CONTRACTOR

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LOAN # 330342

MORTGAGE

\$ 16.00

THIS TORTGAGE ("Security Instrument") is given on AUGUST 21
90 The mor gagor is LAURETTA J. MORAN, SINGLE PERSON NEVER MARRIED

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

THE NORTHERY TRUST COMPANY under the laws of The ETATE OF ILLINOIS and whose address is under the laws of

, which is organized and existing

GO S. LASALLE CYNEET, CHICAGO, IL 80075

Borrower owes Lender the prize pal sum of ONE HUNDRED EIGHTY THOUSAND AND HO/100 Dollars (U.S. \$ 180,000,00). 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 SEPTEMBER 1 , 2005. This Security Instrument paid earlier, due and payable on 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 sun s, 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 he eby mortgage, grant and convey to Lender the following described property located in County, Illinois: located in

LOT 42 IN TALBOT'S SUBDIVISION OF THAT PART OF BLOCK 13 LYING WEST OF GREEN BAY HOAD (NOW CALLED CLARK STREET) IN LATATH, SMITH AND DYER'S SUBDIVISION IN THE NORTH EAST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, HANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

14-20-225-016-0000 PERMANENT TAX NUMBER:

which has the address of

1144 W ADDISON

Illinois

60613 [Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

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

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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the date of disbursement at the Mote 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 Lender may sake action under this paragraph 7. Lender does not have to do so.

Any amounts disbursed by Lender this paragraph 7 shall become additional debt of Borrower secured by this

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 Lender's rights in the Property (such as a proceeding, in pankrupicy, probate, for condemnation or to enforce laws or regulations) then Lender introduced in necessary to protect the value of the Property and Lender's rights rectitle 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 coverants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect.

change the Property, allow the Property to descriptate, or commit, waste. If this Security Instrument is on a leasehold, Borrower acquires fee title to the Property, the leasehold and

Borrower shall not destroy, damage or substantially 6. Preservation and Maintenance of Property; Leaseholds. Unicae 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, inferred to any application of proceeds to principal shall be stroperly in acquired by Lender, Borrower's right to any insurance policies and a coceds resulting under paragic to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security (1)

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unressonably withheld.

All maurance, policies and renewals anal pe acceptable, to Lender, and shall include a standard mortgage clause.
Londer shall have the right to hold the policies and renewals, if Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event, of less, Borrower shall give promptly give to Lender earlier and Lender, Londer may make proof of loss if not made promptly by Borrower shall give promptly give to the insurance carrier and Lender. Londer may make proof of loss if not made promptly by Borrower shall give promptly give to the insurance carrier and Lender. bladdiw yldanogaamu

insured against loss by fire, hazards included within the term "exten led coverage" and any other hazards for which Lender requires insurance aftail be maintained in the arrum's and for the periods that Lender requires. The insurance aftail be chosen by Board we subject to Lender's approval which shall not be Hazard Insurance. Borrower shall keep the in oro ements now existing or hereafter erected on the Property

of the giving of notice. notice identifying the lien. Borrower shall satisfy the lien or ake one or more of the actions set forth above within 10 days the Property is subjectato a lien which may attain prio my over this Security Instrument, Lender may give Borrower a agreement satisfactory to Lender subordinating the Lender Security Instrument. If Lender determines that any part of

agrees in writing to the payment of the obligation, ecured by the lien in a manner acceptable to Lender; (b) contests in good tails the lien by or defends against enforcement of the lien in the lien of the lien and prevent the sellorcement of the lien and the lien of the lien and the lien of the lien and the lien and the lien of the lien and the lien of the lien and the lien and the lien and the lien of the lien and the lien of the lien of the lien and the l Sortones shall promptly discharge only lien which has priority over this Security Instrument unless Borrower: (a)

pay them on time directly to the perrors makes these payments directly, Borrower shall promptly furnish to Lender all notices of amounts receipts evidencing the payments. If Boar, wer makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall

paragraphs I and Sain it b. applied: first, to late charges due under the Mote; second, to prepayment charges due under the Mote; third, to amounts payed to under paragraph 2; fourth, to interest due; and last, to principal due.

