UNOFFICIA This insir me two purpared by: Ratin can jani / Foster Bank (Name) 5225 N. Kedzie, Chicago II 60625... 91197151

MORTGAGE

THIS MORTGAGE is made this 9th day of February. 19.90., between the Mortgagor, Byung. Kook. Hwang. & Elizabeth J. Hwang., his wife. 5225 N. Kedzie, Chicago IL 60625 a corporation organized and existing under the laws of .State of .Illinois whose address is 5225 N. Kedzie, Chicago IL 60625 (herein "Lender"). Whereas, Borrower is indebted to Lender in the principal sum of U.S. 5 . (25,000.00) Twenty. Eive. Thousand which indebtedness is evidenced by Borrower's note dated .02/09/1990 and extensions and renewals thereof (herein "Yo'e"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, the and payable on . February .09, 1995
TO SECURE to Line er the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the coverents and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender the foliowing described property located in the County of
LOT 4 IN BLOCK 3 IN GEN-PROOK COUNTRYSIDE, A SUBDIVISION OF PART OF THE NORTHHEST QUARTER OF SECTION 3 AND PART OF THE NORTHHEST QUARTER OF SECTION 4, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. COOK COUNTY, ILLINOIS. PIN# 04-04-204-006 A SUBDIVISION OF PART OF THE NORTHHEST QUARTER OF SECTION 3 AND PART OF THE NORTHHEST QUARTER OF SECTION 3 AND PART OF THE NORTHHEST QUARTER OF SECTION 3 AND PART OF THE NORTHHEST QUARTER OF SECTION 4, TOWN COUNTY, ILLINOIS. COOK COUNTY, ILLINOIS. COOK COUNTY, ILLINOIS. COOK COUNTY, SECTION 3 AND PART OF THE NORTHHEST QUARTER OF SECTION 3 AND PART OF THE NORTHHEST QUARTER OF SECTION 4, TOWN COUNTY, ILLINOIS. COOK COUNTY, ILLINOIS.
91197151
which has the address of
TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to 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 covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands,

ILLINOIS-SECOND MORTGAGE-1/80-FNMA/FHLMC UNIFORM INSTRUMENT

subject to encumbrances of record.

