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PREPARED BY: DCLORES PIEKOS OAK BROOK, IL

60522-5348

Recorded 4/17/91

Dogument # 91175044

RECORD AND RETURN TO: UNITED SAVINGS OF AMERICA P.O. BOX 5348, 2000 YORK ROAD 60522-5348 OAK BROOK, ILLINOIS

. 1991

(Space Above This Line for Records

ORTGAGE

9100164 095845212 59

THIS MORTGAGE ("Security Instrument") is given on APRIL 10 The mortgagor is RONALD J. JOHNSON AND ELIZABETH M. JOHNSON, HUSBAND AND WIFE

("Borrower"). This Socurity instrument is given to UNITED SAVINGS OF AMERICA

which is organized and existing under the laws of

THE STATE OF ICLINOIS , and whose address is CHICAGO, ILLINOIS 60652

4730 WEST 79TH STREET

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Chicago Fills and Linas Combans

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("Lender").

Borrower owes Lender the principal sum of FORTY TWO THOUSAND PND NO/100

42,000.93 Dollars (U.S. \$). 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 MAY 1, 2006 . This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewars, excessions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the laculity of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security matrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in

COOK

Courte, Hillinois:
LOTS 38, 39, AND 40 IN BLOCK 23 IN L. E. CRANDALL'S OAKLAWN
SUBDIVISION OF THE WEST HALF OF THE SOUTH WEST QUARTER AND PART OF THE EAST HALF OF THE SOUTH WEST QUARTER OF SECTION 4, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. wat this is a tree conson sad

24-04-328-006-0000, 24 04 328 007 0000 &

24-04-328-008-0000

which has the address of 9415 SOUTH 55TH AVENUE

60453 (ZIP Code)

("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, the all the improvements now or hereafter erected on the property, the all the improvements now or hereafter erected on the property, the all the improvements now or hereafter erected on the property, the all the improvements now or hereafter erected on the property, the all the improvements now or hereafter erected on the property, the all the improvements now or hereafter erected on the property, the all the improvements now or hereafter erected on the property, the all the improvements now or hereafter erected on the property, the all the improvements now or hereafter erected on the property, the all the improvements now or hereafter erected on the property, the all the improvements now or hereafter erected on the property, the all the improvements now or hereafter erected on the property, the all the improvements now or hereafter erected on the property of the all the improvements of the property of the all the improvements of the property of the all the improvements of 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."

vie certify

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.

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.

ILLINOIS-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

Borrowerls) Initials: R . J. MB-284 Rev. 10/89 14664

Form 3014 12/83 Amended 5/87 **DPS 420**