Chargest Liens. **Lorrower shall pay all taxes, assessments, charges, fines and impositions attributable to the froperty which may attain or over this Security Instrument, and leasthold payments or ground rents, if any.

Application of a syments. Unless applicable law provides otherwise, all payments received by Lender under application as a creat assinat the sums accured by this Security Instrument.

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

Upon a green in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by I ender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately or at the state of the time of the immediately or at the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of

smount 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 promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, this Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to

shall give to Borrower, without charge, an annual acquiring of the Funds showing credits and debits to the Funds and the Funds are pledged as additional security for the sums secured by ites interest to be paid Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender Lender may not charge for holding and applying the fruids, analyzing the account or verifying the escrow items, unless theys Borrower later on the fruids and applicable law permits Unless an agreement is made or applicable law Lender are agreement is made or applicable law state agency (including Lender II Lender is with an institution) Lender shall apply the Funds to pay the escrow items-

Antient data and reasonable estimates of future escroy items.

The Funds stall be held in an institution the deposits of accounts of which are insured or guaranteed by a federul or lessenoid payments or ground rents on the Property, it say, (c) yearly hazard insurance premiums, and (d) yearly manner may estimate the Funds due on the one-twellth of (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly the principal of and interest on the debt evidenced by the Note and any prepayment and tate charges due under the Note.

10 Lender on the day monthly payments are due under the Note will the Note is paid in full, a sum ("Funds") equal to

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

UNOFFICIAL GORY

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

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

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

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

assigned and shall be paid to Lender.

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

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

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

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

10. Borrower Not Released; Forbearance By Lender Not a Walver. Extension of the time for payment or modification of amortiza 101 of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify an ordization 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 Be and; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and ben fit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements 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 coagrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with rigard 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 intrest 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 such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge shall be reduced by the amount necessary to reduce the charge shall be reduced by the amount necessary to reduce the charge shall be reduced by the amount necessary to reduce the charge shall be reduced by the amount necessary to reduce the charge shall be reduced by the amount necessary to reduce the charge shall be reduced by the amount necessary to reduce the charge shall be reduced by the amount necessary to reduce the charge shall be reduced by the amount necessary to reduce the charge shall be reduced by the amount necessary to reduce the charge shall be reduced by the amount necessary to reduce the charge shall be reduced by the amount necessary to reduce the charge shall be reduced by the amount necessary to reduce the charge shall under the Note or by making a direct payment to Borrower. If a refund refuces 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 in aroment and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the seeing a specified in the second paragraph of

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

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

Note are declared to be severable.

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

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

federal law as of the date of this Security Instrument.

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

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

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

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MORTGAGE RIDER FOR COVENANT #21

THIS RIDER IS incorporated into a certain MORTGAGE dated of even date herewith given by the UNDERSIGNED to secure MORTGAGE indebtedness; said MORTGAGE encumbers real property commonly described as:

- 1) BORROWER and LENDER egree that notwithstanding anything contained in 1000000ANT 21 of the MORTGAGE, LENDER is hereby authorized to charge a reasonable fee for the preparation and delivery of a RELEASE DEED.
- BORROWER and LENDER agree that if the FEDERAL NATIONAL MORTGAGE ASSOCIATION or the FEDERAL HOME LOAN MORTGAGE CORPORATION buy all or some of the LENDER'S rights the MORTGAGE, this RIDER will no longer have any force EDF, BO.

 CONTROL

 CO or effect.

IN WITNESS WYSFEDF, BORROWER has well-cuted this RIDER.

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MORTEAGE RIDER FOR COVENINT #21

THIS RIDER IS indomporated into a curlina numbers of a contract the second of the date borewith said MORIGNED to second industry and indebtedoes that i amendad dabri. desarribed as:

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