only**

MONTGAGES OR DEEDS OF TRUES. MATCA PRINCIPLY STATE. MATCA PRINCIPLY CALLES AND MONTGAGE. MANAGER OR THE MONTGAGE OR DEEDS OF TRUES. MANAGER OF TRUES. MANA		או דבווחבו שות עוברתוחבו)	1 09-1962 AUT CIUI MARIA 270-401		
MORTGAES OR DEEDS OF TRUST MORTGAES OR DEEDS OF TRUST Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Motice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage to give Motice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage, of any sales or other foreclosure action. Byling Kook Hwaring Byling Ko		- feederming has making ()	S Service Balle Phil I lan Barrent St.	· · · · · · · · · · · · · · · · · · ·	्रा १९४४ मीला ६ वर्ग हिन्दू
MORTGAES OR DEEDS OF TRUST MORTGAES OR DEEDS OF TRUST Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Motice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage to give Motice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage, of any sales or other foreclosure action. Byling Kook Hwaring Byling Ko					
MORTGAES OR DEEDS OF TRUST MORTGAES OR DEEDS OF TRUST Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Motice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage to give Motice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage, of any sales or other foreclosure action. Byling Kook Hwaring Byling Ko	0				
MORTGAES OR DEEDS OF TRUST MORTGAES OR DEEDS OF TRUST Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Motice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage to give Motice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage, of any sales or other foreclosure action. Byling Kook Hwaring Byling Ko	Company and the Company			4	
MORTGAES OR DEEDS OF TRUST MORTGAES OR DEEDS OF TRUST Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Motice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage to give Motice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage, of any sales or other foreclosure action. Byling Kook Hwaring Byling Ko		ζ,			
MORTGAES OR DEEDS OF TRUST MORTGAES OR DEEDS OF TRUST Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Motice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage to give Motice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage, of any sales or other foreclosure action. Byling Kook Hwaring Byling Ko					
MORTGAES OR DEEDS OF TRUST MORTGAES OR DEEDS OF TRUST Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Motice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage to give Motice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage, of any sales or other foreclosure action. Byling Kook Hwaring Byling Ko		Ox			
MORTGAES OR DEEDS OF TRUST MORTGAES OR DEEDS OF TRUST Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Motice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage to give Motice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage, of any sales or other foreclosure action. Byling Kook Hwaring Byling Ko	en en far de la francia de la companya de la compa La companya de la co				
MORTGAGES OR DEEDS OF TRUST MORTGAGES OR DEEDS OF TRUST Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has belower this Mortgage to give Motter to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action. Byling Kook Hwarig The Witness Whereof. Borrower has executed this Mortgage. Byling Kook Hwarig Bring Kook Hwarig		0_			Andrewski State Geografia
AND FORECLOSURE UNDER SUPERIOR Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage, of line Mortgage, of any all winder the superior encumbrance and of any sale or other foreclosure action. In Witness Whereor, Borrower has executed this Mortgage. Byung Kook Hwang Byung Kook Hwang Byung Kook Hwang Byung Kook Hwang County set County set County set County set And the same present the same present that the sale of the foregoing instrument and for sale county and crare, do hereby certify that the county set for the uses and purpose (iterin set forth) Civen under my hand and official seal, this Oriven under my hand and official seal, this Oriven under my hand and official seal, this Oriven wheres: (iterin set forth Oriven where we have the same present the seal of the credit set of the foregoing instrument as second and official seal, this Oriven where we have the same present the seal of the seal of the foreign seal of the foreign seal of the foreign seal of the seal of the seal of the foreign seal of the seal of the foreign sea		0/		ewiggi. Talia Lake terapakan	- 11 01000
Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any lender, at Lender's address set forth on page one of this Mortgage, of any sale or other foreclosure action. In WITNESS WHEREOF, Borrower has executed this Mortgage. Byung Kook Hwang Byung Byung Kook Hwang Byung Byung Hwang Byung Byung Hwang Byung Byung Hwang Byung By	Public	A CHINON	TARY PUBLIC STATE OF ILLINOIS	and the first of the state of t	My Commiss
AND PORECLOSURE UNDER SUPERIOR Borrower and Lender request the holder of any sale or other encumbrance with a lien which has priority over this Mortgage to give Motice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage to give Motice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage to give Motice to Lender, at Lender's address set forth on page one of this Mortgage, of any and sale of the sale of the more than the more parameters of the sale of the following the more parameters and for sale county as: AND FORECLOSURE UNDER SUPERIOR Byung Kook Hwang Elizabeth J. Hwang Byung Kook Hwang Elizabeth J. Hwang Byung Kook Hwang Andrey Public in and for sale county and state, do hereby certify that the county and state, do hereby certify that the county and state, do hereby certify that the county and state, and act forth. A Motary Public in and for sale delivered the sale instrument as the voluntary act, for the uses and purpose (ferein set forth.)		1897E	OFFICIAL SEAL	<u> Andria Albanda da Barana a baran a b</u>	3 July 3 12 18
