Return to: Bell Federal Savings Hinsdale Branch 920 N. York Road Hinsdale, Illinois 60521-2297

[Space Above This Line For Recording Data]

MORTGAGE

Company of Francisco | Company of the Company o TR. West Monroe. Street. — Chicago. Illingis. 60603

Borrower owes Lender the principal sum of ONE HUNDRED THOUSAND AND 00/100

Chicago. Illingis. 60603

Borrower owes Lender the principal sum of ONE HUNDRED THOUSAND AND 00/100

Dollars (U.S. \$ 1.00,000,00 ...). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on 99-01-2021

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

THAT PART OF LOT 17: LYING NORTH WESTERLY OF A LINE DRAWN FROM A POINT IN THE NORTH EASTERLY LINE OF SAID LOT, 30 FEET NORTH WESTERLY OF THE MOST EASTERLY CORNER OF SAID LOT AS MEASURED ALONG SAID NOITH CASTERLY LINE TO A POINT IN THE SOUTH WESTERLY LINE OF LOT 17, 36.84 FEET SOUTH EASTERLY OF THE MOST WESTERLY CORNER OF LOT 17 AS MEASURED ALONG SAID SOUTH WESTERLY LINE AND THAT PART OF LOT 18 LYING SOUTH EASTERLY OF A LINE DRAWN FROM A PULLY IN THE NORTH EASTERLY LINE OF SAID LOT, 5 FEET SOUTH EASTERLY OF THE NORTH EASTERLY CORNER OF SAID LOT, TO A POINT IN THE SOUTH WESTERLY LINE OF SAID LOT 18, 18 FEFT SOUTH EASTERLY OF THE MOST WESTERLY CORNER OF SAID LOT 16:AS MEASURED ALENE SAID SOUTH WESTERLY LINE ALL IN BLOCK 3 IN SPRINGDALE UNIT NO. 1, A SUBDIVISION IN SECTION 8, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

> CEP 1-01 RECORDING T4666 TRAN 5634 08/29/91 12:25:00 +9265 + H *-91-447250

COOK JOUNTY RECORDER

PERMANENT TAX I.D. NUMBER 18-08-313-059 VOLUME 79

which has the address of 5405 CAROL INE WESTERN (Street)

స్ట 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.

Form 3014

ILLINOIS—Single Family—FNMA/FHLMC UNIFORM INSTRUMENT

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 breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 breach of any provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

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If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security In the event of a total taking of the 3 toperty, the proceeds shall be applied to the solid social of 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

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 make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the December of the Property of the Proper given, Lender is acthorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or

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

10. Borrower of 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 and regation 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

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of shall not be a waiver of or preclude the e) ercise of any right or remedy. 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 of paragraph 17. Dortower a covenants and agreements shall be joint and several. Any nortower who co-signs this security Instrument only to mortgage, grant and convey 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 legard to the terms of this Security Instrument or the Note without

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, the i: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) gay sums already collected from Borrower which exceeded necessary to reduce the charge to the permitted limit; and (b) gay sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choos to make this refund by reducing the principal owed permitted mints will be retuined to Borrower. Lender may earlors to make this retuine by reducing the principal dwed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a If enactment or expiration of applicable laws has the effect of

partial prepayment without any prepayment charge under the Note. rendering any provision of the Note or this Security Instrument unenforced in according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Sect rity 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

14. Notices. Any notice to Borrower provided for in this Security Institution; shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another metho. 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 I and all address stated basels or any other address a stated basels or any other address a stated basels or any other address I and a designates at a stated basels or any other address I and a designates at a stated basels or any other address a stated basels or any other address I and a designates at a stated basels or any other address a stated basels or any other address I and a designates at a stated basels or any other address a stated basels or any other address I and a designates at a stated basels or any other address and a stated basels or any other address a stated basels or any other address a stated basels or any other address and a stated basels or any other address a stated basels or any other address and a stated basels or any other address a stated basels or any other address and a stated basels or any other address a stated basels or any other address and a stated basels or any other addres 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 I ander when given as provided

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 Contract the Note. 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

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 tip it is sold or transferred and Borrower is not a natural tip it is sold or transferred and Borrower is not a natural. Note are declared to be severable. 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

