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Form MP-8 Revised 8/88

FILE AUDIT ILLINOIS HOUSING DEVELOPMENT AUTHORITY SINGLE FAMILY MORTGAGE PURCHASE PROGRAM II 1988 SERIES A AND B 275-416-9 **MORTGAGE**

This instrument was pre ADRIENNE OROFINO (Name)

\					OAK	LAWN, IL.	60453 88)
THIS MORTGA	Ce is made this	25 TH	day	013	UNE		19.90
between the Mortga	ngor. CHARLES	L. SAVILLE,	BACHELOR	AND JENI	FER E.	CURTIS,	SPINSTER
	10	(herein "Borrow	er"), and the Mort	lgagee.			
THE TALMAN	HOME FEDERAL				OF II	LINOIS ciation organize	ed and existing
under the laws of	THE UNITED S	STATES OF AM	ER LCAse address	s is 4242		_	
NORRIDGE,	ILLINOIS 6	634	(herei	n "Lender").			
WHEREAS. Bor	rrower is indebted to	Lands, in the princip	al sum of ONE	HUNDRED	TWENTY	ONE THO	USAND
	RED THREE ANI		Do				
note dated	JUNE 25, 199		(herein "Note"				_
note direct	lance of the indebted						principal and
ancies, with the ba		riess, ii flot so iiivit ja	aid, due and paya	DIE 011			*
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TO SECURE to	Lender (a) the repaym	nent of the indebtedne	est avidenced by t	he Note, with	interest the	reon, the paym	ent of all othe
sums, with interest !	thereon, advanced in	accordance herewith	to protect the se	curity of this	Mortgage	, and the perfo	rmance of the
covenants and agree	ements of Borrower he	erein contained, and (b) the repayment	of any future	advances,	with interest the	reon, made to
Barrower by Lender	pursuant to paragrap	n 21 hereof (herein "F	uture Advances	. Borrower do	es hereby	mortgage, warr	ant, grant and
PARCEL 1: A SUBDIVIS NORTH, RAN FOLLOWS: SOUTH LINE THE WEST L PARCEL 2: AFORESAID COVENANTS, PLACE OF C AMENDED FR AND TRUST 1989 KNOWN RECORDED INGRESS AN	SION OF PART NGE 12 EAST OF THE SOUTH 36 E) OF THE WES JINE) OF SAID EASEMENT AF AS SET FORTE CONDITIONS ORLAND PARK FOOM COMPANY, AS AS TRUST NO HOEGRESS.	OF LOT 4 IN OF THE NORTH OF THE THIRD OF THE THIRD OF THE THIRD OF THE CONTROL OF	CAMBRIDGE 1 H EAST 1/4 PRINCIPAL S MEASURED I (AS MEASU IN COOK CO D AND FOR 1 LARATION OF FIONS AND F IL 11, 1990 CREATED BY ER TRUST AC DOCUMENT	PLACE OF SECT MERICAP PERPENDURED PER DUNTY, I THE BENE F PARTY DAS DOC DEED FR GREEMENT 90303600	ORLANION 31 N, DES ICULAR PENDIC LLINCI FIT OF WALL & S FOR UMENT OM CHI DATED ille AN	TOWNSH CRIBED AS TO THE ULAR TO PARCEL CAMBRIDG 90160352 CAGO TITI JANUARY D Jenifer	AS LE 17, E. Curtis
as Easement set forth i recordee Ap and Grantor reserved fo is incorpor Estate abov	so hereby grant appurtenant the Declar oril 11, 1990 as make this or the beneficated herein described	ation of Covation of Covation of Converge s t of adjoing by reference	venants, Co 2 90165352 subject to lng Parcels arcels.	or the	Estat s & Re ded fr ements d Decl benefi	se, the E. striction om time 1 & Agreer aration, t of the	asements ns to time ments which
which has the addres	ss of 11212 C	AMERON PARKW	IAY	ORL	AND PA	RK City)	

ILLINOIS 60462

(State and Zip Code)

(herein "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, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions affected shall be assembled as an improvement of the including replacements and all of the foregoing, together with sale property (or the leasehold sense) it his Microgage is on a leasehold; are herein referred to as the "Property". This more together is being re-recorded to contract, the

legal description

MOTICE TO SOCIETY THE PROVISIONS OF THIS ADDENDUM SUBSTITUTED THE PROVISIONS THE MOST CARE UNITED TO UNDERSTAND THESE PROVISIONS.

