

UNOFFICIAL COPY

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The work with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and 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 seized 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.

1. **Section 1.01 - Parties.** 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 due monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property, (b) yearly leasehold payments or ground rents on the Property, if any, (c) yearly hazard or property insurance premiums, (d) yearly flood insurance premiums, if any, (e) yearly mortgage insurance premiums, if any, and (f) any sums payable by Borrower to Lender in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount payable for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time (12 U.S.C. § 2601 *et seq.* ("RESPA")) unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender or Lender's agent) such as an institution or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items in the order provided herein. Borrower for holding and applying the Funds, annually analyzing the escrow account on behalf of the Escrow Beneficiaries, Lender shall pay to Borrower interest on the Funds, and applicable law permits Lender to make such charges. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax appraisal, if any, by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made on applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid 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 all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case, Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums owed by Borrower to Lender.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraph 1 and 2 shall be applied, first, to any prepayment charges due under the Note, second, to amounts payable under paragraph 2, third, to interest due, fourth, to principal due, and fifth, to any late charges due under the Note.

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 bear a hold 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 owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower can agree 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, or (c) the lien is subject to enforcement of the lien in legal proceedings which in the Lender's opinion operate to prevent the satisfaction of the Lien or to cause a loss of the benefits from the holder of the lien, an agreement satisfactory to Lender, notwithstanding the terms of 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 cause Borrower to take any action identifying the lien. Borrower shall satisfy the lien in full, one or more of the actions set forth above, within 10 days of the receipt of notice.

Form 3014 9 90

County Clerk's Office

RECORDED IN PUBLIC RECORDS OF CLAY COUNTY, MISSISSIPPI, ON 09/11/2014 AT 10:00 AM.

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Form 3014 9/90
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ILLINOIS—Single Family—Fannie Mae Freddie Mac UNIFORM INSTRUMENT

Illinois 60646
Property Address

6914 N. Kolmar
which has the address of

Lincolnwood



PIN: 10 - 34 - 115 - 018

12.1 To
150 E. Harrison
Chicago IL 60601

91551511

Lot 109 in Lincolnwood Estates First Addition, being a Subdivision of Lots 11 and 14 and that part of Lots 10 and 15 lying west of the right of way of Chicago Northern Railway Company in Clark's Subdivision of the East 1/2 of the North West 1/4 and the South West 1/4 of the North West 1/4 of Section 34, Township 41 North, Range 13, East of the Third Principal Meridian, in Cook County Illinois.

described property located in Cook County, Illinois.
instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following security of this Security Instrument, and to the performance of Borrower's covenants and obligations under this Security Instrument, to protect the security of the Note, to the payment of all other sums, with interest, advances and payments, to protect the modifications of the Note, to the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and with the full debt, if not paid earlier, due and payable on
by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, Dollars U.S. 136,000.00. This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, One Hundred Thirty Six Thousand and no cents.
4343 N. Elston Ave, Chicago IL, 60641
which is organized and existing under the laws of the United States of America
and whose address is

THIS MORTGAGE (Security Instrument) is given in
Mary L. Gallagher, divorced and not since remarried
October 12, 1991
The mortgage is given to Labe Federal Savings & Loan Association

MORTGAGE

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Cook County Clerk's Office

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... If the mortgage insurance policy is not in payment, and no loan is required at the option of Lender, if mortgage insurance coverage is not in effect for the period that Lender requires provided by a lender approved by Lender again becomes effective, Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a cover similar to the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

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

10. 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, with the surplus, if any, to be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, 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: the fair market value of the sums secured immediately before the taking divided by the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemner offers to make an award or settlement 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.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification or 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.

12. 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, or 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, is not personally obligated to pay the sums secured by this Security Instrument, and co 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.

13. 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 on the Note or by making a direct payment to Borrower. If a fund to do so principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

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.

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8. **Mortgage Insurance.** If Lender requires mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to obtain coverage. Substantially equal to the cost of the mortgage insurance premiums in effect from an alternate mortgage insurer approved by Lender. If substantially equal mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapses or ceases to be in effect. Lender will accept use and retain these payments as a loss reserve in lieu of payment.

