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APR 2024

90428689

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929674-7

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **AUGUST 27**
19 **90**. The mortgagor is **JOSEPH P. CHAMBERS AND BETTE J. CHAMBERS, HIS WIFE-----**
("Borrower"). This Security Instrument is given to -----

FLEET MORTGAGE CORP-----, which is organized and existing
under the laws of **THE STATE OF RHODE ISLAND-----**, and whose address is **125 EAST WELLS**
MILWAUKEE, WISCONSIN 53201----- ("Lender").

Borrower owes Lender the principal sum of **EIGHTY FIVE THOUSAND AND NO/100-----**
Dollars (U.S. \$ **85,000.00-----**). This debt is evidenced by Borrower's note
dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not
paid earlier, due and payable on **SEPTEMBER 1, 2020-----**. This Security Instrument
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and
the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property

located in **COOK-----** County, Illinois:

**THE WEST 20 FEET OF THE SOUTH ½ OF THE SOUTH ½ OF LOT 71 AND THE SOUTH ½ OF THE
SOUTH ½ OF LOT 72 IN COLLINS AND CALLETT'S FIRST GARDEN SUBDIVISION IN THE EAST
½ OF FRACTIONAL SECTION 24, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.**

PIN #12-24-412-042

which has the address of **3415 NORTH OKETO**
[Street]
Illinois **60634**
[Zip Code] ("Property Address"); **CHICAGO**
[City]

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."

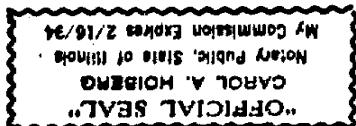
BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to
mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record.
Borrower warrants and will defend generally the title to the Property against all claims 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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RELENT MORTGAGE CORP
2643 NORTH (Name) HARLEM AVENUE
CHICAGO, ILLINOIS 60635
(Address)

This instrument was prepared by:



.....
Carol A. Hohenzag
Notary Public

Given under my hand and official seal, this
27th day of August, 1990.

Given under my hand and official seal, this
set forth,

signed and delivered the said instrument as *W.M.A.* free and voluntary act, for the uses and purposes herein
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that *W.M.A.*
, personally known to me to be the same person(s) whose name(s) *W.M.A.*
do hereby certify that *W.M.A.* is a Notary Public in and for said county and state,
County of *Cook*

STATE OF ILLINOIS.

—Borrower
(Seal)

—Borrower
(Seal)

Brett J. Chambers, His wife
—Borrower
(Seal)

Josie A. Chambers
—Borrower
(Seal)

DEPT-01 RECORDING
T#2222 TRAN 5390 09/04/90 13:54:00
#6956 # — 9 — 428689
COOK COUNTY RECORDER \$15.25

Instrument and in any rider(s) executed by Borrower and recorded with it,
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security

- Other(s) (Specify)
- Graduated Payment Rider
- Planned Unit Development Rider
- Adjustable Rate Rider
- 2-4 Family Rider

Instrument without charge to Borrower. Borrower shall pay any recording costs.
21. Release. Upon payment of all sums accrued by this Security instrument, Lender shall release this Security
instrument the documents and agreements of each such rider shall be incorporated into and shall amend and
this Security instrument. If one or more riders are executed by Borrower and recorded together with
22. Waiver of Homeestead. Lender waives all right of homestead exemption in the property.

Instrument without charge to Borrower. Borrower shall pay any recording costs.
21. Release. Upon payment of all sums accrued by this Security instrument, Lender shall release this Security
instrument the documents and agreements of each such rider shall be incorporated into and shall amend and
this Security instrument. If one or more riders are executed by Borrower and recorded together with
the property including those past due. Any rents collected by the receiver shall be applied to payment of the
costs of management of the property and collection of rents, including, but not limited to, receivers fees, premiums on
prior to the expiration of any period of redemption following judicial sale. Lender (in person, by agent or by duly
prior to the expiration of any period of redemption following judicial sale, Lender shall be entitled to collect the rents of
20. Lender in Possession. Upon acceleration under paragraph 19 of this instrument of the property and at any time
but not limited to, reasonable attorney fees and costs of title evidence.
Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including
this Security instrument without further demand and may receive this Security instrument in full of all sums secured by
before the date specified in the notice, Lender at its option may require immediate payment of all sums secured by
existance of a default or non payment of Borrower to accelerate the right to collect the amounts secured by
before the date specified in the notice, Lender to remit the difference between the date specified in the notice and the
secured by this Security instrument, foreclose by judicial proceeding and sale of the sums
and (d) failure to cure the default on or before the date specified in the notice may result in acceleration of the sums
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;
unless applicable law provides otherwise). The notice shall specify: (a) the default or acceleration under paragraph 13 and 17
19. Acceleration. Lender shall give notice to Borrower prior to acceleration following Borrower's
breach of any covenant in this Security instrument (but not prior to acceleration under paragraph 13 and 17
Non (Signature) and agree as follows:

NON (Signature) and agree as follows:

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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 authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

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

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and 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 (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard 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, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b), any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the items specified in the second paragraph of paragraph 17.

