

91142178

PREPARED BY:
LINDA EDMONDS
SCHAUMBURG, IL 60173

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91142178

RECORD AND RETURN TO:
MORTGAGE CAPITAL CORPORATION
1000 E. WOODFIELD ROAD-SUITE 240
SCHAUMBURG, ILLINOIS 60173

(Space Above This Line For Recording Date)

9800486737

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **MARCH 29**, 1991
The mortgagor is **RAYMOND S. EDWARDS**
AND **S. RENEE EDWARDS, HUSBAND AND WIFE**

\$ 16.00

Handwritten: 885 LEB m 9.42 EB EL

("Borrower"). This Security Instrument is given to **MORTGAGE CAPITAL CORPORATION**, which is organized and existing under the laws of **THE STATE OF MINNESOTA**, and whose address is **111 EAST KELLOGG BOULEVARD ST. PAUL, MINNESOTA 55101** ("Lender").

Borrower owes Lender the principal sum of **SEVENTY THOUSAND AND 00/100 Dollars (U.S. \$ 70,000.00)**

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 **APRIL 1, 1998**. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in **COOK County, Illinois:**

THE NORTH 12 1/2 FEET OF LOT 10 AND THE SOUTH 25 FEET OF LOT 9 IN HULBERT SUBDIVISION OF THE EAST 340.84 FEET OF LOT 8 OF THE LOT 8 OF THE SUPERIOR COURT COMMISSIONER'S PARTITION OF THE SOUTH 1/2 OF THE SOUTH 85 ACRES OF THE NORTHWEST 1/4 OF SECTION 5 AND THE SOUTH 1/2 OF THE EAST 17 ACRES OF THE SOUTH 85 ACRES OF THE NORTHEAST 1/4 OF SECTION 6 ALL IN TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE SOUTH 33 FEET OF SAID EAST 340.84 FEET) IN COOK COUNTY, ILLINOIS.

16-05-126-012-0000

which has the address of **916 NORTH TAYLOR STREET** **OAK PARK**
(Street) (City)
Illinois **60302** ("Property Address");
(Zip Code)

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 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.

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

Borrower(s) Initials *RE*

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Borrower(s) Initials: [Handwritten initials]

Lender may take action under this paragraph 7. Lender does not have to do so. instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security (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 bankruptcy, 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.

If Borrower fails to perform the leasehold and fee title shall not merge unless Lender agrees to the merger in writing. leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the instrument immediately prior to the acquisition.

8. PRESERVATION AND MAINTENANCE OF PROPERTY; LEASEHOLDS.

Borrower shall not destroy, damage or substantially change the Property to deteriorate or commit waste. If this Security instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the instrument immediately prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security

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, 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 when the notice is given.

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 security is not lessened. If the restoration or repair is not economically feasible or Lender's security is not lessened, the insurance 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-day period will

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 coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and 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. 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 the Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall promptly give the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

4. CHARGES; LIENS.

Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attach in priority over this Security instrument. Lender may give Borrower a notice of the Property is subject to a lien which may attach in 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.

3. APPLICATION OF PAYMENTS.

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 under paragraph 2; fourth, to interest due; and last, to principal due.

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 attach in 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.

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BALLOON RIDER

(CONDITIONAL RIGHT TO REFINANCE)

9800486737

THIS BALLOON RIDER is made this 29TH day of MARCH, 1991, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure the Borrower's Note to MORTGAGE CAPITAL CORPORATION

(the "Lender") of the same date and covering the property described in the Security Instrument and located at: 916 NORTH TAYLOR STREET OAK PARK, ILLINOIS 60302

(Property Address)

The interest rate stated on the Note is called the "Note Rate." The date of the Note is called the "Note Date." I understand the Lender may transfer the Note, Security Instrument and this Rider. The Lender or anyone who takes the Note, the Security Instrument and this Rider by transfer and who is entitled to receive payments under the Note is called the "Note Holder."

ADDITIONAL COVENANTS. In addition to the covenants and agreements in the Security Instrument, Borrower and Lender further covenant and agree as follows (despite anything to the contrary contained in the Security Instrument or the Note):

1. CONDITIONAL RIGHT TO REFINANCE

At the maturity date of the Note and Security Instrument (the "Maturity Date"), I will be able to obtain a new loan ("New Loan") with a new Maturity Date of APRIL 1, 2021, and with an interest rate equal to the "New Note Rate" determined in accordance with Section 3 below if all the conditions provided in Sections 2 and 5 below are met (the "Conditional Refinancing Option"). If those conditions are not met, I understand that the Note Holder is under no obligation to refinance or modify the Note, or to extend the Maturity Date, and that I will have to repay the Note from my own resources or find a lender willing to lend me the money to repay the Note.

