3126533

91178413

[Space Above This Line For Recording Data] 5107677 DEPT-01 RECORDING \$16. T-7777 TRAN 9638 04/18/91 10:46:00 +1285 + \*-91-178413 MORTGAGE COOK COUNTY RECORDER THIS MOPTGAGE ("Security Instrument") is given on CRAIG BURT and MARIANNE A. CONTI The mortgagor is as , HIS WIFE ("Borrower"). This Security Instrument is given to HOUSEHOLD BAYK f.s.b., A FEDERAL SAVINGS BANK , which is organized and existing under the laws of the TH'S VINITED STATES OF AMERICA ware and whose address is 255 EAST LAKE STREET, BLOOMINGDALE, ILLINOIS 60108 ("Lender"). Borrower owes Lender the principal sum of One Hundred Twenty Thousand and no/100 -Dollars (U.S. \$ . 120,000.00 ). This debt is evidenced by Borrower's note dated the same date as this Security tratiument ("Note"), which provides for monthly payments, with the full debt, if not paid May ... .1 ,, 1998 earlier, due and payable on . 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 Corrover's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby modeled, grant and convey to Lender the following described property located COUK County, Illinois:

LOT 1 IN BLOCK 11 IN MONT CLARE, A FUBDIVISION OF THE NORTH 1/2 OF THE NORTHWEST 1/4 OF SECTION 72 AND PART OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 SECTION 30, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

13-31-110-008

which has the address of

2334 N. NEWCASTLE AVENUE

CHICAGO

Illinois

60635 [Zip Code]

[Street] ("Property Address");

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

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.

ILLINOIS - Single Family - FNMA/FHLMC UNIFORM INSTRUMENT

The latest magness in the action was

Form 3014 12/83 Amended 5/87

ILMT1.frm

31178113

THE MORTGAGE (Receiped Transport) is given in April 1999 31 of the Greek Country Acres April 1999 31 of the Greek Country Acres Acres April 1999 31 of the Greek Country Acres Acres April 1999 31 of the Greek Country Acres Acres April 1999 31 of the Greek Country Acres A

विद्वार्थकोत् के मांत्रामानीक जन्म नाम संस्था । १० एक नाम है । अन्य स्थारी

pullura bija terunagia 🖟 do der 🔑

MULTIPLE OF THE COURSE THE COURSE OF THE COU

The state of the s

A SECRETARY SET THE CONTROL STATES OF AMERICA.

Thebas 16

to an see were a relative language of party

tion enswort to be analysis to the first of the control of the con

BEN TOURS THE BUT ON ANY MENTER OF THE TOURS OF SHOW THE STATE OF THE

ducing to Luistee the control of the late of the control of the control of the control of flag and made of the control of flag and flag the control of the c

app-011-10-01

CHICAGO

assa n. newcastle avenue

to response in and colling

The second of th

OFFETTING.

TOUR PART Wilst in the content of th

HOMMON FOUNDATION AND THE STATE OF THE STATE OF THE STATE OF THE STATE OF THE PART IS NAMED AND THE PART OF THE PA

Analist ding Arangues are used in a second second of the second second of the Malaysta of the Malaysta. The Malaysta of the Ma

ILLINOIS SEGRETARY FINING THEM ON SOME FOR CHAMENT

Come 30 pt (276)

wisk geffeile.

UNIFORM COVENANTS. For wer a) c Len er c wenant an Lagree as billows.

• 1. Rayment of Principal and Interest; Propayment and Vace Charges somewer shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is naid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items". Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an Institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. A charge assessed by Lender in connection with Borrower's entering into this Security Instrument to pay the cost of an independent tax reporting service shall not be a charge for purposes of the preceding sentence. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the erich writems, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's culture, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

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

- 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: ir. t, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under the late to principal due.
- 4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Engineer 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 priorit, over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the tian in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, agrI proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the fronerty; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" end any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the piricular that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's exproval 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 git to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the injurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lesser ed. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceed's 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 begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, 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.