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

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision 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 for 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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the date of dischargement in the Note or otherwise, and shall have no right under this Note to recover from the Borrower any amount disbursed by him under this Note, unless he has been successful in recovering from the Borrower the sum paid by him under this Note.

Any amount disbursed by him under this Note and any other sum received by him under this Note, shall be repaid by him to the Borrower if he has been successful in recovering from the Borrower the sum paid by him under this Note.

2. Funds for Taxes and Instruments. Subject to applicable law or to a written waiver by him, the Borrower shall pay him all amounts due under this Note for taxes and instruments, if any. These items are called "escrow items". Lender may not charge for holding and applying the Funds, and any interest or profits derived from the Funds shall be held in an institution to which the Borrower has deposited his funds, unless he has given notice to the Borrower, without charge, to the Funds deposited by him. The Funds are pledged as additional security for the sum due on the escrow items. The funds of the Borrower shall be held by the Lender for his account, if any. The Lender may not charge for holding and applying the Funds, and any interest or profits derived from the Funds shall be held in an institution to which the Borrower has deposited his funds, unless he has given notice to the Borrower, without charge, to the Funds deposited by him. The Funds are pledged as additional security for the sum due on the escrow items.

3. Application of Funds held by him. If the Lender has given notice to the Borrower, without charge, to the Funds deposited by him, the Borrower shall pay him all amounts due under this Note for taxes and instruments, if any. These items are called "escrow items". The Lender may not charge for holding and applying the Funds, and any interest or profits derived from the Funds shall be held in an institution to which the Borrower has deposited his funds, unless he has given notice to the Borrower, without charge, to the Funds deposited by him. The Funds are pledged as additional security for the sum due on the escrow items.

4. Charges; Liens. Borrower shall pay him all amounts due under this Note for taxes and instruments, if any. These items are called "escrow items". The Lender may not charge for holding and applying the Funds, and any interest or profits derived from the Funds shall be held in an institution to which the Borrower has deposited his funds, unless he has given notice to the Borrower, without charge, to the Funds deposited by him. The Funds are pledged as additional security for the sum due on the escrow items.

5. Hazard Insurance. Borrower shall keep the property over which he has been granted security in good condition, and shall pay him all amounts due under this Note for taxes and instruments, if any. These items are called "escrow items". The Lender may not charge for holding and applying the Funds, and any interest or profits derived from the Funds shall be held in an institution to which the Borrower has deposited his funds, unless he has given notice to the Borrower, without charge, to the Funds deposited by him. The Funds are pledged as additional security for the sum due on the escrow items.

6. Preservation and Maintenance of Property; Leases. If Borrower fails to perform the obligations contained in this Note, Lender may take possession of the property, pay his reasonable attorney fees and expenses, and sue in his name for the amounts so expended, and may then sue for the balance due on the Note, and may also sue for any amounts so expended, and any interest or profits derived from the Funds.

7. Protection of Lender's Rights in the Property; Alteration. Lender may take action under this Note and any other note due to him under this Note, to make repairs to the property, to protect his rights in the property over which he has been granted security, and to prevent any waste or damage to the property. Lender may sue in his name for any amounts so expended, and any interest or profits derived from the Funds.

8. Payment of Premium and Interest; Prepayment and Late Charges. Borrower shall pay him all amounts due under this Note, and any interest or profits derived from the Funds, except as provided below.

Borrower shall pay him all amounts due under this Note, and any interest or profits derived from the Funds, except as provided below.

9. Protection of Lender and Borrower. Lender shall pay him all amounts due under this Note, and any interest or profits derived from the Funds.

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31. Protection of Lender and Borrower. Lender shall pay him all amounts due under this Note, and any interest or profits derived from the Funds.

32. Protection of Lender and Borrower. Lender shall pay him all amounts due under this Note, and any interest or profits derived from the Funds.

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LSB#1011527
State of Illinois

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MORTGAGE

FHA Case No.
131: 6180935-703

THIS MORTGAGE ("Security Instrument") is made on
The Mortgagor is

AUGUST 27,

, 19 90

EUGENE A. SOMMERS AND DOROTHY A. SOMMERS, HIS WIFE

whose address is 378 WILLOWTREE COURT, HOFFMAN ESTATES, ILLINOIS 60194
("Borrower"). This Security Instrument is given to

Investors Savings Bank, F.S.B.,
which is organized and existing under the laws of United States of America
address is 10801 Wayzata Boulevard, Suite 300
Minnetonka, MN 55343, and whose
("Lender"). Borrower owes Lender the principal sum of