2. CONDITIONS TO OPTION

If I want to exercise the Conditional Refinancing Option at maturity, certain conditions must be met as of the Maturity Date. These conditions are: (1) I must still be the owner and occupant of the property subject to the Security Instrument (the "Property"); (2) I must be current in my monthly payments and cannot have been more than 30 days late on any of the 12 scheduled monthly payments immediately preceding the Maturity Date; (3) no lien against the Property (except for taxes and special assessments not yet due and payable) other than that of the Security Instrument may exist; (4) the New Note Rate cannot be more than 5 percentage points above the Note Rate; and (5) I must make a written request to the Note Holder as provided in Section 5 below.

3. CALCULATING THE NEW NOTE RATE

The New Note Rate will be a fixed rate of interest equal to the Federal National Mortgage Association's required net yield for 30-year fixed rate mortgages subject to a 60-day mandatory delivery commitment, plus one-half of one percentage point (0.5%), rounded to the nearest one-eighth of one percentage point (0.125%) (the "New Note Rate"). The required net yield shall be the applicable net yield in effect on the date and time of day that the Note Holder receives notice of my election to exercise the Conditional Refinancing Option. If this required net yield is not available, the Note Holder will determine the New Note Rate by using comparable information.

4. CALCULATING THE NEW PAYMENT AMOUNT

Provided the New Note Rate as calculated in Section 3 above is not greater than 5 percentage points above the Note Rate and all other conditions required in Section 2 above are satisfied, the Note Holder will determine the amount of the monthly payment that will be sufficient to repay in full (a) the unpaid principal, plus (b) accrued but unpaid interest, plus (c) all other sums I will owe under the Note and Security Instrument on the Maturity Date (assuming my monthly payments then are current, as required under Section 2 above), over the term of the New Note at the New Note Rate in equal monthly payments. The result of this calculation will be the amount of my new principal and interest payment every month until the New Note is fully paid.

5. EXERCISING THE CONDITIONAL REFINANCING OPTION

The Note Holder will notify me at least 60 calendar days in advance of the Maturity Date and advise me of the principal, accrued but unpaid interest, and all other sums I am expected to owe on the Maturity Date. The Note Holder also will advise me that I may exercise the Conditional Refinancing Option if the conditions in Section 2 above are met. The Note Holder will provide my payment record information, together with the name, title and address of the person representing the Note Holder that I must notify in order to exercise the Conditional Refinancing Option. If I meet the conditions of Section 2 above, I may exercise the Conditional Refinancing Option by notifying the Note Holder no later than 45 calendar days prior to the Maturity Date. The Note Holder will calculate the fixed New Note Rate based upon the Federal National Mortgage Association's applicable published required net yield in effect on the date and time of day notification is received by the Note Holder and as calculated in Section 3 above. I will then have 30 calendar days to provide the Note Holder with acceptable proof of my required ownership, occupancy and property lien status. Before the Maturity Date the Note Holder will advise me of the new interest rate (the New Note Rate), new monthly payment amount and a date, time and place at which I must appear to sign any documents required to complete the required refinancing. I understand the Note Holder will charge me a \$250 processing fee and the costs associated with updating the title insurance policy, if any.

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

Raymond S. Edwards (Seal)
RAYMOND S. EDWARDS Borrower

S. Renee Edwards (Seal)
S. RENEE EDWARDS Borrower

____ (Seal)
Borrower

____ (Seal)
Borrower

(SIGN ORIGINAL ONLY)

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Borrower(s) Initials
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remedies permitted by this Security Instrument without further notice or demand on Borrower.
this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any
not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by
If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of
by federal law as of the date of this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited

sums secured by this Security Instrument. Lender may, at its option, require immediate payment in full of all
natural person) without Lender's prior written consent. However, this option shall not be exercised by Lender if exercise is prohibited
interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a
17. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER. If all or any part of the Property or any
16. BORROWER'S COPY. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

Note are declared to be severable.
which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the
Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note
jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the
15. GOVERNING LAW; SEVERABILITY. This Security Instrument shall be governed by federal law and the law of the
in this paragraph.

provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided
first class mail to Lender's address stated herein or any other address designated by notice to Borrower. Any notice
Property Address or any other address designated by notice to Lender. Any notice to Lender shall be given by
mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the
14. NOTICES. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by
of paragraph 17.

permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph
may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies
rendering any provision of the Note or this Security Instrument unenforceable. According to its terms, Lender, at its option,
13. LEGISLATION AFFECTING LENDERS RIGHTS. If enactment or expiration of applicable laws has the effect of
partial prepayment without any prepayment charge under the Note.

under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a
permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed
necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded
connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount
charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in
12. LOAN CHARGES. If the loan secured by this Security Instrument is subject to a law which sets maximum loan
without that Borrower's consent.