AND FORECLOSURE UNDER SUPERIOR Borrower, and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has periority over this Mortgage to give Motice to Lender, at Lender, a address set forth on page one of this Mortgage, of any periority over this Mortgage, of any sale or other foreclosure action. Byung Kook, Hwang Byung Kook, Hwang Byung Kook, Hwang Elizabeth J., Hwang Elizabeth J., Hwang Elizabeth J., Hwang Elizabeth J., Hwang Mortgage, of any mortgage, of any sale of the sale for the county and state, do hereby certify that Angles of the county and state of the same of the sale instrument as supported to the tope the sale instrument as the columnary act, for the uses and purpose (Fereign et forth).	16 61	Je yeb	.さら、 sith Jass Isi	offic bna bnan vm 19b	nu aəviĐ
MORTGAGES OR DEEDS OF TRUST Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any additional times and of any sale or other foreclosure action. Byung Kook Hwang Blizabeth J. Hwang Blizabeth J. Hwang Borower Bo		entenciale de la	of las niars. 1 seequing brid	ntary act, for the uses	inlov sort
MONTGAGES ON DEEDS OF TRUST MONTGAGES ON DEEDS OF TRUST Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Morice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action. Byung Kook Hwang Byung Kook Hwang Byung Kook Hwang Byung Kook Hwang Bones B	. ບາງວານກາງຮຸກເສົານດີວ່າດໄວນວັດ ກວດນ	יילה אייי פוספנו	(SYALURU OSOL. a (SYNOTTY) OU	PS OUT OF OT SUI OF UM	personally kno
MORTGACES OR TRUST MORTGACES OR DEEDS OF TRUST MORTGACES OR DEEDS OF TRUST Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a jien which has believed this Mortgage of any sale or other foreclosure action. Byung Kook Hwang Elizabeth J. Hwang Borower Borower Borower County ss: County ss:	y and state, do hereby certify the	in and for said count	לרי לניי ל שיים או Bright Bright	year from	NG .
MORTGAGES OR DEEDS OF TRUST MORTGAGES OR DEEDS OF TRUST Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Mottge and of any sale or other foreclosure action. In Withess Whereor, Borrower has executed this Mortgage. Byung Kook Hwang Borower and Denomer has executed this Mortgage. Borower and Marker of the Mortgage of any sale or other foreclosure action. Byung Kook Hwang Borower and Denomer has executed this Mortgage.				A Free Contracting	/ a /
MORTGAGES OR DEEDS OF TRUST MORTGAGES OR DEEDS OF TRUST MORTGAGES OR DEEDS OF TRUST Borrower and Lender tequest the holder of any mortgage, deed of trust or other encumbrance with a lien which has being under the Mortgage to give Motice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action. In Withess Whereof. Borrower has executed this Mortgage. Byung Kook Hwang			Ϋ́	SION	LLII 30 STATE
MORTGAGES OR DEEDS OF TRUST MORTGAGES OR DEEDS OF TRUST Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action. In Withess Whereof, Borrower has executed this Mortgage.	-Borioner	A. E A. School D. W.	2	\S	CONTRACT NO.
MORTGAGES OR DEEDS OF TRUST MORTGAGES OR DEEDS OF TRUST Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action. In Withess Whereof, Borrower has executed this Mortgage.	The state of the s	BYLLING KOOK HWATE		O_{∞}	
AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST Borrower, and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under this superior encumbrance and of any sale or other foreclosure action. In Withess Whereof. Borrower has executed this Mortgage.	المنافع		,		e de du villago.
AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the socion. Borrower and Lender request the holder of any sale or other foreclosure action. Borrower and Lender request the holder of any sale or other foreclosure action.	→				
AND PORRECIOSURE UNDER SUPERIOR MORTGAES OR DEEDS OF TRUST Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.		J. J.		C,	Services of the services of th
AND FORECLOSURE UNDER SUPERIOR Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender's address set forth on page one of this Mortgage, of any	and the second of the second o	outlaste	Mer has executed this M	итивая Мнеквог. В	The state of the s
AND FOREST Conder, request the holder of any mortgage, deed of trust or other encumbrance with a lien which has	्राच्यात्रः । सुन्ना के स्थानका क्षेत्र का वा	Sasasio	of zift becuted this M	итивая Wневеон. В	A CONTRACTOR OF THE CONTRACTOR
WOKLGYCES OK DEEDS OF TRUST AND FORECLOSURE UNDER SUPERIOR	antica i se a se se esta en terma de la como	er foreclosure action.	ance and of any sale or othe	the superior encumbr	default under
WORLGVER ON DEEDS OF TRUETORY AND PROPERTORY AND PR	page one of this Mortgage, of any	's address set forth on I	fotice to Lender, at Lender ance and of any sale or othe	his Mortgage to give l the superior encumbr	priority over t default under
REQUEST FOR NOTICE OF DEFAULT	neumbrance with a lien which has page one of this Mortgage, of any	deed of trust or other er 's address set forth on I er foreclosure action.	he holder of any mortgage, Yotice to Lender, at Lender ance and of any sale or othe	and Lender request t syle of egagnes sid remuent refreques of	Borrower Priority over ti default under
	neumbrance with a lien which has page one of this Mortgage, of any	EEDS OF TRUST deed of trust or other er toreclosure action.	MORTGAGES OR DI he holder of any mortgage, fotice to Lender, at Lender ance and of any sale or othe	tender request bas Spig of egagine bid Temperatories enter et	Borrower default under