- 6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.
- 7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower falls to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security

ladar všaj integrijeja jaste medicara (kaj sietar obela prije ja razgraja e i 1905.) 1 km/m 15 km/m maranj. Z -1 1.00 Jadišk bed nobao kajnjejoja pija poja poja minimentar jas tele nobela ki ki ki etereki in tele ki prijenja pod

Funds for Toose 2004 inserting to the content of the content in a sea sense when he easily inserted made in the content of the

The first passe has been an entitle and for the entities of the design of positioned by a fishered and entitle appearance of the function of passes and appearance of the entitle of the e

Which beading of the force of the content of the force of the content as entered of Profits before the plant of the color of the content of t

Live in the count is the color of the color of the color of the color of prompts in an in the color of the co

ender the state of the contract of the contrac

on a sentingua province of the second second

Histories man prompte decision in the control of th

The Process is all all and a large of the same to be a considered as income a considered at the Principle Regions of the Principle and a same of the s

Administration continues the second of the few of the continue of the continue products of the continue of the continues of t

A second of the second second

de provincia de la lación de la marca de la composition de la composition de la lación de la composition de la Composition de la lación de la marca de la composition de la lación de la lación de la lación de la lación de Composition de la lación de lación de la lación de la lación de lación de la lación de lación de la lación de lación de lación de lación de la lación de la lación de lación d

in againgthe provided on the control of the control

de l'explaint et contra a l'estre le l'estre de l'estre de l'estre de l'ambient de l'estre de l'estre de l'est l'estre de la lieur de l'estre d Instrument appearing in you t, pay no read nable after news fees and entering on the Figure 1, to make repairs. Although L'ender may take action under this paragraph 7, Lender does not that a to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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 fieu of condemnation, are hereby assigned and shall be paid to Lender.

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

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settly a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

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

- 10. Borrower Not 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 or ceedings 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. (n) forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.
- 11. Successors and Assigns Sound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bin? 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. Is, 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 Let der and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.
- 12. Loan Charges. If the loan secured by this Seculity 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 Sorrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.
- 13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17.
- 14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another 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 end 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.
  - 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 in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or malled within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this 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,

Edit yil beginde samagat to their tensifians encount to the tension of the extension of the analysis are assembly the of the extension of the extension of the edit of the edi

The first teacher than the second of the control of the control of the control of the first teacher than the control of the co

. All Anspockland. The street was a construction of construction and manifolding of the Policial Manifold and the Construction of the Construction

Yns administra y liggeriaeschic in recei de beschiert et et a secon de le complete et de l'arriberenabens. Le Bau campléte ydgest die federliggeriaes la cust d'abstraction de les complete par le président de l'abstraction The camplete ydgest de federliggeriaes la cust d'abstraction de le complete par le complete de la complete de

manuals. Indicas with a transcolour of the large of their elements of the interest of the end of the larged and of the indicator of the indicator of the end of the indicator of the end of

of the forward is a term of the control of the control of and of the control of the configurate folias of mains and appeared of action for the control of th

i Thi hidhel et That sharin or ringe on the enthiose you have to recove a second best middle shalling in the man the man the control of the man the man to remain a second of the man to remain and the second of the man to remain the second of the second of

The Comment of a continue of the continue of t

The property of the control of the c

All thems the interpretable of the control of the c

ergenger and the filter delicating the control of the control of a control of application that the electron of the electron of

A Michigan and the second of t

The date of the control of the control of the control of the control of the date of the date of the factor of the factor of the control of th

The Boot diagness Carlot for the form to give the continuous such and at this Lightly highlight, and The Transform of the France of the France

the the thought of the content of th

THE MESTIGNAMENT STORM TO STORM TO STORM TO STORM THE STORM TO STORM THE PARTY OF T

including, but not limited to, least nagle atomers; lets; and (d) to essue, action as Lendar hay reasonably require to assure that the lien of this Security instrument liender ingles in the Processy and Borrower, this Security instrument shall continue unchanged. Upon reinstalement 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.