The Sorrower under the first the agreements and statements of fact contained in the

And the secured by the indigetions of this perties h. th's Mortgage and the Mote and the Mortgage and the house school and the secured by the indigetions of this Addendum at d. m. provisions of this Addendum at d. m. provisions of this Addendum at d. m. provisions of the member of the foreign and the secured of the secured of the secured of the many of the secured of the many of the many of the many of the secured of th

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MORTGAGE

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FILE AUDIT ILLINOIS HOUSING DEVELOPMENT AUTHORITY
SINGLE FAMILY MORTGAGE PURCHASE PROGRAM II
1986 SERIES A AND B
275-416-9

This instrument was prepared by:
ADRIENNE OROFINO
(Name)

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y Borrower's	•						······································			ниее			SEAE
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02703	(aures)				۵۔								

Covenants and agreements of Borrower herein contained, and (b) the repsyment of any luture advances, with interest thereon, made to a surply Lender pursuant to paragraph 21 hereof (herein "Future Ad an sea"), Borrower does hereby mortgage, warrant, grant and convey to Lender the following described properly located in the County of COVE OF CECTION 31, TOWNSHIP 36 to newly to Lender the following described properly located in the County of COVE OF ORLAND PARK, BEING PARCEL 1: THAT PART OF THE THIRD PRINCE PLACE OF ORLAND PARK, BEING ONNEY THAT PART OF THE THIRD PRINCE OF ORLAND PARK, BEING NOWER IS THAT PART OF THE THIRD PRINCE OF COUNTY OF STATE OF THE THIRD PRINCE OF OF ORLAND PARK, BEING NORTH, RANGE 12 EAST OF THE THIRD PRINCE OF STATE O

TO SECURE to Lender (a) the repayment of the indebted less evidenced by the Mote, with interest thereon, the performance of the sucurity of this Mortgage, and the performance of the sucurity of this Mortgage, and the performance of the sucurity.

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TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, raysthers, not with all the improvements now or hereafter erected on the property, and and agas rights and another, and white and enterty including replace in the first of the property covered to the property all of which including replace it is a fight of the first of the including replace it is a fight of the first of the including replace it is a fight of the first of the including replace it is a fight of the first of the including replace it is a fight of the including replace it is a fight of the includence in a leason of the includence in the includence in a leason of the includence in the includence in a leason of the including replace in a leason of the includence in the includence in the includence in the including replace in a leason of the includence in the including replace in a leason of the includence in the includence in the including replace in a leason of the includence in the includence in the includence in the including replace in a leason of the includence in the inc

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IN WITNESS WHEREOF, Borrower has executed this	is Mortgage.	
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STATE OF ILLINOIS. Crok		
the Indererane		
do hereby certify that CHARLES L. SAV	ILLE, BACHBUON AND JEHIFER E. CURT	The state of the s
geografie in the second	o me to be the same personal whose name(s).	
subscribed to the foregoing instrument, appeared before		# 1 2 mar 2 mars
Te Y signed and delivered the said instrum	ment as TESTS	_ free and yoursey
act, for the uses and purposes therein set forth.		
Given under my hand and official seal, this	25th day of June	10 90
My Commission expires		
G-11-91 CYNTHIA MENALY		
TO STATE MITTING CALLS A LALE OF	Canthain Mc Mill	
Expires 6/11/91	Notary Public	
BOX 333 — TH		
RECORD AND RETURN TO	ing a state of the	***
THE TALMAN HOME PEDERAL SI	aving 1 and boar association of its	
A740 WEST 951H STREET OAR LAWN, ILLINOIS 60453	Province the Community of the Community of The Community of the Comm	
ATTN: ADRIENNE OROPINO		
ADDIENDING The rights and	d obligations of the parties to this f and she and the North	
which is secured by the Mort event of any conflict between	tgage are expressly made subject to	
The Borrower agrees that the	he Lender or ha easignee may, at any time w a out prior	
rents or fails to occupy the or	for breach of the Mortgage or Note if (1) the Signature with the Mortgage as his or her per name at	
and primary residency; or (ii) (Illir ols Housing Developme) the statements made by Borrower in the Buyer's / fild' vi' ent: Authority Form: MP-8A), ere not true, complement 4	
Affiliavit; or (file) if the Lender statument contained in said:	its to stride by the some mosts destricted in the flat of a root the Unique Houseing Openipoment Authority finds any Affidant to be ontrue	
Ti a Correction included the th		
Athiavii Ol Buyer are necess	eary conditions for the granting of the loan	
NOTICE TO BORROWS	ER: THE PROVISIONS OF THIS ADDENDUM	ACKET THE PERSON
SUBSTANTIALLY MODIFY T	THE TERMS OF THE LOAN, DO NOT CIGN THE MOTE ON YOU READ AND UNDERSTAND THESE PROVISIONS.	
		The second second