account only for those rents actually received.

20. Release: Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower shall pay all costs of recordation, if any.

21. Walver of Homestead, Borrower hereby waives all right of homestead exemption in the Property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows.

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, 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 said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such 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 Mortgage.

If the amount rethe Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxet, a sessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insular ce premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Scrrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender that, not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due. Burrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise 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 r crudit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage. including Borrower's covenants to make payments when time. Borrower shall pay or cause to be paid all taxes. assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

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 "excelded coverage", and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by 30 rower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in fa or of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance exercise and Lender, Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Len ler within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Direlopments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligation; under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection, Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

broser to encumbrances of record.

ovenears, that portower warrants and will detend generally the fille to the Property against all claims and demands,

bonds and reasonable attorneys' fees, and them to the sums secured by this Mortgage. The receiver shall be liable to management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to have a

sbandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or 19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to

in full force and effect as if no acceleration had occurred. unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable

which would be then due under this Mortgage and the Note had no acceleration occurred; (b) 30, ower cures all gage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Morr-18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums sectured by this Mortgage

ferecioeure, including, but not limited to, reasonable attorneys' fees and costs of documentary evidence, abstracts and sectare all of the sums secured by this Mortgage to be immediately due and payable 1/11 out further demand and may beceeding all expenses of Coreciosaire. If the breach is not cured on or before the date specified in the notice. Lender, at Lender's option, may sert in the foreclosure proceeding the nonexistence of a defauit or any other defense of Borrower to acceleration and sale of the Property. The notice shall further inform Borrower of the right to reform acceleration and the right to in the notice may result in acceleration of the sums secured by this Mongage, foreclosure by fudicial proceeding, and to Borrower, by which such breach must be cared; and (4) that failure to such breach on or before the date specified the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed Morkage, Lender prior to acceleration shall give notice to Borrower s. provided in paragraph 12 hereof specifying: (1)

it or agreement of Borrower in this Mortgage, including the cever ants to pay when due any sums secured by this 17. Acceleration; Remedies. Except as provided in paragrand to hereof, upon Borrower's breach of any cove-NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows: voke any remedies permitted by this Mortgage without further notice or demand on Borrower.

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. A clivered or mailed within which Borrower must pay all sums secured by this Mortgage. If Borrower fails to pay the same prior to the expiration of this period, Lender may in-

federal law as of the date of this Mortgage. person) without Lender's prior written consert, Lender may, at its option, require immediate payment in full of all sums secured by this Mortgage, However, this Jotion shall not be exercised by Lender if exercise is prohibited by

in it is sold or transferred (or if a bent ficial interest in Borrower is sold or transferred and Borrower is not a natural 16. Transfer of the Property or & Bene ficial Interest in Borrower. If all or any part of the Property or any interest

with improvements made to the Property. rights, claims or defenses which Bur on or may have against parties who supply labor, materials or services in connection may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any

tion, limptovement, repair, or oth it loan agreement which Borrower enters into with Lender, Lender, at Lender's option, 15: Rehabilitation Loun Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitaexecution or after record action hereof.