7. **Protection of Lender's Rights in the Property.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, reorganization or liquidation or to enforce laws or regulations), then Lender may do and pay for a reasonable investigation of the status of the Property and Lender's rights in the Property. Lender's actions may include payment of reasonable costs and expenses, including attorney's fees and court costs, in order to protect Lender's interests in the Property. Lender does not have to do so under this paragraph. Lender may take any action in court, paying reasonable attorney's fees and court costs, to enforce its rights in the Property. Although Lender may take action to enforce its rights in the Property, it shall not be deemed to have waived its rights in the Property.

6. **Occupancy, Preservation, Maintenance and Protection of the Property, Borrower's Loan Application:** Borrower shall occupy, establish and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, or allow the Property to deteriorate or commit waste on the Property. Borrower shall be in default if any forcible action or proceeding, whether real or personal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default as determined as provided in paragraph 8, by causing the action or proceeding to be dismissed with a ruling that Lender's good faith determination, including forfeiture of the borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Lender, during the loan application process, gave materially false or inaccurate information or statements to Lender, or failed to provide Lender with any material information in connection with the loan evidenced by the Note, including but not limited to representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is not a first lien, Borrower shall comply with all the provisions of the lease. If Borrower assigns the fee in the Property, the assignee shall and the fee shall not merge unless Lender agrees to the merger in writing.

5. **Hazard or Property 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 coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at 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. If Borrower fails to maintain coverage described above, Lender may, at periods that Lender requires, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower 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. If the restoration or repair is not economically feasible and Lender's security is not lessened, if the Property damaged, if the restoration or repair is economically feasible and Lender's 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 restoration or repair of the Property damaged. If the restoration or repair is economically feasible and Lender's 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 restoration or repair of the Property damaged. If the restoration or repair is not economically feasible and Lender's security is not lessened, if the restoration or repair is economically feasible and Lender's 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 restoration or repair of the Property damaged.

4. **Insurance.** 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 not economically feasible and Lender's security is not lessened, if the restoration or repair is economically feasible and Lender's 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 restoration or repair of the Property damaged. If the restoration or repair is not economically feasible and Lender's security is not lessened, if the restoration or repair is economically feasible and Lender's 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 restoration or repair of the Property damaged. If the restoration or repair is not economically feasible and Lender's security is not lessened, if the restoration or repair is economically feasible and Lender's 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 restoration or repair of the Property damaged.

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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 therein shall be transferred to a beneficial interest in Borrower as sold or transferred and Borrower is not a natural person who is 21 years of age or older, 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 30 days from the date the notice is delivered for mailed to other 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 remedy available to it under Section 9 of the Uniform Commercial Code and under local law.

18. **Borrower's Right to Reinstate.** If Borrower makes certain conditions, Borrower shall have the right to have this Security Instrument reinstated to its original status prior to the expiration of a 5 days (or such other period as applicable) period applicable to a right of foreclosure of the Property pursuant to any power of sale contained in this Security Instrument and in the Security Instrument. Those conditions are that Borrower pay Lender the amount which would be due under this Security Instrument and the Note as if no acceleration had occurred. Payment of such amount of any other conditions of reinstatement, including all expenses incurred in enforcing this Security Instrument, including but not limited to the period of acceleration, and all other such action as Lender may require, shall constitute satisfaction of the terms of the Security Instrument. Lender's right in the Property and Borrower's obligations under the Security Instrument shall continue unchanged. Upon reinstatement by Borrower, the Security Instrument and the obligations of Borrower shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. **Sale of Note; Change of Loan Servicer.** The Note or a partial interest in the Note together with this Security Instrument may be sold or assigned to a third party without notice to Borrower. A sale may result in a change in the entity which will service the Note. Lender may, at its option, sell the Note and this Security Instrument. There also may be a change of the Loan Servicer of the Note. If there is a change of the Loan Servicer, Borrower will receive notice of the change of servicer with paragraph 14 above and applicable law. The notice will include the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also include the information required by applicable law.