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

- 444 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 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 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- 20. Lend at 1 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. Fig 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

A STATE OF THE STA		A A Specific Birday
Adjustable Rate Rider	Concominium Rider	1-4 Family Rider
Graduated Payment Rider	Planned Unit Development Rider	
	OON RIDER	A CARAGO
BY SIGNING BELOW, Borrower acce	pts and agrees to the terris and governments contain	ned in this Security Instrument and
ny rider(s) executed by Borrower and		
÷ c	S I see to	Sul
	CRATA SURT	(Seal) -Borrower
		as I A
	MARKANA	(Seal)
	MARIANNI: A. C	ONII ( ) -Borrower
	6	(Seal)
		-Borrower
		(Seal)
	**************************************	-Borrower
	Spariting a manager of the second	
	[Space Below This Line For Acknowledgment]	
A CONTRACT OF THE CONTRACT OF	PAR	Vic.
TE OF ILLINOIS, ""		
THE UNDERSIG	NED and Antiques a	Public in and for sail ocunty and state,
rereby certify that CRAIG BURT	r and MARIANNE A. CONTI	
John William R.		
	nis wife, personally known to re-	me to be the same person(s) whose name(s) record that The Y and the uses and purposes therein the term of the term
cribed to the foregoing instrument, and delivered the said instrum	as THEIR free and volume to	of for the uses and purposes therein
orth.	~ ET	Kight Illinois
Given under my hand and official sea	Ohe 4th day of - Lyn April	stete 12127.93 1991 . C
	Mary Prior	Expires 12121 1991
Commission expires:		
		1201/1
Commission expires:		12 01/1
Commission expires:		12 01/1
Commission expires:  PARED BY AND MAIL TO:	KXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	12 01/1
PARED BY AND MAIL TO:		12 01/1
PARED BY AND MAIL TO:  AY WAILLER / YEXNOYS (Name)		1201/1

OFFICIAL CO อนเลย์ 🗗 จังโดด- พีเดม ดี Congress serves vers संदर्भार एक्ट्रिकामार्थमा 👆 देशकार्य केलिन कृत But the Court of the Secretary and the Contract of the Secretary Therefore the transference, because that it can appear to be reformed that the second that about the contract the contract the contract that of the first term the second court of the continuous of the more left of applications and the continuence of the continuence of

California de minimo, que a color com la traco o por ser a la como en el color de la color de la della della d

The Acceptability Seminative continues of the police of Borismon production acceptability that acceptability that the second of The first that that the manufactor gradue & encountries and the contract of the first that the contract of the - one of adjudgeous recommendation Historia di Harri, die Tra la calcinera da di escala escala di calcine di la calcine d ship of the advance of the several and and the constant of about our elemen, and then inher the black in angula and wish satisficable Weighter that the pair through all before you are not els at i or co through and grad at nimine and to halfare committed by the product of the A poster was a week a most market c**ell" pytringoit** exte-lig eteg tree godineaans y la discource consiste and consistent ythebred ent ythisedilide disease of digit gift both materials are retire or here Note the true we are in the less than the finds and and os hegierness forekomptete dette ven er Santel a lock ir. i juli nen ett vielblis igan tromblading på frja consider on at believe the date apportfield in the notice, Andrews Fr ានមានការបានមានជា ២៤៩ ម៉ាងពីស្រាមវិធីដំបើ harming state of the mode within the his flet of a continue างแลกออกเลย จากคุณวาลาสา กจะเดอาจาร์ เขาให้จายให้เกิดสั the liming without former than and and one care and successful the transfer material fulfilled by displaying the displaying th effected the through a spherical with providing the province of the few testers at profitting and their endlined pikiligraph vii, hunnichey, but een helle oor een ennem eitsengget teek aakt aakt aktuu of sho liividankee.

and after the properties the control of the properties of the control of the properties of the properties of the control of th biordangs (Abiolity and a triograms) for all red read the resident for the resident for the second red in this Balling the total state of the control of the control of the control of the control of the theory of the theory of the control Control of the Control of the Control of the Mark the Mark the Control of the Con there is a similar of the contract of the second of the se the train and with the training party अक्रम्पर्मिक्त हुन्तु वैदेशीर वास पूर्व १५० मध्या और वसीसीमा पूर was the same think the michiganing like