14. Borrower's (apy, Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of

"costs", "expenses" and "attorneys" fees" include all sums to the extent not prohibited by applicable law or limited provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, conflict shalf of affect other provisions of this Mortgage or the Note which can be given effect without the conflicting this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to

13. Coverning Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the Morgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein. such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender

Borrower provided for in this Mongage shall be given by delivering it or by mailing such notice by certified mail 12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to

Borrower's interest in the Property. the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and som and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein

remedy. hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or original Borrower and 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 Mortgage by reason of any demand made by the Lender shall not be required to commence proceedings against such successor or refuse to extend time for shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. tion of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower

CAROL 21 - 1117, MPAGEL PF - 700 P

45 - 00 8 100 3 - 4020 0 1 1 0 34

t fera de la la ciclos massa anti la castil van fact anno	trofilm roff,	us inconsistency that a	my be
a a sanggara a anggaran sa	211971	5/	
	ROLLES	9 0 V E M.	r wa water water water and a second control of the second control
	C 6 %	RECTED)	er he ahnahaba tersamina gangumagkanga
· · · · · · · · · · · · · · · · · · ·			
			TÓO
•	· · ·	. C.	
	٠.		i qui respons up es allemente spirituation della

11.11. 5/3/9/ M. K.

माराज, ५७४,

Property of Cook County Clerk's Office

	(Space Below This Line Reserved for Lender and Recorder)
	Ox
	My Commission expires: 3/1/ Printery Public State of ILLIA 315
	Given under my hand and official seal, this 19.75 day of Osticial seal, this 19.75
	appeared before me this day in person, and acke awledged that . A hex signed and delivered the said instrument as
δ	ו לל הבלב
	STATE OF ILLINOIS, County ss:
	Elizabeth J. Hwang
	Вушлу Коок Ниалу — Волючег
	TE, TO
	IN WITNESS WHEREOF, Воптомет has executed this Mortgage.
	priority over this rather the superior encumbrance and of any sale or other foreelosure action.
3	Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any
1113	WORTGAGES OR DEEDS OF TRUST MORTGAGES OR DEEDS OF TRUST
ر ن	вериезт гов нотісе ог реглист

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower shall pay all costs of recordation, if any.

21. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property.

account only for those rents actually received.

UNOFFICIA This Instrument Propagated by Katrrin Ganjani / Foster

91197151

5225 N. Kedzie, Chicago Il 60625

MORTGAGE

The state of the s	
THIS MORTGAGE is made this 9th day of Febr	nary
THIS MORTGAGE is made this day of Feb. 19.90 between the Mortgagor, . Byung. Kook . Hwang. & .ELL:	zabeth T. Hwang, his wife
5225 N. Kedzie, Chicago II 60625	e Mortgagee, Foster, Bank
5225 N. Redzie, Unicago III 60625	a corporation organized and
existing under the laws of . State of . Illinois	and a transfer of the control of the The control of the control of
whose sucress is	(herein "Lender").
	The second comments and the second se
whereas, Borrower is indebted to Lender in the principal sur- which indebtedness is evidenced by Borrower's note dated: .02/09 thereof (herein: "'Acte'); providing for monthly installments of prin if not sooner paid, dwond payable on . February: 09, .1995	cipal and interest, with the balance of indebtedness,
To SECURE to Lende: the repayment of the indebtedness evide	enced by the Note, with interest thereon; the payment
of all other sums, with incress thereon, advanced in accordance h	erewith to protect the security of this Mortgage; and
the performance of the coverant and agreements of Borrower here	ein contained, Borrower does hereby mortgage, grant
and convey to Lender the following described property located in the	e County of Cook State of
Illinois:	
LOT 4 IN BLOCK 3 IN GLIN- ROOK COUNTRYSIDE	A SUBDIVISION OF PART OF THE
NORTHWEST QUARTER OF SECTIO: 3 AND PART; O	
4, TOWNSHIP 42 NORTH, RANGE 12, EAST OF TH	E THIRD PRINCIPAL MERIDIAN, IN DEPT-01 FEGGROING \$15.0
COOK COUNTY, ILLINOIS.	. T14444 TRAN 4387 04/29/91 13:37:00
The March Control of the Control of	・ +8896 + D ※一タまーユタアま写ま COOK COUNTY RECORDER
PIN# 04-04-204-006	. COOK COURT RECORDER
	,
	ク ・
	#8896 # D # - PI - IP7151 COOK COUNTY RECORDER