- 1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and the interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.
- 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 installments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments which may attain priority over this Mortgage, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for mortgage insurance, plus one-twelfth of yearly premium installments for mortgage insurance. if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account, or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower. and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on 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 debit to the Funds was made. The Funds are pledged as additional security for the

sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly is stallments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments,

Borrower on montry is statiments or runds. In the amount of the Funds need by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency within 30 days from the reate notice is mailed by Lender to Borrower requesting payment thereof.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 18 held of the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sum of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by fals Mortgage.

- 3. Application of Payments. Utiless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, then to the principal of the Note, and then to interest and principal on any Future Advances.
- 4. Charges: Liens. Borrower shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any, in the manner provided under paragraph hereof or, if not paid in such manner, by Borrower that payment, when due, directly to the payee thereof. Borrower shall promptly lurnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly. Borrower shall promptly discharge any lien which has priority over this promptly furnish to Lender receipts evidencing such a promptly discharge any lien which has priority over this payment of that Borrower shall not be required to discharge any such lien so long as Borrower shall agree in writing to the payment of the obligation secured by such lien in a maint receptable to Lender, or shall in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any pair thereof.
- 5. Hazard insurance. Borrower shall keep the improvement inoviexisting or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender may require and in such amounts and for such periods as Lender may require; provided, that Lender shall riot is equire that the amount of such coverage exceed that amount of coverage required to pay the sums secured by this Mortgage.

The insurance carrier providing the insurance shall be chosen by dorrower subject to approval by Lender, provided, that such approval shall not be unreasonably withheld. All premiums on insurance policies shall be paid in the manner provided under paragraph 2

hereol or, if not paid in such manner, by Borrower making payment, whe. i.u., directly to the insurance carrier.

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender shall have the right to hold the policies and renewals thereof, and Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. In the elant of loss, Borrower shall give prompt notice to

the insurance carrier and Lender. Lender may make proof of loss if not made promotive by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be copiled to restoration or repair of the Property damaged, provided such restoration or repair is economically feasible and the security of this Mortgage is not thereby Impaired. If such restoration or repair is not economically feasible or if the security of this Mortgage would be impaired thereby, the insurance proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to the Borrower. If the Property is abandoned by the Borrower, or if Borrower falls to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is a uthorized to collect and apply the

insurance proceeds at Lender's option either to restoration or repair of the Property or to the surine secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to prin sigal shall not extend or postpone the due date of the monthly installment referred to in paragraphs 1 and 2 hereof or change the amount of such installments. If under paragraph 18 hereof the Property is acquired by Lender, all right, title and interest of Borrower in and to any incurance policies and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition shall pass to Let. dr. to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition.

- 6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property. It this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. If a condominium or planned unit development rider is executed by Borrower and recorded together with this Mortgage, the covenants and agreements of such ware a part hereof. were a part hereof
- 7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, including, but not limited to, emirient domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent, then Lender's option, upon notice to Borrower, may make such appearances, disburse such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the Property to make repairs. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the

borrower's and Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the manner provided under paragraph 2 hereof.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Burrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lander shall give Borrower notice prior to any such inspection specifying reasonable cause therefore related to Lender's interest in the Property.

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e. Upon payment of all sums secured by this Mongage, Lender shall release this Mongage without charge to Borrower.

d in executation interest in eccutify of this Mongage, exceed the original amount of the Note.

At no time shall the principal amount of the Indebtedness secured by this Mortgage, not Including sums

Angement of the Property, provided that Sortower shall, prior to acceleration under paragraph 18 here of or abandon thereby assigns to Lander the property, provided that Sortower shall, prior to acceleration under paragraph 18 here of or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Export and property and retain a shall be applied to the property and to collect the range of the Property appointed receiver; shall be supplied to enter upon, take a tension of rents; including but not limited to enter upon, take to payable the first of the range the receiver shall be applied for the collected by Lender or the receiver shall be applied for the collected by the costs of management of the Property and to collected by Lender or the receiver shall be applied for the structure of management and the receiver shall be applied for the collected by the costs of management of the collected by this Mortgage. Lender to receiver shall be institute on receiver because the collected by this Mortgage. Lender the receiver shall be institute on receiver shall be instituted for the collected by the forting by the fort