The course them is to be the organized the city the section A line and the city of the course of the city of the to the real orders of the first the second of the second o

"Hidera to rich Escapity instrument .0:5 anticipat permalipe and investigation in a consistence in the constant of the the training data the and the properties of the court of displanted touched that he digit is triver in some fires it consistent to the most interest and interest and

		And the state of t
ph/0.dop1[\$4[]]		To enformation have there
	Thursday the the formation with	Total and the second second the second the second s
	gyt	TI South Energy Street in
box instruction related and Automotion	करवास्तान भूदे दलक जातन का १ वर्ष ३ करा	t den engelte entropie vooren engelee ve
		enter per una montant de l'addition de l'aller de l'addition de l'additi
waster?		
A CONTI	In the second	
(icas) Tawwalod		
(1909) practicas		
	nambalishadi 22 pet dali sebu es gradi 22	, e.c., M.(.) : (2) (2) (2)

THOS A SHELLING MARTHANS A SOME

a known Prince or and the east country and water

that the constitution of the t

were ground is noticed being the more u rest u i diamedati tena binagla March You

> are an aim mileign was all early early and the early as



den aegale jejnekuli ekzy Me- 😭 Training प्रात तुः 🔻 gaireant Europama & 🐔 Vis Josep

为对点理一位。我们打造员

CO LIAN OWN NO DEPARTED

. !			. •		Х.	N.	- 5	ř٠		t,			+		١,	i.	1	è		ì	ş	, i	į,				e!	ુ					1	Ţ	Žχ	ij,	ľ	1	31	Ŀ	ŕ
		: P	١.	,		. :		ं	`							٠,			,					i f		4)		ં	S						7				Ç.		
Ž	1		13	Ċ,	Ġ				٠,						÷	<u>.</u> :		d		Ġ	ď	1 1/		i is		٠.			Ý.				·i	1		4		Ť		7	'n
U		١,									૽	_					١,				•				400	. 1	2	1	1	ς,	eri)	1	1	1	Ţ	Ü	Ž.	. [	ľ,	1	٥
ċ	١,					Ü	1						Ü				0,		2	1	1	ï	7	, 1									7.4		ŀ	10		1	ł.		1
ì	ä	.40				ť,		1		ť.	. 1:	7		40	Ġ.			ď.	-1		þ				Ü	1	VI G				1	),								A	1
ÿ		1		Ź.		Ţ,	ं	3.7	٠.	٠,	į.	, i		٠.		्षे		÷.		3	÷.	ৃ	- 1	۴,	13		Ť.	1. 1	٠ŧ	1	. 1		1,	1	j.	Ľ	ĸ	11	٦,	٧.	ľ

#### 5107677

### BALLOON RIDER (CONDITIONAL RIGHT TO REFINANCE)

	to amend and supplement the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") of the same date by the undersigned (the "Borrower") to secure the Borrower's Note to
(the "I	Lender") of the same date and covering the property described in the Security Instrument and located at
	2334 N. NEWCASTLE AVENUE CHICAGO, IL 60635 [Property Address]
Lende	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 remay transfer the Note, Security Instrument and this Rider. The Lender or anyone who takes the Note, the Security Instrument and this by transfer and who is entitled to receive payments under the Note is called the "Note Holder."
1 1 1 11 1	ADDITIONAL COVENANTS. In addition to the covenants and agreements in the Security Instrument, Borrower and Lender further ant and agree e. to lows (despite anything to the contrary contained in the Security Instrument or the Note):
	ONDITIONAL FIGHT TO REFINANCE
Maturi Section are no I will h	At the maturity date of in. Note and Security Instrument (the "Maturity Date"), I will be able to obtain a new loan ("New Loan") with a new load of May 1, 20 21, and with an interest rate equal to the "New Note Rate" determined in accordance with a 3 below if all the condition; provided in Sections 2 and 5 below are met (the "Conditional Refinancing Option"). If those conditions 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 have to repay the Note from my own resources or find a lender willing to lend me the money to repay the Note.
2. CC These se cur preced hat of	ONDITIONS TO OPTION  If I want to exercise the Conditional Remercing Option at maturity, certain conditions must be met as of the Maturity Date, conditions are: (1) I must still be the owner and occupant of the property subject to the Security Instrument (the "Property"); (2) I must ment in my monthly payments and cannot have been more than 30 days late on any of the 12 scheduled monthly payments immediately ding the Maturity Date; (3) no lien against the Property (except for taxes and special assessments not yet due and payable) other than if the Security Instrument may exist; (4) the New Notr Rille cannot be more than 5 percentage points above the Note Rate, and (5) I make a written request to the Note Holder as provided in Section 5 below.
·	De Carronne and allies and the contract of the
T ixed ra one-eig tate ar vield is	The New Note Rate will be a fixed rate of interest equal to the Tederal National Mortgage Association's required net yield for 30-year ate mortgages subject to a 60-day mandatory delivery commitment. It is one-half of one percentage point (0.5%), rounded to the nearest good one percentage point (0.125%) (the "New Note Rate"). The required net yield shall be the applicable net yield in effect on the not time of day that the Note Holder receives notice of my election to exercise the Conditional Refinancing Option. If this required net is not available, the Note Holder will determine the New Note Rate by using of mparable information.
	ALCULATING THE NEW PAYMENT AMOUNT
ther c ufficie	Provided the New Note Rate as calculated in Section 3 above is not greater than 5 percentage points above the Note Rate and all conditions required in Section 2 above are satisfied, the Note Holder will determine the amount of the monthly payment that will be not 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 by Instrument on the Maturity Date (assuming my monthly payments then are current, as required under Section 2 above), over the
erm of rincipa	If the New Note at the New Note Rate in equal monthly payments. The result of this calculation will be the amount of my new all and interest payment every month until the New Note is fully paid.
5. EX T inpaid he Co nforma	The Note Holder will notify me at least 90 calendar days in advance of the Maturity Date and advise me r, the principal, accrued but interest, and all other sums I am expected to owe on the Maturity Date. The Note Holder also will advise rie that I may exercise and it interest, and all other sums I am expected to owe on the Maturity Date. The Note Holder also will advise rie that I may exercise and it into conditional Refinancing Option if the conditions in Section 2 above are met. The Note Holder will provide my rayrient record attorn, together with the name, title and address of the person representing the Note Holder that I must notify in order to exercise
otifyin ased recei ccepta	inditional Refinancing Option. If I meet the conditions of Section 2 above, I may exercise the Conditional Refinancing Option by the Note Holder no later than 45 calendar days prior to the Maturity Date. The Note Holder will calculate the fixed New Note Rate upon the Federal National Mortgage Association's applicable published required net yield in effect on the date and time of day notification ived by the Note Holder and as calculated in Section 3 above. I will then have 30 calendar days to provide the Note Holder with able proof of my required ownership, occupancy and property lien status. Before the Maturity Date the Note Holder will advise me 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
	able proof of my required ownership, occupancy and property lien status. Before the Maturity Date the Note Holder will advise me 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 ents required to complete the required refinancing. I understand the Note Holder will charge me a \$250 processing fee and the associated with updating the title insurance policy, if any.  SIGNING BELOW Paymower accepts and agrees to the terms and covenants contained in this Balloon Rider.
7	SIGNING BELOW Barrower accepts and agrees to the terms and covenants contained in this Balloon Rider.
SA)	(Seal) (Borrower)  MARIANNE A. CONTI (Borrower)
	and the state of the

[Sign Original Only]