to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note
obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree
and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally
this Security Instrument but does not execute the Note; (a) is co-signing this Security Instrument only to mortgage, grant
provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs
of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the
11. SUCCESSORS AND ASSIGNS TO JOINT AND SEVERAL LIABILITY; CO-SIGNERS. The covenants and agreements
shall not be a waiver of or preclude the exercise of any right or remedy.

by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy
payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made
interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest.
modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in
10. BORROWER NOT RELEASED; FORBEARANCE BY LENDER NOT A WAIVER. Extension of the time for payment or
position the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

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.
given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or
an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is
If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make
paid to Borrower.

before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be
the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately
unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by
instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property,
in the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security
assigned and shall be paid to Lender.

any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby
9. CONDEMNATION. The proceeds of any award or claim for damages, direct or consequential, in connection with
give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.
8. INSPECTION. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall

terminates in accordance with Borrower's and Lender's written agreement or applicable law.
shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance
If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower
requesting payment.
the date of disbursement at the rate, 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
Any amounts disbursed by Lender under this paragraph shall become additional debt of Borrower secured by this

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18. BORROWER'S RIGHT TO REINSTATE... If Borrower meets certain conditions Borrower shall have the right to have enforcement of this Security Instrument discontinued... (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

19. ACCELERATION; REMEDIES. LENDER SHALL GIVE NOTICE TO BORROWER PRIOR TO ACCELERATION FOLLOWING BORROWER'S BREACH OF ANY COVENANT OR AGREEMENT IN THIS SECURITY INSTRUMENT (BUT NOT PRIOR TO ACCELERATION UNDER PARAGRAPHS 13 AND 17 UNLESS APPLICABLE LAW PROVIDES OTHERWISE). THE NOTICE SHALL SPECIFY: (A) THE DEFAULT; (B) THE ACTION REQUIRED TO CURE THE DEFAULT; (C) A DATE, NOT LESS THAN 30 DAYS FROM THE DATE THE NOTICE IS GIVEN TO BORROWER, BY WHICH THE DEFAULT MUST BE CURED; AND (D) THAT FAILURE TO CURE THE DEFAULT ON OR BEFORE THE DATE SPECIFIED IN THE NOTICE MAY RESULT IN ACCELERATION OF THE SUMS SECURED BY THIS SECURITY INSTRUMENT, FORECLOSURE BY JUDICIAL PROCEEDING AND SALE OF THE PROPERTY. THE NOTICE SHALL FURTHER INFORM BORROWER OF THE RIGHT TO REINSTATE AFTER ACCELERATION AND THE RIGHT TO ASCERTAIN IN THE FORECLOSURE PROCEEDING THE NON-EXISTENCE OF A DEFAULT OR ANY OTHER DEFENSE OF BORROWER TO ACCELERATION AND FORECLOSURE. IF THE DEFAULT IS NOT CURED ON OR BEFORE THE DATE SPECIFIED IN THE NOTICE, LENDER AT ITS OPTION MAY REQUIRE IMMEDIATE PAYMENT IN FULL OF ALL SUMS SECURED BY THIS SECURITY INSTRUMENT WITHOUT FURTHER DEMAND AND MAY FORECLOSE THIS SECURITY INSTRUMENT BY JUDICIAL PROCEEDING. LENDER SHALL BE ENTITLED TO COLLECT ALL EXPENSES INCURRED IN PURSUING THE REMEDIES PROVIDED IN THIS PARAGRAPH 19, INCLUDING, BUT NOT LIMITED TO, REASONABLE ATTORNEYS' FEES AND COSTS OF TITLE EVIDENCE.

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

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

22. WAIVER OF HOMESTEAD. Borrower waives all right of homestead exemption in the Property.

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

- Adjustable Rate Rider
- Condominium Rider
- 1-4 Family Rider
- Graduated Payment Rider
- Planned Unit Development Rider
- Other(s) (specify) **BALLOON RIDER**

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

Raymond S. Edwards (Seal)
RAYMOND S. EDWARDS -Borrower

S. Renee Edwards (Seal)
S. RENEE EDWARDS -Borrower

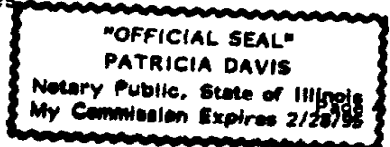
_____(Seal) _____(Seal)
-Borrower -Borrower
(Space Below This Line For Acknowledgment)

State of Illinois, COOK County ss:

I, the Undersigned, a Notary Public in and for said county and state, do hereby certify that RAYMOND S. EDWARDS AND S. RENEE EDWARDS, HUSBAND AND WIFE personally known to me to be the same Person(s) whose name(s) ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 29 day of March, 1991.

My Commission Expires:



Patricia Davis
Notary Public

91142178