NINETY FOUR THOUSAND NINETY FOUR AND 00/100THS-\$
Dollars (U.S. \$ **94,094.00**). This debt is evidenced by Borrower's note dated the same date as this Security
Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on
SEPTEMBER 1, 2020. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced
by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest,
advanced under paragraph 6 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants
and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and
convey to Lender the following described property located in

COOK

County, Illinois:

PARCEL 1: LOT 5 IN SPRING MILL, UNIT 2, BEING A SUBDIVISION OF PART OF THE WEST
25 CHAINS OF THE NORTHWEST 1/4 OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 10, EAST OF
THE THIRD PRINCIPAL MERIDIAN, WHICH LIES SOUTHERLY OF THE SOUTHERLY LINE OF HIGGINS
ROAD AS WIDENED ALL IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION
RECORDED AS DOCUMENT NO. 22507689, AND AS CREATED BY THE DEED TO DARREL U. SCHMIDT AND
MARITA A. SCHMIDT RECORDED AS DOCUMENT NO. 23282780, IN COOK COUNTY, ILLINOIS.

PIN #07-15-107-005

DOCUMENT PREPARED BY: A. SKOPEC
AFTER RECORDING RETURN TO: INVESTORS SAVINGS MORTGAGE CO.
2311 W. 22ND STREET, SUITE 100
OAK BROOK, IL. 60521

which has the address of 378 WILLOWTREE COURT
Illinois 60194 [ZIP Code], ("Property Address"); HOFFMAN ESTATES [Street, City];

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.

1. **Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the
debt evidenced by the Note and late charges due under the Note.

2. **Monthly Payments of Taxes, Insurance and Other Charges.** Borrower shall include in each monthly payment, together
with the principal and interest as set forth in the Note and any late charges, an installment of any (a) taxes and special assessments
levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for
insurance required by paragraph 4.

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NON-UNIFORM GOVERNANTS, Borrower and Lender further covenant and agree as follows:

This instrument was prepared by:
Fresno Services Bank, IL 60521
2311 West 22nd Street, Suite 100
Oak Brook, IL 60521

My Commission expires
May 2013

Northern Public
Notary Public, State of Illinois
Margaret Siekka
Notary Public
.. OFFICIAL SEAL ..

Given under my hand and affidavit seal, this 27 day of August 1990.
Signed and delivered the said instrument as THREE free and voluntary act, for the uses and purposes herein set forth,
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that the Y
, personally known to me to be (the same person(s) whose name(s)

EUGENE A. SOMMERS AND DOROTHY A. SOMMERS, HIS WIFE
, a Notary Public in and for said county and state do hereby certify
that

STATE OF ILLINOIS,
County of Cook
Borrower _____
Honoror _____
(Seal)

EUGENE A. SOMMERS
DOROTHY A. SOMMERS
Witnesses:
Eugene A. Sommers
Dorothy A. Sommers
Honoror
(Seal)
Honoror
(Seal)

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s)
executed by Borrower and recorded with it.

condominium Rider planned Unit Development Rider credit late Payment Rider Other adjustable Rate Rider growing Equity Rider

Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this
Security Instrument, the covenants of each rider, were in a part of this Security instrument. [Check applicable boxes] *checkmark*
and agreements of this Security instrument, which rider incorporated into and shall amend and supplement together with this
Security instrument to insure the date hereof, declining to insure this Security instrument and the note secured thereby, shall be deemed conclusive
of insurance is solely due to Lender's failure to permit a mortgage insurance premium to the Securitry.
from the date hereof, declining to insure this Security instrument and the note secured thereby, shall be deemed conclusive
of such insurability. Notwithstanding the foregoing, this option may not be exercised by Lender when the availability
of insurance under the National Housing Act within 90 days from the date hereof, Lender may, at
its option and notwithstanding anything to the contrary of any rider, require immediate payment in full of all sums secured by this Security
instrument. A written statement of any authorized agent of the Security dated subsequent to 90 DAYS
for insurance under the National Housing Act within 90 days from the date hereof, Lender may, at
its option and notwithstanding anything to the contrary of any rider, require immediate payment in full of all sums secured by this Security
instrument. If one or more riders are executed by Borrower and recorded together with this Security instrument
and agreements of this Security instrument, the rider incorporated into and shall amend and supplement together with this
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TM2222 TREA 5390 09/04/90 13:54:00
46957 # *-90-428690

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18. Release. Upon payment of all sums secured by this Security instrument, Lender shall release this Security instrument
without charge to Borrower. Borrower shall pay any recording costs.
19. Waiver of Homestead. Borrower waives all right of homestead exemption in the property.

Securitry instrument by Lender shall be entitled to collect all expenses incurred in pursuing the remedies
provided in this paragraph 17, including, but not limited to, reasonable attorney fees and costs of little value.

17. Breachure Proceedure. If Lender requires immediate payment in full under paragraph 9, Lender may foreclose this
securitry instrument by sale or otherwise as provided in the instrument.

NON-UNIFORM GOVERNANTS, Borrower and Lender further covenant and agree as follows: