PREPARED BY: LISA CLARY AL COPY0396694 RETURN ORIGINAL TO CHASE HOME MORTGAGE CORPORATION

4915 INDEPENDENCE PARKWAY TAMPA, FLORIDA 33634-7540 ATTN: POST CLOSING

COOK COUNTY, ILLINOIS FILED FOR RECORD

BOX 169 1990 AUG 15 PH 12: 38

90396694

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# 4099028

#### **MORTGAGE**

THIS MORTGAGE ("Security Instrument") is given on AUGUST 14TH 19 90. The mortgagor is TOINETTE M. EUGENE, SINGLE NEVER MARRIED AND THERESA A. NOLLETTE, SINGLE NEVER MARRIED

("Borrower"). This Secruity Instrument is given to CHASE HOME MORTGAGE CORPORATION

which is organized and xis ting under the laws of THE STATE OF DE 4915 INDEPENDENCE P. FKWAY, TAMPA, FLORIDA 33634-7540 THE STATE OF DELAWARE

Borrower owes Lender the principal sum of TWO HUNDRED TWELVE THOUSAND AND NO / 100

, and whose a

County, Illinois:

212,000.00 ). This debt is evidenced by Borrower's note Delles U.S.\$ 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 SEPTEN BE 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 This Security Instrument modifications; (b) the payment of all other sun s, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Burn wer's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby ...or onge, grant and convey to Lender the following described property

located in LOT 3 IN BLOCK 2 IN KELLY AND OBRIEN'! SOUTH EVANSTON SUBDIVISION OF THE SOUTH 1/2 OF THE NORTH 1/2 OF THE NORTHFAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 25, TOWNSHIP 41 NORTH, RANGE 13, LAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

> 10-25 205-009 PERMANENT TAX ID NUMBER OF PARCEL Clart's Office

which has the address of

**418 WESLEY AVENUE** 

**EVANSTON** 

Illinois

28T#C-423674 30

60202 [Zip Code] ("Property Address");

Streeti

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.

PREPARED BY: LISA CLARY UNOFFICIAL

RETURNOUGHNALTO: Chase Home Mortgase Corporation 4915 UNDEPENDENCE PARKWAY

TAMPA, FLORIDA 33634-7546 ATTN: POST CLOSING

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MORTGAGE

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THIS MORIVAGE ("Security instruction") is given on AUGUST 14TH 19 98 The mongagoris TOINETTE M. EUGENE, SINGLE NEVER MARRIED and theresa a nollette, single never married

("Horrower"). This Secretly Instrument is given to CHASE HOME MORTGAGE. ORPORATION

which is organized and existing under the laws of — THE STATE OF DELANARE avis independence parkway, tampa, 40. orida 336347540

Borrower owes Leader the principal sum of TVPO IR NOREO TWELVE THOLESAMEAN AND A

Dollars (U.S. S 213,000.00)

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dated the same dute as this Security Instrument ("None"), which provides for monday expresses a to the new today of the contraction of the contrac paid earlier, due and payable on SEPTEMBER 1, 2020. secures to Legiller (a) the repayinent of the debt evidenced by the fact, and here are the secure when he are an secures to Lement (a) the repsyment of the area evacence by one body, which is the secure of the modifications. (b) the payment of all other sums, with increas, after years passing it is the payment of the passing of Borrower's event of the agreement and (c) the passing manned of Borrower's event of the agreement and (c) the passing passing of Borrower's event of the agreement and following the manned property that the body is a convey to trade the following it would property the body of the convey to trade the following it would property

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PERMANENT TAXID NUMBER CEPARCEL

10-25-305-004

which has the address of

Lilinois

60202 (shad disj

HUNSIVE TAISAW BIL (Sagat) ("Property Address");

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Togarther Wife all the improvements now or bereafter created on the couperts, and on encountry more appreceances, rems, toyalites, wineral, oil and gas rights and protect water ticles and stack and the rich as one of hareafter a part of the property. All replacements and additions should be connect by this tor, one distinguished the bulggoing is referred to in this Security instrument as the "Property.

EGEROWIE COVENANTS, that Borrower is lawfully seized of the content countried and an in the state to morigage, gram and convey the Property and that the Property is an according except for conversion of Romowies, warrants and will delight generally the title to the Property against all claums and denous . Arrest in the encumbrances of record.

THE SECRETE INSTRUMENT CONDINGS UNIFORM COVORDED FOR REGIONAL DES AND REAL STREET, STR limited untailing by juristiction to constitute a uniform security instrument coverce and passety UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

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

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 payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the

basis of current data and reasonable estimates of future escrow items.

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 that the Funds the Funds are applicable and the funds are applicable to the Fu 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.

If the arcunt of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds acld by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any

amount necessary it r.e's up the deficiency in one or more payments as required by Lender.

Upon paymer, in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender, f under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sele 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 this Security Instrument.

3. Application of Paymers. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: First, to late charges due under the Note; second, to prepayment charges due under the

Note; third, to amounts payable und r rangraph 2; fourth, to interest due; and last, to principal due,

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person ower pryment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower are we these payments directly, Borrower shall promptly furnish to Lender

receipts evidencing the payments.

Borrower shall promptly discharge any lien vnich has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the ien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard Insurance, Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended covernee" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and or the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be

unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and cha' include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, so ower shall promptly give to Lender all receipts of paid premiums and renewal 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 promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's fecur ty is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the ir si ance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-au period will begin when the notice is given.

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 the payments. If under paragraph 19 the Property is acquired by Lender by Borrower's right to any insurance policies and proceeds resulting from damage to the Property rejor to the promisition shall pass to Lender to the extent of the sums secured by this Security from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Parrower shall comply with the provisions of the lease and if Borrower acquires fee title to the Property, the leasehold and Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and

fee title shall not merge unless Lender agrees to the merger in writing.

If Borrower fails to perform the 7. Protection of Lender's Rights in the Property; Mortgage Insurance. covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorney's fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

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.

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1. Payment of Frincipal and Interest; Frincipals and Lare Chinges. Here, we stight the principal of and interest on the debt evidenced by the Note and any progresses and are a series.

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compared to 7. Projection of Lender's Rights in the Property: Morigage transcences coverants and agreements contained in this Security Insurance, or there is a last presenting for the contains and agreements contained in this Security Insurance, or there is appropriately careful as a proceeding to banking the contained by the first contained to the frequency field of the first contained to the frequency field of the court paying may include paying any mental paying any areas section by a last containing the court paying reasonable attention and contains and the process to a section of the court paying reasonable attentions and contains the frequency to a section of the court paying reasonable attentions and contains the frequency to a section of the court paying reasonable attentions. Lender may tuke action under this paragraph 7, Lander duck not have to die wit

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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 use alte of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borreser Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of a localization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower's lall 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 making amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Lurower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or produce the exercise of any right or remedy.

11. Successors and As igns 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 coven me 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 his 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, here: (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 Nc .c.

13. Legislation Affecting Lender's Rights. If enactmer, or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument uninforceable 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 shan 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 or und. 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.

This Security Instrument shall be governed by federal law and the law of the 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 Socurity 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 S'cv ity 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 the Security Instrument. 17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of un 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 applicable law may specify for remstatement, octore sate of the Property pursuant to any power of sate 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 occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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9. Condenination. The proceeds of any award or claim for drangest, dry, or cross-cases at the conversation of other taking of any part of the troperty, or for conveyance to ben of eacher carea assigned and shall be paid to Leader.

In the event of a local taking of the Property, the proceeds shall be applied to the man to be a very large and instrument, whicher or not liter due, with any excess paid to Borrowed. In the event of a partiely the end of the proceeds multiplied by the following trection: (a) the test arreads of the proceeds multiplied by the following trection: (a) the test arreads of the same to the same to the same before the multiplied by (b) the fur marker value of the Property innectionly before the other, and before the paid to Borrower.

If the Property is abandoned by Bonower, or it, after notice by Lender to Correver den and enablement of the make in award or soule a claim for damages, Borrower fails to respond to Lender de direction for damages, Borrower fails to respond to Lender de authorized to collect and apply the proceeds, of the opine, either to resented to collect and apply the proceeds, of the opine, either to resented to collect and apply the proceeds, or the opine, either to resented to the control of the security Institution whether are not they deal.

of the links Lender and Boriower otherwise agree in printing any application of governments of the ground of the incident payments referred to in placing of the class of the incident payments referred to in placing of the class of the ground the incident sector of the control of the class o

10. Horrower Viol Released, Ferhearance By Leadar Sees a Weiver. Possesson is madification of general for the sums seemed by this Seeses begreen at the comment of the sums seemed by the Seeses begreen at the comment of the seemed by the seemed for the seemed fo

If Successors and assigns Bound; Joint and Several Labitity Consignates the conservable for Successors and assigns Bound; Joint and Several Labitity Consignates that conservation in this Security Instantant shall bind and benefit the successors and a second the conservation of paragraph 17. Between the close that the conservation is the conservation of the conservation of the second that Bourower's interest in the Property ander the second of this Security has a conservation of the second by this Security Instantants; and (c) agrees that the conservation of the second o

12 Long Charges, If the bran secund by this Security Landers at the second charges, and that fave is fought that fave is fought, interpreted so that the intense of any such that the interpreted so that the intense of the charges and the loan exceed the permuted limits, then, and any such the charge the attack the charge in the permuted limits, then, at the charge to the permuted limit and (b) any such about either the charge is the permuted limits will be refured to Borrower Leader and choose to make this which by take the transmitted fragment whither the propagation to Borrower it a refund reducts paid the reductor. The case is the set of principles and the reductor whither any propagation charge in the those.

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23. Legislation Affectlug Lender's Rights, A enacument of explaitatum est applicable total med in a content of applicable to the first time in the second of the first time in the second of the first time in the second of the first paragraph 19. If Lender exercises the option I ender the first time is a second of paragraph 19. If Lender exercises the option I ender the first time at the content of the first paragraph 19.

14. Volicis. Any indice ha core provided for mains some languaged for a languaged for mains at the mailing it by first class and under 5 y plicates taw equires are of modern and the languaged for any other of her languaged by some at a main of languaged for any other states and one and the states and the states and the languaged for in this Separity in a amont shall be decased to have been given to the rows on the languaged in this paragraph.

15. Coverain: Link; severibility. This Security Institutes state by giverned to take at his and account to the function in which are provided in which the Property is located. In the event that any provided or along of this Security a security of Note conflicts with a first security to the security and affect other provision of the Security Security to the security which can be given effect without the conflicting provision. To the end the provisions of the terminal terms of the security the end of the conflicting provision. To the end the provisions of the terminal terms of the security of the secu

16. Bor ower's Copy. Borrower shall be given one cortionand cars. A the bore and editation of the Property or a Boneficial Interest in Receiver. A 21 or any past of the Property or a Boneficial Interest in Receiver. A 21 or any past of the Property or a Boneficial Interest in Receiver with or call there are the constant Receiver and the constant of the Constant of

Fig. 11 Limitor exercises this option, Leader shall give Bariawar annound secretarious. The new observation of the control of the least than 30 days from the date the notion is delivered or mainth which the control of the second of the large than 10 days from the second of the second of the second of the large than 10 days from 10 days

18. Borrower's Right to Reinstate. If Borrower meets certain and fidual and a particular of this Security Instruction disconting and any may specify for ediscatement) before sale of the fragery purcount and the continuous of the fragery purcount and the continuous of the fragery purcount and the continuous of the continuous and the co

#### #4099028 Non-Uniform Coverants, corrower and ilenter further coverant and agree as forlows.9

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 taw 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-

befo this: Lend but to prior appo the P costs receir Instru- this S suppl	ence of a default or any other defere the date specified in the notice, L Security Instrument without further shall be entitled to collect all exploit limited to, reasonable attorneys 20. Lender in Possession. Upo to the expiration of any period of inted receiver) shall be entitled to croperty including those past due. Ar of management of the Property and ver's bonds and reasonable attorneys 21. Release. Upon payment of iment without charge to Borrower. B 22. Waiver of Homestead. Bot 23. Riders to this Security Instrument, the covenants a sement the cave lends, and agreement. [Check ar plin able box(es)]	ender at its option mer demand and ma enses incurred in pur of fees and costs of the redemption following nter upon, take possing rents collected by discollection of rents of fees, and then to the fall sums secured to orrower shall pay an mover waives all right ument. If one or mind agreements of ca	nay require immediate pay foreclose this Security results the remedies provide evidence.  paragraph 19 or abandoning judicial sale, Lender (ession of and manage the Lender or the receiver shat, including, but not limite sums secured by this Security Instrument y recordation costs. In the receiver shat of homestead exemption or riders are executed by the such rider shall be incomment as if the riders are the receiver shall be incomment as if the riders are executed by the such rider shall be incomment as if the riders are executed by the such rider shall be incomment as if the riders are the such rider shall be incomment as if the riders are the such rider shall be incomment as if the riders are the such rider shall be incomment as if the riders are the such rider shall be incomment as if the riders are the such rider shall be incomment as if the riders are the such riders a	Instrument by judicial ded in this paragraph I ment of the Property and in person, by agent or Property and to collect all be applied first to paid to, receiver's fees, purity Instrument.  I, Lender shall release in in the Property.  Borrower and recorded to opporated into and shall	ns secured by proceeding. 19, including, d at any time by judicially the rents of yment of the premiums on this Security together with I amend and this Security
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lo here	eby certify that Toinette M. Eugene		own to me to be the same		
ubscri	bed to the foregoing instrument, app	eared before me this	day in person, and acknow	ledged that THE	<b>Y</b>
igned	and delivered the said instrument as	THEIR		t, for the uses and purpo	ses therein
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"OFFICIAL SEAL "
CINDY M. SKIRNICK
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPIRES 1/21/91

Notary Public

ik. Exceleration; Remedies. Leaster shall give antice to Rorrewer probranch of air coreliant or agreement in this Security dustrument that respectively seem of the core persons unless applicable has provides etherwise). The natice shall specify: (as the delepter of the art are defaults form date, not less than 30 days from the date the notice is given to become every sinken as so take and (d) that failure in cure the delimit on or hefore the date specified in the norleesing a correction of the secored by this Security Lestrument, for eclosure by jariicles proceeding and selve i the averagency, con**inform Borrower of the right to reinstate after acreteration and the right to a**ccept to the business are presented existence of a delagh or any univer delease of Burrown to accedentar, and for as read to the tribut. before the date specified in the untice, Lender at its option may require inneedinte partie at it for a ofference to this heavily takement without lacther dominal and may foregiose this baseous constructed to grow but, and our go Leader shall be entitled to collect all expanses in curved in parsalog the reputables provided in this,  $z \sim a z g^2/4 \sim z \sim 10 a^2$ but not limited to, reasonable attarneys' fees and costs of irle extrience.

ekhall be entitled to consulence specific to the exidence.

Limited to, reasonable attorneys' fees and costs of tide exidence.

20. Lender in Possession... Upon neceleration under paragraph to or change against the personal feet of the entitle of the entitle and the entitle of the entitle o prior in the explication of any period of cedeoption following judicial safe, is notice in prosen appointed reaction shall be entitled to enter upon, take possession of and manges the Proportiones the Property including those gast due. Any tous collected by Leader or the recurse short or applicadifference wag ste posts of unmageneral of the Property and collection of reals, including due restigated to terms received's bonds and reasonable atterneys) leav, and then to the sums scaleed by that the litery business

24. Rélense, : Upon páyment of uli sams socured by this so only tournment, Lander 1st object and facin Instrument without charge to Borrawer. Borrower shall pay any recoglished costs.

12. Whiver of Romestead. Bourover raives all rights of homestead express

22. Whiver of Homestead. Burrower warms an appear in annual to home the control of a second 23. Widers in this Security Instrument. If one or more rulers are excused to home or ask that the instance of the staff control and ibis Security Instrument, the cavalinus and agreements of each meter shall be incorporated in the latest were a fine or and subjected the footened and agreements of this Security Instrument as if the kilenty were a part of the or and proporated agreements of this security Instrument as if the kilenty were a part of the or and proporated agreements of this security Instrument as if the kilenty were a part of the order Ingrament, [Check applicable baxtes)]

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