

# UNOFFICIAL COPY

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DEPT-01 RECORDING  
143536 TRAN 9765 11/13/90 09:25:00  
16,00  
16562 C #--90-551714  
COOK COUNTY RECORDER

(Space Above This Line For Recording Data)

## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on NOVEMBER 6,  
1990. The mortgagor is JUNIUS BROWN & ELLA W. BROWN, HUSBAND & WIFE  
("Borrower"). This Security Instrument is given to  
GALUMET SECURITIES CORPORATION, which is organized and existing  
under the laws of the State of Indiana, and whose address is P. O. Box 208,  
Schererville, Indiana 46375. Borrower owes Lender the principal sum of SIXTY SIX THOUSAND ONE HUNDRED FIFTY AND NO/100-----  
Dollars (U.S. \$ 66,150.00). 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 DECEMBER 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 Northerly line of said Lot 1, which point is 351.34  
feet Easterly (measured along said Northerly line from  
the Northwest corner of Lot 1; thence Southwesterly  
along said Northerly line, a distance of 148.26 feet;  
thence Southerly in a straight line, a distance of  
218.7 feet to point of beginning in Cook County,  
Illinois (Excepting therefrom that part of said Lot 1  
bounded and described as follows: Commencing at the  
Northwest corner of said Lot 1; thence Southerly along  
the West line of said Lot 1, 148.18 feet to a Point,  
thence Southeasterly along a line drawn at an angle of  
100 degrees, measured from North to Southeast with said  
West line, a distance of 206.14 feet to the point of  
beginning; thence continuing on said East Described  
Line, 145.20 feet to a Point; thence Northerly in a  
straight line parallel to the West line of said Lot 1  
to a Point which intersects the Northerly line of said  
Lot 1 at a Point 351.34 feet Easterly (Measured along  
said Northerly line) from the Northwest corner of said  
Lot 1, a distance of 135.10 feet to a Point, thence  
West at right angles to the last described line, a  
distance of 143.00 feet; thence South 109.88 feet to  
the point of beginning) in Cook County, Illinois.

Permanent Tax No: 29-15-102-018 and 019  
COMMON ADDRESS : 25 E. 157th Street, South Holland,  
IL 60473

16/00

which has the address of 25 E. 157th Street,  
(Street) South Holland,  
(City)

60473 ("Property Address");  
(Zip Code)

LOGGED 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."

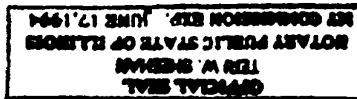
BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to  
mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record.  
Borrower warrants and will defend generally the title to the Property against all 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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This instrument was prepared by: R. G. JONES, JR., VICE PRESIDENT OF CALUMET SECURITIES CORPORATION, P. O. BOX 208, SCHERERVILLE, IN 46375

Notary Public

My commission expires: 6-17-94

Given under my hand and official seal, this 28th day of July, 1994

and voluntary act, for the uses and purposes herein set forth, as free

and acknowledged that signed and delivered to the said testator, as subscriber to the foregoing instrument, appeared before me this day in person,

subscribed to the same person (s) whose name (s)

do hereby certify that Juntaus Brown & Ella W. Brown, Husband & Wife

L., a Notary Public in aid for said county and state,

County of Selbyville

State of Indiana

Space Below This Line for Acknowledgment

Ella W. Brown  
(Seal)

Juntaus Brown  
(Seal)

Instrument and in any rider(s) executed by Borrower, and recorded with it.

By SIGNING THIS, Borrower accepts and agrees to the terms and covenants contained in this Security

[Other(s) [specify]]

Unconditional Payment Rider      Planned Unit Development Rider

Condominium Rider      2-4 Family Rider

Instrument the covenants and agreements of this Security instrument as if the rider(s) were a part of this security supplement instrument, the co-debtors and agreeents of each such rider shall be incorporated into and shall amend and support this Security instrument, if one or more riders are executed by Borrower and recorded together with

22. Waiver of Foreclosure waives all right of homestead exemption in the Property

Instrument without having to Borrower Borrower shall pay any recordation costs

21. Release of non-transferable attorney's fees, and then to the sums secured by this Security instrument

receipts of management of the Property and collection of rents, including, but not limited to, receivers fees, premiums on

the Property, including those paid by Lender or the receiver shall be applied first to payment of the rents of

appportioned receiver shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of

property to the satisfaction of any person of redemption following judicial sale, Lender (in person, by agent or by judgment

20. Lender in Possession, upon acceleration under paragraph 19 or abandonment of the Property and at any time

but not limited to, reasonable attorney's fees and costs of title evidence,

Lender shall be entitled to collect all expenses incurred in pursuing his remedies provided in this paragraph 19, including

this Security instrument without further demand and may foreclose this Security instrument by judicial proceeding

before the date specified in the notice, Lender at his option may require immediate payment of all sums secured by

extinction of a default or any other defense of Borrower to accelerate to foreclosure, if the default is not cured on or

inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-

secured by this Security instrument, receiver by judicial proceeding and sale of the Property. The notice shall further

and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums

and (e) 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 (b) the action required to cure the

breach of any covenant or agreement in this Security instrument (but not prior to acceleration following Borrower's

19. Acceleration: Remedies, Lender shall give notice to Borrower prior to acceleration following Borrower's

Non-Default Covenants Borrower and Lender further covenant and agree as follows:

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## NON UNIFORM COVENANTS

Borrower and Lender further covenant and agree as follows:

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

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

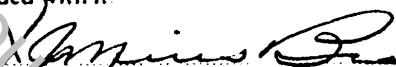
21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

22. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

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

- Adjustable Rate Rider       Condominium Rider      2-4 Family Rider  
 Graduated Payment Rider       Planned Unit Development Rider  
 Other(s) [specify]

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

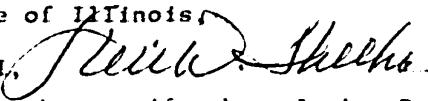
  
Junius Brown (Seal)  
Borrower

  
Ella W. Brown (Seal)  
Borrower

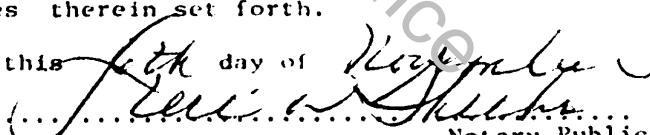
[Space Below This Line for Acknowledgment]

State of Illinois,

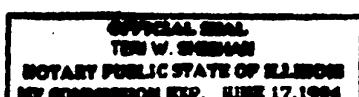
County SS:

I, , a Notary Public in and for said county and state, do hereby certify that Junius Brown & Ella W. Brown, Husband & Wife

personally known to me to be the same person (s) whose name (s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that signed and delivered the said instrument as free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 6th day of May, 1994.  
My Commission expires: 6-17-94   
Notary Public

This instrument was prepared by: R. G. JONES, JR., VICE PRESIDENT OF CALUMET SECURITIES CORPORATION, P. O. BOX 208, SCHERERVILLE, IN 46375



Box 254

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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.

# UNOFFICIAL COPY

the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower  
Securty instrument. Unless Borrower and Lender under this paragraph 7 shall become additional debt of Borrower secured by this  
Any amounts disbursed by Lender under this paragraph 7 shall bear interest at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower secured by this  
Lender may take action under this paragraph 7, Lender does not have to do so.

