note, the provisions of inis Rider shall prevail and shall supersede any such inconsistent provisions.

As an inducement for World Savings and Loan Association, a Federal Savings and Loan Association, ("Lender") to make the loan secured by the Security Instrument (Loan) Borrower has represented the following to Lender: (a) that Borrower currently has no other outstanding "Quick Qualifying" loans with Lender; (b) that no separate estrow is planned or has need initiated on this Property; (c) that in the case of a purchase transaction (1) that the transaction is a bona fide purchase transaction; (2) that the down payment paid in reference to the Loan was a cash down payment; (3) that the down payment was paid with Borrower's own funds; (4) that the payment of the down payment did not result in an adjustment to the sales price of the property; and that (5) there were no credits to the down payment or other similar financing arrangements.

Borrower acknowledges that Borrower has made the foregoing representations and disclosures to Lender in order to induce Lender to make the Loan evidenced by the Note or notes which the Security Instrument secures, and that Lender would not have made said Loan in the absence of said representations and disclosures. Accordingly, it shall be reasonably presumed that any secondary financing obtained or escrow opened on the Property within six (6) months of the date first appearing above shall be for the purpose of acquiring or obtaining further financing on said Property and shall therefore be deemed a breach of Borrower's warranty to Lender, and further shall be deemed a material misrepresentation and a failure to disclose a material fact to Lender.

In the event that Borrower has made any material misrepresentation or failed to disclose any material fact, Lender at its sole option and without prior notice, shall have the right, notwithstanding anything contained in the Note or Security Instrument to the contrary, to either (a) declare the indebtedness secured by the Security Instrument, irrespective of the Maturity Date specified in the Note or notes, immediately due and payable or (b) increase the then applicable Current Interest Rate, as well as the Initial Interest Rate if the Note is an adjustable rate Note (as these terms are defined in the Note),

PROBRAL STYLAGE AND LOAD ASSOCIATION

RECORDING REQUESTED BY, AND WHEN RECORDED, MAIL TO:

WORLD SAVINGS AND LOAM ASSOCIATION 2420 WEST 26TH AVENUE DEWVER, CO 80211

MARKETTO SECURITY INSTRUMENT

BERRY SERIE WARRANTY OF FINANCING TERMS

" JUICK COALIFYING" LOAN PROCRAM

NATE: JULY 25, 1989

LOAN NO. 59-14928-6

No respondent ("Porréwer") abbesée, cost the Morrescond Morrescond Cost the Morrescond Cost the Morrescond Cost the Cost to th

The Cartesian and the controling a factoral laving of the Cartesian and Cartesian and

The Personant is due to triegaing representations of the confidence of the confidenc

in the contract of the contrac

59-14928-6

pursuant to the terms of the Note and Security Instrument, on any sums owing under the Note, to an interest rate which is two percent (2%) greater than the aforesaid then applicable Current Interest Rate, for the remaining term of the Note, and thereafter modify the monthly installments pursuant to the terms of the Note and Security Instrument to permit amortization of the Loan at such new rates by the end of the original term thereof.* * * * * * * * * * * * * * * * * *********

The rights of Lender hereunder shall be in addition to any other rights of Lender under the Note and Security Instrument or allowed by law.

If any provision, paragraph, or clause of this Rider to Security Instrument is construed or interpreted by a court of competent jurisdiction to be void, invalid or unenforceable, such decision shall affect only those provisions, paragraphs or clauses so construed or interpreted and shall not affect any other provision, paragraph or clause in this Rider, the Note, Security Instrument or other egreements or riders.

IN WITNESS WHERLOF,	THE BORROWER HAS E	EXECUTED THIS RIDER ON THE 19 .	
3			
	Ox		
	0/		
KWAN HO LEE	Jiz (Seai)	<u> </u>	(Seal)
		Upx.	٠.
	(Seal)	<u> </u>	(Seal)
	(Seal)	50	(Seal)
830 ELDER, UNIT 109		HONEWOOD, IL 60430	
Hailing Addres	:5	City, State, Zii S	će

PLEASE SION YOUR NAME EXACTLY AS IT APPEARS ABOVE

INDIVIDUAL

NOTARY ATTACHED.

-																																						*				
	÷	*	*	*	. ,	÷	4-	*	*			*	-	- 4	, ,		*	*	*	*	+	*	×	¥:	*	*	*	*	*	*	*	*	*	*	+	4	*	*	*	*	-4-	*
;	ż	:	*	+	,	+	*	+	4		+	*	*	-	: :	*	7.	*	*	, ¥	×	÷	ý.	*	- 1	#	*	*	*	*	*	÷	*	*	4	×	*	*	*	70	×	*
																																						n) j				
wg.																																										
ি	-		-																				-																			
ទក់:	j	1		٠,٠	- 3	÷	٠.	i,	11	1.3		11		٠. `		**	٠, ٠		. :				÷ -											-: °	1.14	*,	٠.٠,					
4			-								•																									-						

्र प्राथमी घट हैं। तर्ववर्षि एक तथु तथु वेदान्य जेत्र्योष्ट्रिक हैं। ए स्टार्मिक्ट इस विविद्यालय हेर्र विकार