# " UNOFFICIAL COPY

## CONLIDON HUSS

the tails on final tentime species of bons you (19, 60,	All trops	and the same of the same	The mount of 1815	
and series and to Athermoral Ances	植 中心经 机多烷基金	http://graph. Doesd net first is the leptuing den Doesdam solo	and teapenings a bire	binary, of bemieb-ic
	The second of the second	to be one with the state of the	der mann till	HESUOH
an kalanda da managan da maga da da kalanda penggunah da managan da managan da kalanda da kalanda da kalanda d Managan da Managan da Managan da Managan da managan da managan da managan da kalanda da kalanda da managan da m	artinea per grapa de la propieta de la companya de La companya de la co	Special recovers as a property of the confidence of the second of the confidence of		
in postupe (incurred)	व्यक्ति दुव्यक्ति वर्षे ः र	र्वे क्षेत्रकेतिको । अस्त्वाद प्रकृति सूचि व	संवाहत्व विकास अवस्ता राज्याचा	ant to getting design
Etapo J	COADHU	संस्थापित । संस्थापित	iva butaauwah	H BEET
ended the time that the formal production and the	doli bir tu esperido de l Cambra e de Matriel del	19   port office and branch in   port office and branch in some	าสาเหลือสมาเกา คุณไปใหม่ป เรา (เรามาโดยี) <b>เมณฑาสม</b>	the tangent odd.
psignet es.	des sout tension of missi-	rede suman, estatelyidd Elevisia	en, si briblino er ordre.	toria mistra il fra sultanti
metric entreprise inserved the length central contraction that the contraction that the central contraction that central contraction contraction that central contraction that central contraction	konskopidal en petakk konskopidal en petakk	प्रकार के किस्से के अल्ड के किसी है। इसीर अगन कर का केस का केसे	ong a di Standrogis di programa sa diang	Astronous companies companies agrees
			THORT TO HER	
igin a apo tima i bist filologia i matera) eles oc Istripamentes es balbantes i est giologia certi en ci	diante operationalist co.	A Comment of the second	i wawii ayaMi	Maring Luce et
described field of the Course of the Break Control to	ASSET RIPS ARE COST WORK	o Parin Bayancana na ba	Control of the man to the last the	नक स्वरूपायन की कालीतांग्रही
and Mean of the desert for Mounty Date, and that	athan ay haken awat bu Hudan farih di gadan di	र पर्यापार । जो उनके गांक, तक स्केर्युटर १७० करका, क्रांचारी स्टब्स् क्रुबर, वर्षा प्रकार	रेर प्रदेशी भागी अस्ति हैनाओं रूप १ कुछ अस्ति हैनेस्ट्री कुट	embrus, deputur dis U valist ai vijat kirit
	er group dag hang dag selektir. Tigan kanalan dag selektir			2. commens
de la company de	Normalisa (m. 1818). Para i sa emilia de 1818 (m. 1818).	an a santagrafit ya kansa magifa		
tenned t (v) of physically both thompstall an even seem		the visit course being the percent	de promitte brown (1914)	na comming south
grandential dinservatiful dilution becomes 12 4.5 5	हेच्य प्रकारभागा मध्य व ११६ वड	ski jedan prambana hubas	ភ ខែកា សំនៅលេខសុខ <b>ូស៊ី</b>	१८०० पूर्वा व्यवस्था ।
nunti matta (sunggan Lina man ing dan atawan sa s K. Kijahng jugat masik uan ayasik sasihug agama sasa	astralo per l'India apparentat de l'Alle de l'	द्वा १५४६ । १३ च्या अस्ति वस्ति वस्ति । जन्म व्यक्ति । यस्ति वस्ति । स्टब्स्	one in the figure and the second	control of the soul
4.421.0438 Will Write State St		र्वे । इन्द्रेश के सम्बद्धाः	Court of a virtual	estroje si saladi jedeni
		747 A 34 A 14	CON WEST SHIP	MITA HIDIAN IN
radiustic set there are this ingression of contributes a con-	rome hannoliset is a	A real for give transmit the man	प्रतिकार के उठ <mark>मध्य क्षेत्रम</mark>	most host jist
teament and to telephone for the front all armone a tro	See how once notice that the	รี วายสมานุเกล้ารูปกรุกมสำนัก	s fra til a sa sandia	superior are bead