Lender, appearing in court, paying reasonable attorney fees and entitling on the Property to make repairs. Although  
instruments, actions may include paying any sums accrued by a lessor which has priority over this Security  
in the Property. Lender's rights do and pay for whatever is necessary to protect the Property and Lender's rights  
regulations, then Lender may do a proceeding in bankruptcy, probably, for foreclosure of the property and Lender's rights  
Lender's rights in the Security instrument, or there is a legal proceeding that may significantly affect  
governments and agreements contained in this Security instrument, or to enforce a judgment of the property laws or  
7. Protection of Lender's Rights in the Property: Borrower shall pay when due to Lender fees to perform the  
fee title shall not merge unless Lender agrees to the merger in writing.  
Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and  
change the Property, allow the Property to deteriorate or commit waste. If this Security instrument is on a leased land,  
6. Reservation and Assignment of Property: Lender's  
Lender shall not destroy, damage or substantially  
instrument immediately prior to the acquisition.  
Under paragraph 19 the property is acquired by Lender to any insurance policies and proceeds resulting  
under paragraph 19 the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments, if  
Lender and Borrower otherwise agree in writing, insurance shall not exceed or  
when the notice is given  
the Property or to pay sums secured by this Security instrument, whether or not then due. This day period will begin  
offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the funds paid to repair or restore  
borrower abandons the Property, or does not answer within 30 days a notice from Lender, who has paid to borrower, if  
applied to the sums secured by this Security instrument, whether or not then due, with the excess paid to borrower. If  
restoration of repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be  
of the property damaged, if the restoration of repair is not feasible and Lender's security is not lessened. If the  
unless Lender and Borrower otherwise agree in writing, insurance shall be applied to restoration of repair  
carrier and Lender. Lender may make good of loss if not made promptly by Borrower.  
Lender shall have the right to hold the policies and renewals. If Lender, etc., Borrower shall promptly give to Lender  
all insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause.  
unreasonable withheld  
insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be  
reduced amount loss by fire, hazards included within the term "extreme coverage" and any other hazards for which Lender  
measured against the insurance shall keep the term "extreme coverage" and any other hazards for which Lender  
5. Hazard Insurance. Borrower shall keep the term "extreme coverage" or hereafter created on the property  
of the giving of notice  
house identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days  
the Property is subject to a lien which may attain priority over this Security instrument. Lender may give Borrower a  
agreement satisfies to the lien or settles subordinating the lien to this Security instrument. If Lender determines that any part of  
prevent the enforcement of the lien or settles, any party over this Security instrument, or (c) secures from the holder of the lien an  
fauth the lien by, or defrands against enforcement of the lien in, legal proceedings which in the Lender's opinion appear to  
agrees in writing to the payment of the obligation, secured by the lien in a manner acceptable to Lender; (b) contains in good  
receipts evidence the property over this Security instrument unless Borrower: (a)  
Horrower shall promptly acceptible to the property over this Security instrument unless Borrower: (a)  
to be paid under this paragraph, if Borrower makes these payments directly, Borrower shall promptly furnish to Lender  
pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts  
Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall  
Property which may attain priority over this Security instrument, and leasehold payments of ground rents, if any.  
4. Charges: Lender, Borrower shall pay all taxes, assessments, charges, dues and impositions attributable to the  
Note, third, to amounts payable under paragraph 2; fourth, to interest, to prepare, to late charges due, to under the  
paragraphs 1 and 2 shall be applied; first, to late charges due under the Note; second, to payment received by Lender under the  
application as a credit, Lender, if under paragraph 19 the property is sold or acquired by Lender, any funds held by Lender  
than immediately prior to the sale of the property or its acquisition by Lender, any funds held by Lender, no later  
any funds held by Lender, if under paragraph 19 the property is sold or acquired by Lender, Lender shall promptly refund to Borrower  
amount necessary to make up the deficiency in one or more payments as required by Lender  
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  
stated separately in the escrow items, and applying the account of varying the escrow items, unless  
Lender may not charge for holding and applying the funds, and applying the account of varying the escrow items  
state agency (including Lender in an institution the due date of funds payable prior to  
The funds shall be held by Lender until the due date of funds of which are insured or guaranteed by a federal or  
purposes for which each debited to the funds was made. The funds are pledged as additional security for the sums secured by  
shall give to Borrower, without charge, an annual accounting of the funds showing credits and debits to the funds and the  
requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the funds. Lender  
Lender may agree in writing that interest shall be paid on the funds, unless an agreement is made or applicable law  
Lender pays Borrower interest on the funds and applicable law permits Lender to make such a charge. Borrower and  
Lender may not charge for holding and applying the funds, and applying the account of varying the escrow items, unless  
state agency (including Lender in an institution the due date of funds payable prior to  
The funds shall be held by Lender in an institution the due date of funds of which are insured or guaranteed by a federal or  
purposes for which each debited to the funds was made. These funds are pledged as additional security for the sums secured by  
mortgage insurance premiums, if any. These items are called "escrow items". Lender may estimate the funds due on the  
leasehold payments or ground rents on the Property, if any; (c) ready hazard insurance premiums, and (d) yearly  
one-twelfth of (a) ready taxes and assessments which may attain priority over this Security instrument; (b) yearly  
to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("funds") equal to  
2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay  
the principal of principal and interest; Prepayment and Lender's charges due as follows:

1. Payment of Principal and Interest: Borrower and Lender covenant and agree as follows:  
the principal of principal and interest; Prepayment and Lender's charges due under the Note.

UNIFORM CONTRACTS. Borrower and Lender covenant and agree as follows:  
2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay  
the principal of principal and interest; Prepayment and Lender's charges due under the Note.

the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower  
Securty instrument. Unless Borrower and Lender under this paragraph 7 shall become additional debt of Borrower secured by this  
Any amounts disbursed by Lender under this paragraph 7 shall bear interest at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower secured by this  
Lender may take action under this paragraph 7, Lender does not have to do so.

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UNIFORM MORTGAGE RIDER | 7 | 4

This Uniform Mortgage Rider is made this 6th day of NOVEMBER 19\_90, and is incorporated into and shall be deemed to amend and supplement the Mortgage of the same date given by the undersigned, the Mortgagor, to secure a Mortgage Note to Calumet Securities Corporation, the Mortgagee, of the same date and covering the property described in the Mortgage. The rights and obligations of the parties to the Mortgage to which this rider is attached and to the Note which it secures are expressly made subject to this rider. To the extent they are not modified by this rider all the terms, conditions, covenants and other provisions of the Mortgage and Note shall remain in full force and effect.

1. Covenant 2, paragraph 2, of the Mortgage shall be amended to read as follows:

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 the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. A charge assessed by Lender in connection with Borrower's entering into this Security Instrument to pay the cost of an independent tax reporting service shall not be a charge for purposes of the preceding sentence. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

IN WITNESS WHEREOF, The said Mortgagor has hereunto set his hand S and seal this 6th day of November, 19\_90.

Junius Brown  
Ella W. Brown  
Junius Brown  
Ella W. Brown

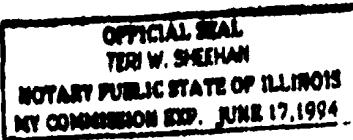
This instrument was prepared under the direction of R.G. JONES, JR., Senior Vice President of CALUMET SECURITIES CORPORATION.

STATE OF Illinois, SS:  
COUNTY OF Cook

Before me, the undersigned, Teri W. Sheehan, an official of the State of Illinois, on this 6th day of November, 19\_90, personally appeared Junius Brown & Ella W. Brown, Husband & Wife and acknowledged the execution of the foregoing Mortgage.

Witness my hand and official seal the day and year last above written.  
My commission expires: 6-17-94

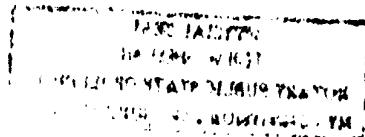
Teri W. Sheehan  
NOTARY PUBLIC



90554  
VERISSIMA

# UNOFFICIAL COPY

That part of Lot 1 in Schaaps Heirs Division, being a Division of part of Lots 3, 4 and 5 in the Subdivision of part of Sections 9, 10 and 15 and Lot 1 in School Trustees' Subdivision of Section 16, Township 36 North, Range 14 East of the Third Principal Meridian, bounded and described as follows: Commencing at the North West Corner of Lot 1 aforesaid; said point being 33.0 feet East of and parallel to the West line of said Section 15 and 25.0 feet Southeasterly of and parallel to the center line of 157th Street (formerly 153rd Street) thence South along the West line of said Lot 1, a distance of 148.18 feet; thence Southeasterly along a line drawn at an angle of 100 degrees measured from North to Southeast with the said West line, a distance of 203.08 feet for the point of beginning of the land herein described thence continuing on said last described line, a distance of 148.26 feet; thence Northerly in a straight line parallel to the West line of said Lot 1, a distance of 270.2 feet to a point in



RECORDED  
11/22/2014