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period federal law as of the date of this Security Instrument. 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 Bronarty pursuant to any specify for reinstatement before sale of the Bronarty pursuant to any specify for reinstatement before sale of the Bronarty pursuant to any specific sale and the sale of the Bronarty pursuant to any specific sale and the sale of the Bronarty pursuant to any specific sale and the sale of the Bronarty pursuant to any specific sale and the sale of the Bronarty pursuant to any sale of the 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 ca) pays Lenger an sums which then would be due under this Security Instrument and the two had no accertation 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 reasonable require to assure that the lies of this Security Instrument. Lender's rights in the Bennetty and Borrower's Security instrument, including, out not limited to, reasonable attorneys fees; and (u) takes such action as Lender inay 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 Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the Acts of Ac 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. Instance of the secure of the security is the secure of the secure of the secure of the secure of the security is the secure of the secure of the security is the secure of the security is the secure of the security is the sec

in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security I and a make repairs. Although I sender may take action under this paragraph 7.1 and a document, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although I and a make may take action under this paragraph 7.1 and a court beyon the Property to make repairs. Although regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights Lender's rights in the Property (such as a proceeding in bankrupicy, probate, for condemnation or to enforce laws or covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect 7. Protection of Lender's Rights in the Property; Mortgage Insurance.

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 leasehold, and Borrower shall not destroy, damage or substantially 6. Preservation and Maintenance of Property; Leaseholds.

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 Instrument immediately prior to the acquisition. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal stall not extend or postpone the due date of the monthly payments referred to in paragraphs I and 2 or change the amount of the payments. If under nameranh 19 the Property is acquired by I ender. Borrower's right to any insurance policies and pro-sent resulting

offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceed 1 to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 3C-ray period will begin when the notice is given. 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 I ender may collect the insurance proceeds. I ender may use the proceeds to repair or restore applied to the sums secured by this Security Instrument, whether or not then due, with give excess paid to Borrower. If of the Property damaged, if the restoration or repair is economically feasible and Lender; security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the currence proceeds shall be applied to the currence by the currence proceeds shall be applied to the currence by the curr Unless Lender and Borrower otherwise agree in writing, insurance proceeds the applied to restoration or repair

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 Borroy e. Lender shall have the right to hold the policies and renewals. If Lender requires Borrower shall promptly give to Lender All insurance policies and renewals shall be acceptable to Lendez and shall include a standard mortgage clause.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insurance against loss by fire, hazards included within the term 'extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amended for 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.

present are emorement as the near of the real of the contract of the Secures from the monder of the near an agreement as is a first which may attain prictly over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien of the actions set forth above within 10 days of the giving of notice. faith the lien by, or defends against enforcement of the lien 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 tentro this Security Instrument. If I ander determines that any part of Borrower shall promptly dischange any lien which 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 fairs in the lien in the Lender's opinion operate to

paragraphs I and 28/21" be applied: intst, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amoun a pa 'able under paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Lion... Porrower shall pay all taxes, assessments, charges, fines and impositions attributable to the property which may attain 11 to 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 preson owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If don't ower payments become the payments.

The payments of an arrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If don't ower payments directly, Borrower shall promptly furnish to Lender tender the payments.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs I and Calair be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; second, to prepayment charges due under the

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds half by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immedia 3.4 prior to the sale 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. Annite in all payments Indees applicable law provides otherwise all payments received by I ender under

amount necessary to make up the deficiency in one or more payments as required by Lender. amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any 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 Eurade hald by I ander it not sufficient to any the secrous items when due, the formation of the Eurade hald by I ander it not sufficient to any the escrow items. If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to

purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by 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 sures earning of the Funds showing credits and debits to the Funds and the Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law 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. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law

one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the hasis of current data and reasonable estimates of future escreptinisms. 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 acceements which may estain priority over this Security Instrument. (b) yearly

the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note. UNIFORM COVENANTS. Borrower and Lender covenant and Batee as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due

FIVE YEAR FIXED RATE THIRTY YEAR AMORTIZED LOAN MORTGAGE RIDER

	THIS MORTGAGE RIDER is made this 12TH day of AUGUST 19 81, and is
incor Instr Year	porated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security ungent") of the same date given by the undersigned (the "Borrower") to secure Borrower's Five Year Fixed Rate Thirty Amortized Loan Note (the "Note") to BELL FEDERAL SAVINGS AND LOAN ASSOCIATION (the "Lender") of the date and covering the property described in the Security Instrument and located at:
	and the second of the second o
	405 CAROLINE, WESTERN SPRINGS, IL 60558 OPROPERTY ADDRÉSS
.•	THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT.
	Additional Covenants. In addition to the covenants and agreements made in the Security Instrument, Borrower and er further covenant and agree as follows:
A. I.	NTEREST RATE ACO MONTHLY PAYMENT CHANGES
T H	the Note provides for an initial interest rate of
4. II	NTEREST RATE AND MONTHLY PAYMENT CHANGES
(/	A) Change Dates
	The interest rate I will pay may charge on the first day of
(1	B) The Index
	Beginning with the first Change Date, my magest rate will be based on an Index. The most recent Index figure available as of the date 45 days before each Chang. Date is called the "Current Index." The "Index" is the monthly average yield on actively traded issues of United States Treasury securities adjusted to a constant maturity of five years as made available by the Federal Reserve.
	If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.
((C) Calculation of Changes
	Before each Change Date, the Note Holder will calculate my new interest rate by adding
	The interest rate on this loan will never exceedpercent per anyon.
	The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments.
(E)) Effective Date of Changes
	My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.
(E) Notice of Changes
	The Note Holder will deliver or until to me a notice of any changes in my interest rate and the amount of my monthly

- payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.
- B. ADDITIONAL NON-UNIFORM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:
 - 24. ADDITIONAL INSURANCE. In the event that any, either or all of the undersigned Borrowers shall elect to secure life or disability insurance, or both, or insurance of similar nature, in an amount, form and company acceptable to the Lender as additional security for the indebtedness hereby secured, the Borrowers agree to pay or provide for the payment of all premiums on such insurance policies; and further agree that the Lender may advance any premiums due and payable on such insurance policies, and add the amount so advanced in payment of premiums as additional debt secured hereby, with interest at the Note rate.
 - 25. RELEASE FEE. Notwithstanding Covenant 21 of the Security Instrument to the contrary, this Security Instrument shall be released upon payment to the Lender of the indebtedness secured hereby, pursuant to the terms hereof and the payment of its reasonable release fee.

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26. ASSUMPTION POLICY. Notwithstanding Covenant 17 of the Security Instrument, the Lender shall allow assumption by a prospective purchaser of the property securing this loan provided that; (1) The terms of the Note and the Security Instrument are not otherwise in default. (2) The Lender shall have the right to approve or disapprove the creditworthiness of any assuming party or parties and to deny assumption on the basis of lack of qualifications of the assuming party or parties under the Lender's loan underwriting standards. (3) In any and all events, any Lender shall have the right to charge an assumption fee of the greater of \$400.00 or __ONE __percent (____1.00%) of the then outstanding principal balance of this loan, said assumption fee to be charged to the extent allowed by unpreempted applicable state law.

27. STAFF ATTORNEYS' FEE. The term "attorneys' fees" shall include reasonable fees charged by the Lender for

the services of attorneys on its staff.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Mortgage Rider.

Proberty of Coot County Clerk's Office

[Seal]

[Seal]

UNOFFICIAL ⁰91447251 RECORD AND RETURN TO: CENTRUST MORTGAGE CORPORATION, DOCUMENT CONTROL DEPARTMENT 512710312 STOX SOUTHWEST LETHY AVENUE 1251 N. Plum Grove Road, Suite [Space Above This Line For Recording Data] 266310-4 MORTGAGE 1991 THIS MORTGAGE ("Security Instrument") is given on . The mortgagor is WILLIE P. BALITAAN AND EVELYN P. BALITAAN , HUSBAND AND WIFE ("Borrower"). This Security Instrument is given to FIRST NATIONAL MORNGAGE EXCHANGE INC. THE STATE OF ILLINOIS which is organized and existing under the laws of , and whose address is MITIAL 4738 NORTH HARLEM AVENUE, HARWOOD HEIGHTS, ILLINOIS 60686 ("Lender"). Borrower owes Lender the principal sum of NINETY THREE THOUSAND FIVE HUNDRED AND 00/100-93, 500.00). This 24% is evidenced by Borrower's note dated the same date as this Security Instrument Dollars (U.S. \$ ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on SEPTEMBER 01, 2006This Security Instrument recures to Lender: (a) the repayment of the debt evidenced by the Note. with interest, and all renewals, extensions and medications of the Note; (b) the payment of all other sums, with interest, to 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 COOK convey to Lender the following described property located in County, Illinois: LOT 1*IN BLOCK 4 IN BALLARD ACRES, BEING A SUID VISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 AND THE WEST 1/2 OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AS OCCUMENT NUMBERS IN COOK COUNTY. ILLINOIS. PIN: 09-14-106-006 DEPT-01 RECORDING *(except the west 65.0 feet thereof)* TRAN 5634 08/29/91 12:25:00 ****

-9-1-447

COOK COUNTY RECORDER

which has the address of 9256 NORTH LINCOLN AVENUE

[City]

[Streat]

DES PLAINES

, Illinois

60016 [Zio Code]

("Property Add '63');

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and \mathcal{E} 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.

MB

Form 3014 9/90

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Page 1 of 6