20. **Hazardous Substances.** Borrower shall not be responsible for the presence, use, disposal, storage, or release of Hazardous Substances on the Property. Borrower shall not allow anyone else to do anything affecting the Property that is prohibited by applicable Environmental Law. The prohibition in this sentence shall not apply to the presence, use, or disposal of Hazardous Substances that are generally recognized to be appropriate to the normal use of the Property.

If Lender is notified of a claim, demand, lawsuit or other action by a governmental or other authority concerning the Property and any Hazardous Substance or other matter on the Property, Borrower shall defend, indemnify and hold Lender harmless. If Borrower is notified by any governmental or other authority of a claim, demand, lawsuit or other action concerning the Property, it is necessary for Lender to defend, indemnify and hold Lender harmless under applicable Environmental Law.

21. **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 paragraph 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 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument with respect to Borrower. Borrower shall pay any recordation costs.

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

24. **Assignment.** Lender may assign its interest in this Security Instrument to another party without notice to Borrower. Lender shall give notice to Borrower of the assignment of this Security Instrument to another party. The notice shall include the name and address of the assignee and the address to which payments should be made. The notice will also include the information required by applicable law.

25. **Severability.** If any provision of this Security Instrument is held to be unenforceable under applicable law, the remaining provisions of this Security Instrument shall remain in full force and effect.

26. **Entire Agreement.** This Security Instrument and the Note constitute the entire agreement between the parties with respect to the subject matter hereof.

27. **Counterparts.** This Security Instrument may be executed in counterparts, each of which shall be deemed to be an original copy of this Security Instrument, and all of which together shall be deemed to constitute one and the same Security Instrument.

28. **Signature.** The signature of the Borrower on this Security Instrument shall constitute the signature of the Borrower.

29. **Witness.** The signature of the Borrower on this Security Instrument shall be witnessed by two persons who are not parties to this Security Instrument.

30. **Recording.** Lender shall record this Security Instrument in the Public Records of the County of Cook, Illinois.

31. **Notice of Default.** Lender shall give notice of default to Borrower in accordance with the provisions of this Security Instrument.

32. **Notice of Acceleration.** Lender shall give notice of acceleration to Borrower in accordance with the provisions of this Security Instrument.

33. **Notice of Foreclosure.** Lender shall give notice of foreclosure to Borrower in accordance with the provisions of this Security Instrument.

34. **Notice of Sale.** Lender shall give notice of sale to Borrower in accordance with the provisions of this Security Instrument.

35. **Notice of Assignment.** Lender shall give notice of assignment to Borrower in accordance with the provisions of this Security Instrument.

36. **Notice of Change of Servicer.** Lender shall give notice of change of servicer to Borrower in accordance with the provisions of this Security Instrument.

37. **Notice of Hazardous Substances.** Lender shall give notice of hazardous substances to Borrower in accordance with the provisions of this Security Instrument.

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24. **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
- Graduated Payment Rider
- Balloon Rider
- Other(s) [specify]
- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

By SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any riders executed by Borrower and recorded with it.

Mary L. Gallagher (Seal)
Mary L. Gallagher - Borrower

Social Security Number: 331-44-7018

..... (Seal)
- Borrower

Social Security Number

[Space Below This Line For Acknowledgment]

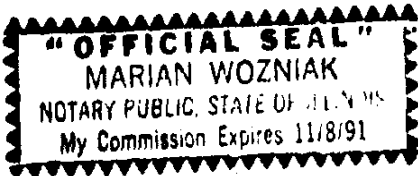
STATE OF ILLINOIS, Cook County ss:

I, The Undersigned

a Notary Public in and for said county and state, certify that Mary L. Gallagher, divorced and not since remarried, personally known to me to be the same person(s) whose name(s) is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that s. he signed and delivered the instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 17 day of October

My Commission expires: 11-8-91



Marian Wozniak
Notary Public

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