decay but Compressed on yeth in other parties of the				
in an appropriate the property of the property of the	सम्पर्धाः । विश्वतिकारः । विश्वतिकारः । जन्माः	andresed for a married	Sec restricted interesting	e-defend that a build
가는 경기에 가는 사람들은 경기에 가장 있다. 경기에 가장 있는 것이 되었다.		THUOSE A 1874		
e coupe from above the Kore base and all	ding threetens son to a			
the same and the state of the same and the same as the	and growing the Kinner groups of the	न्त्र कर हे देवति स्थाति सिक्त स्थाति स्थितस्थ	उद्याप मानिकाली हो ५७%।	was constitued and made
the state of the second of the state of the second state of the	Die geschafts beschaartet	សម្រាល់ស្ពេក សម្រាប់ នេះ សំខ្លាំ សំខាំង សំខាំ	医乳球性坏疽 机链 经抵押的	का विकास को सम्बाधिकार
and seem therefore S noticed consol to december on a sum you by foregoin process the december of	visioskija grad njišaCi višanimija Kalifornija vijekija i naslovija	an ganama ya mpangant ani sai wanantsina in ak	า (และ ) การเหตุลาก ราช และ ว่าได้เปลา เรื่องให้ ละคำ ราก กา	ા સાહતા લાકાર રાજ્યના સામાના લાસ આંકોની સ્વાર તેવે લામના
	Sit se mil	A. r. stabbook H. apt. space	lines No โอเลขาก (มีประกอบสูตินั้น)	rentestal haria kauptining
Jud balimos imponing out to an est his tens of the	APP & FRANCE. France of the SE was the second	DESCRIPTION OF THE PROPERTY OF	en a na kan taga	the state of the
For the material of the state of the property of the state of the stat	ro a luiit Corais gasodh	් මෙම මෙන සම සැලකු කළු නම්වන	a area है नियानहरू सन्दर्भ र प्रदेश	terms in interest and
process framewhy you wanted a source of	अ <b>भ</b> रोगाँ । लेका प्रतान केली-	ों है। इस रेज्यू में इस जिस्सामान्य	. जन्म से महत्राज्ञ <b>ा</b> कुने ईसरे	the Coudscana, Econ
and a feet to make the fifty line artest for our states.	ন মানুষ্টিৰ প্ৰস্নাম ক্ষুত্ৰ কৰি ক্ষুত্ৰ কৰে। আনহাত্তিক বিষয় বিষয় কৰি বিষয় বিষয় বিষয় বিষয় বিষয় বিষয় বি	is the side of the period service for	a gura a Van san mark e vili - a markin markan	าง กระบาก สาขาดสาขานนุก เลอร์ไล้แกกที่ได้เพิ่มให้เลี้ยาสีข้า
An under the section and the section of the section	o village sometime and the second	organistické vyda kytokátal organistické vyda kytokátal	तार प्राप्त के कार्य के किया है। इंकि. राज्यों कार्य क्रिकेट देखा है	ं अवस्य प्रतिकृषिक्रम
A relative semantification of the third in all the con-	法约约 经基础 医乳腺性 有感情情。	HER CHARLES TO BE AND THE SE	ngapadi hiyagad kew	third suit stitles parally
en commence and a comment with substance with the substance with	Strange Commence	n de see Gybb en Gebeur	en en en la referensier en en	(Secult and Isbaliana Mala
in an acres we religit out out retrieved on alch ser The failings of asyon than telephological objection	्र इंड्राजीवर्ति । जो सम्बद्धिः मार्च्या दुर्गः चौच्याच्या चार्चित्रः स्टब्स्ट स्टब्स्ट स्टब्स्ट स्टब्स्ट	errente propiet de la composite de la composit	er construe d'antiques equi	in the second and an initial second
Air of the season of the seaso	o course on the self reliable	e angerer 17 launaren etak	इ.च्यां स्मित्र शास्त्र कार्या हो।	degiments acquired
		the Statement court is		
indian substitution of the common substitution o		and the second of the second o	To the second of the second	
A CONTRACT OF THE STATE OF THE	me area investigation		7	
THE ACTION ASSESSMENT	narahidan	ta para tanàna dia mandra dia makambana dia mandra dia mandra dia mandra dia mandra dia mandra dia mandra dia Ny INSEE dia mampiasa ny kaominina dia mandra		CHAIG BURY
				X
(1000)	A STATE OF THE STA	All the second s		
SWYJM SIQ MEET				