paien. As additional security hereunder, Borrower hereby assigns

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is shower, and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, and (d) Borrower; this Mortgage and the obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon the Property and Borrower; this Mortgage and the obligations secured hereby shall remain in full force and effect as if no The heave any proceedings begun by Lender's soccieration of the sums secured by this k(or gage, Borrower shall have any proceedings begun by Lender's emitting the discontinued at any time poor to entry of a judgment in the Montgage, the Borrower pays Lender all aumainful be then due under this Montgage, the Borrower pays Lender all aumainful be then due under this Montgage, the Coronar pays Lender all aumainful be then the coverants or Borrower cures all breaches of any other coverants or Borrower and Borrower cures all breaches of any other coverants and agreements of Borrower pays an tender of the more pays and tender the armedies as provided in paragraph is beined; including, but not limited to, reconstance of this Montgage and in an armedies as provided in paragraph is the lien of this Montgage.

MON-ENGINE COVENATION COVENATION (Sovered to be sovered by the property of the

Such notice shall provide a period of not less than 30 days from it a date the notice is malled within which Borrower may pay the major house are period; Lender may, without further notice or demand and benefit in the notice or demand and benefit in the notice or demand and benefit in the period; Lender may, without further notice or demand and benefit in the period; Lender may, without further notice or demand and benefit in the period; Lender may, without further notice or demand and benefit in the period of the se such option to accelerate, Lender shall 1 set Sorrower notice of acceleration in accordance with paragraph 14

Transfer of the Property: It ait or any part of the "reperty or an interest therein is sold or transferred by Borrower without the prior written consent; excluding (a) the creation of the morrower without the death of the percentage of the world with the death of a joint of a percent by operation of law upon the death of a joint of a percent, Lander may, at Lender's option, declare all sums secured by this Mortgage to be immediately due and payable.

15. Remover's Copy. Borrower shall be furnished a sonformed copy of the Note and of this Mortgage at the time of execution or after resortantion thereof.

16. Uniform Mongage; Governing (a. 4 Teamwill). This form of mongage combines uniform coverants for national use and non-coverants with immed variations to 1. I redicate to consider a conficulty instrument covering real property. This Mongage are that any provision or clause of this Mongage or the Note which can be given or the Conflicting provision, and the provisions of the Mongage and the Note which can be given or an advantage of the Note which can be given the conflicting provision, and the provisions of the Mongage and the Note are declared to be severable.

ent in svig nertwine the trouble to the provide a true Mortgage stall be deemed to have been given to Borrower or Lander when given in the Misses as Borrower may casip rate by notice to Lander as provided herein, and (b) any notice to Lander shall be given by certified mail. Except * 1. It incides required under applicable law to be given in another manner. (a) any notice to Borrower provided for an entire to Borrower at the Property Address or at such other entire to the state of an entire of the state of the

Some to be a sed to interpret or define the provisions thereof The convented and Assigna Secret 4044 and Secret Liability: Captions. The conventants and agreements herein contained shall be a secret and any entity designated by Lander; its successful or assignated by the coverants and several to the provisions of beneath any entity designated by Lander; its successful or assignated by the coverants and several the coverants and several the coverants and several the convenience of Borrower, and several the captions and headings of the paragraphs of this Mortgage are for convenience

or efforced by law or equity, and may be exercised concurrently, interpreted to successively, or remedy under this

esculates by Lender Mot a Watver. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise repelleable law, shall not be a waiver of Lender's right to accelerate the maturity of the maturity of the escured by this Mortgage.

in the parties of the mise modify amortization of the sums secured by this Mongage by reason of any demand made by the original TO COMMAN & SINCESSOLS IN IMPRISES. Lender shall not be required to commence proceedings against successor or refuse to extend granted by Lander to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower www. Weleased. Extension of the time for payment or modification of amortization of the sums secured by this Mongage

Chilese Lender and Borrower offrendes referred to in peragraphs 1 and 2 hereof or change the amount of such installments. to define for demander, at least or report of the manual of the Property of the processes, at Leader's option, either to restoration or repair of the Property or to the sums secured by this Modgage. the bits are secured by this Montgage and proportion of the processes as a quality (New Day NAS) which would be the best of the bits of th

ary, paid to Borrower, in the event of a partial taking of the Property, unless Borrower and Lender otherwiss agree in writing, there shall be In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Mongage, with the excess, Consensuation. The proceeds of any award or claim for demages, direct or consequential, in connection with any condemnation is connection with any condemnation are hereby assigned and shall be paid to Lender.