Company of the compan

IN WITHESS WHEREOF, THE BORROWER HAS EXECUTED THIS RIDER ON THE DAY OF

	04			San
(1943) (1943)	0,	The section of the se) I.EE	H HAR
	4	24		
((442)		Clary		سيني ها ≻ ما
[[242]		1.00.	5	

850 ELDER, UNIT 109

HCMEHOOD, IL 60430

೯ - ಭರದಿಯಲ್ಲಿ ಕಾರ್ಡಿ

INDIVIOUAL

. UNTER TOTAL CANONIE	
(INDIVIDUAL)	10.4 0.4 0
STATE OF ILLINOIS	
COUNTY OF COOK K	
On July 25 19 89, before me, the un	dersigned, a Notary Public in and for said State
personally appeared Kissen Ho Lee	:
personally appeared	:
personally known to me, or proved to me on the basis of satisfactory evidence, to b	e the person(s) whose name(s)
subscribed to the within instrument and	acknowledged that
SEAL "}	
executed the same OFFICIAL SEAL LISA HOOTEN LISA FOR ILLINOIS	,
NOTARY PUELTS STATE OF ILLINOIS 4/7/91	
WITNESS my have and official seaffing the Expers 4/7/91	
Lisatoolu	
Notary Public in and for said County and State	
/x	
(INDIVIDUAL) STATE OF ILLINOIS	
COUNTY OF	
On, is, before me, the un	dersigned, a Notary Public in and for said State,
personally appeared	<u>:</u>
0,	
	
personally known to me, or proved to me on the basis of satisfactory evidence, 10, 0	the nemanic) whose name(s)
The state of the s	*
subscribed to the within instrument and	Cknowledged that
	C /
executed the same.	0.
vermentings and the death of the second	
WITNESS my hand and official seal.	T_{α}
	9,
Notary Public in and for said County and State	
Notify rubile in and for said County and State	
(PARTNERSHIP)	.63
STATE OF ILLINOIS COUNTY OF	C
•	
On thisday of	, in the year, before me,
	negrous Try annual and
	personally appeared
	·
personally known to me, or proved to me on the basis of satisfactory evidence, to	be the person that executed this instrument, on
behalf of the partnership and acknowledged to me that the partnership execute	ed it.
NUTTNIESS hand and official and	÷
WITNESS my hand and official scal.	•
	•
Nosser Public in and for said County and State	
Statement Machine on and the card I foundly and NISTE	

ATTACH ADDITIONAL ACKNOWLEDGEMENTS AS NECESSARY

		(INDIVIDUAL) STATE OF HENOIS COUNTY OF A CACE
		man of the second
before me, the undersigned, a Notary Public in and for said State.		, -
		personally appeared. LEL Wilks
conservationes to be the person(s) whose name(s)	្ត់ : និស់សមិនមិនស៊ី១មិ សេនា (អា	हासभाग्ने १० जन्म १३ वस्त्राच्या वृक्षित्राच्या ५०
		sili ca bidhordire
SEAL }	NOTARY PRODUCT STATE	WITNESS my mand and official
60/x	مانينية وينطينين يرادية والأداف المطلق والمدينية وجدونات الدياة	States and and are send of
9 Ox	4	(INDIVIDUAL) STATE OF HELINGIS COUNTY OF
velore me, the unders great a Notary Public in and for said State,		
		in in the second of the cond-
	en e en grang e e e e en e	ina ana ana na marini 1990 atawa 1921 yiliyo inga 1960 atawa 1986 yiliyi. Tarahiri
	n e na pagaga a mana a man A manana a	e coperand party can plantage or order with a grap, can be seen as a constraint or engagements regime.
	en e	
O		
The second secon		and the control of th
actory evidence, to be the general(s) whose name(s)	lelmek er aud ett reseme ta	क्ष्मान्यकृतिक कार्याक्षात्र स्थापन स्थापन स्थापन स्थापन
trit begledings	hat taono est aida e	edit of Ladita Herall
	O THE S	and the first terminal to the contraction of the co
	la de la	WHINESS no back and office
		S
	कार्य देवह सुरक्ष	ride to an abilitar gazeri,
		PARTSERSON
	: :	STATE OF PLINOIS COENTY OF
	185) mayota merimuni (maketa i gradi	a company agramma (486) 4 (47) (47)
.in the year, before me,		Onder Landau California
become vilinosta		
	em caes con por a la companione de la comp	en la la companya de
A CONTRACTOR OF THE PROPERTY O	- a reminar a la l	ا الله المادي وراضي المحاولية المقطعة وسعوا والمادي
ichiactory e-idenorate de the graven that executed this instrument, on is partnership executed it.		इ.स. १८८७ में क्षेत्रका क्षेत्रका करा है। १८८० में स्टब्स्यास्टब्स्टब्स्य के स्थापन करा है। १९८० में स्टब्स्य स्थापन स्थापन करा है।
		to the contract of the section of

Nover Policin indictions (County and State