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COOK COUNTY REC'D.

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **SEPTEMBER 19**
1990. The mortgagor is **DUC TRONG NGO AND**
ANH LAN HOANG, HUSBAND AND WIFE AND THANH XUAN THI HOANG, UNMARRIED PERSON

("Borrower"). This Security Instrument is given to **FIRST QUALITY
MORTGAGE COMPANY**

which is organized and existing under the laws of **THE STATE OF ILLINOIS**, and whose address is
222 WEST CERMACK-SUITE 304
CHICAGO, ILLINOIS 60616 ("Lender").

Borrower owes Lender the principal sum of
ONE HUNDRED FOURTEEN THOUSAND THREE HUNDRED AND NO/100

Dollar (U.S. \$ **114,300.00**). 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 **OCTOBER 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:

**LOT 22 (EXCEPT THE SOUTH 45 FEET) AND LOT 23 IN BLOCK 1 IN
DEVON MAPLEWOOD ADDITION TO NORTH EDGEWATER IN THE WEST HALF
OF THE WEST HALF OF THE EAST HALF OF THE NORTH EAST QUARTER OF
SECTION 1, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

13-01-204-036
13-01-204-037
VOLUME 316

which has the address of **6306 NORTH MAPLEWOOD**
[Street]
60659 **(Property Address)**
Illinois [Zip Code] **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.

ILLINOIS — Single Family — FNMA/FHLMC UNIFORM INSTRUMENT

6F(IL) 8900

VMP MORTGAGE FORMS • (313)293-8100 • 800/621-7291

Form 3014 12/83
Amended 5/87

Box 15

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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 steps specified in the second paragraph of paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address 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 (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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Any amounts disbursed by Lender under this Paragraph 7 shall become additional debt of Borrower 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 Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

7. Protection of Lender's Rights in the Merger. If Borrower fails to perform the covenants and agreements contained in this Agreement, Lender agrees to merge in writing.

Instruments immediately prior to the acquisition.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not exceed or postpone the date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. It under paragraph 19 the property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the property prior to the acquisition shall pass to Lender to the extent of the sums secured by this security interest.

Unless Lender and Borrower otherwise agree, insurance proceeds shall be applied to repair or restoration of property damaged, if the repair is economically feasible and Lender's security is not lessened, or to repair of the property or equipment or fixtures in writing, insurance proceeds shall be applied to pay sums secured by this Security instrument, whether or not then due. The 30-day period will begin

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender has the right to hold the policies and renewals, if Lender requires. Borrower shall promptly give to Lender all receipts of paid premiums and renewals notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made by Borrower.

5. Hazard Insurance. Borrower shall keep the insurance or hereinafter erected on the Property insured against losses by fire, hazards included within the term "extreme coverage", and any other hazards for which Lender requires additional insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance premium shall be paid by Borrower to Lender's subject to Lender's approval which shall not be unreasonably withheld.

Borrower shall promptly discharge any debt which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation incurred by the Lender in a manner acceptable to Lender; (b) consents in writing to the assignment of the obligation incurred by the Lender to another party; or (c) secures in writing the payment of the obligation by the Lender's surety or co-signer.

shall pay these obligations in the manner and at the place where the person owed payment shall be found at the time direct to the man or his agent or to the person to whom the debt is due, and if not paid in that manner, Borrower shall pay them on or before the date of maturity, and if not paid in full, shall pay interest from the date of maturity until paid in full, at the rate of interest agreed upon by the parties.

3. Application of Amendments. Unless applicable law provides otherwise, all payments received by Lesnder under Paragraphs 1 and 2 shall be applied first, to late charges due under this Note; second, to prepayment charges due under the Note; third, to amounts payable under Paragraph 2; fourth, to interest due; and last, to principal due.

Lender may make up the deficiency in one or more payments as required.
Upon payment in full of all sums secured by this Security instrument, Lender shall promptly refund to Borrower any amount necessary to make up the deficiency in one or more payments as required.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the borrowings, shall exceed the amount required to pay the borrowings when due, Borrower shall pay the excess sums to the Lender as additional interest on the borrowings.

shall be paid on the Funds. Unless an agreement or application is made to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, all annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each Fund was used. The Funds are held subject to the security interests established by this Security Instrument.

The Funds shall be held in an institution the deposits of which are insured or guaranteed by a state agency (including Lender) in an amount sufficient to meet its obligations to trustee, and shall be deposited in accounts of trustee established by Lender for holding the Funds to pay the costs of an independent law firm to defend the suit of Borrower's trustee in connection with Borrower's failure to make such a charge. A charge assessed by Lender may not charge for holding the Funds, analyzing the account or certifying the escrow items or state agency under Lender's name in the institution. Lender shall apply the Funds to pay the escrow items or sue for recovery of amounts due to Lender by the trustee.

pay to to underwriter the day money market payoffs are due underwriter the notice, until the note is paid in full, a sum less than the principal plus interest and fees.

Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall pay principal and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.