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage,

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 covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

ILLINOIS—SECOND MORTGAGE—1/80—FNMA/FHLMC UNIFORM INSTRUMENT

1500/

10. Borrower Not Recared Dibestance By Linder Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that

Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

- 13. Governing [av] Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys" fees" include all sums to the extent not prohibited by applicable law or limited herein.
- 14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.
- 15. Rehabilitation Loan Agreement. Forrewer shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have to supply labor, materials or services in connection with improvements made to the Property.

16. 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 mr.y, at its option, require immediate payment in full of all sums secured by this Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by

federal law as of the date of this Mortgage.

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

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

- 17. Acceleration; Remedies. Except as provided in paragraph 16 hereof upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay then due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach; on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, 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 nonexistence of a default or any other defense of Borrower in acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Londer's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by Judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees and costs of documentary evidence, abstracts and title reports.
- 18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach. Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.
- 19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property. Lender shall be entitled to have a receiver appointed by a court 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 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 Mortgage. The receiver shall be liable to

nent with a lien which has prories we the Markgage. The with a lien which has prories we the Markgage. -serga viruses rethe se tel any condemnation or other taking of the Property, or part thereof, or for conveyance in theu of condemnation, are 9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with related to Lender's interest in the Property. provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor 8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder. terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof.

become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall

maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage Lender at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then 7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this

declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulain a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Not gage is on a unit rower shall keep the Property in good repair and shall not commit waste or permit impairment or Acterioration of the 6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Bor-

authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for it surance benefits. Lender is If the Property is abandoned by Borrower, or if Borrower fails to respond to Leader within 30 days from the date

In the event of loss, Borrower shall give prompt notice to the insurance carrie and Lender. Lender may make

Lender shall have the right to hold the policies and renewals thereof, subject of the right to hold the policies and renewals thereof, subject of the right to hold the policies and renewals thereof. acceptable to Lender and shall include a standard mortgage clause in ".vor of and in a form acceptable to Lender. that such approval shall not be unreasonably withheld. All insurance polic es and renewals thereof shall be in a form The insurance carrier providing the insurance shall be chosen by were subject to approval by Lender; provided.

insured against loss by fire, hazards included within the term "sa'coled coverage", and such other hazards as Lender 5. Hazard Insurance, Borrower shall keep the improvements now existing or hereafter erected on the Properly

assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this including Borrower's covenants to make payments (then due, Borrower shall pay or cause to be paid all taxes, under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage. 4. Prior Mortgages and Deeds of Trust; Chapes; Liens. Borrower shall perform all of Borrower's obligations

the Note and paragraphs Land 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by 3. Application of Payments. Unice applicable law provides otherwise, all payments received by Lender under

Lender shall apply, no later than immortalistely prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender, If under paragrap, I hereof the Property is sold or the Property is otherwise acquired by Lender, Upon payment in full of all su as secured by this Mortgage, Lender shall promptly refund to Borrower any Funds

they fall due, Borrower shall nay to Lender any amount necessary to make up the deficiency in one or more payments as the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as either promptly rep id t) Borrower or credited to Borrower on monthly installments of Funds. If the amount of taxes, assessments, increance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said If the ameunt of the Funds held by Lender, together with the future monthly installments of Funds payable prior to

the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender

Borrower under paragraph 2 hereof, then to inchest payable on the Note, and then to the principal of the Note.

held by Lender at the time of application as a credit against the sums secured by this Mortgage.

Borrower's and Lender's written agreement or applicable law.

or to the sums secured by this Mortgage.

Lender may require.

proof of loss if not made promptly by Borrower.

Mortgage, and leasehold payments or ground rents, if any

tions of the condominium or planned unit development, and constituent documents.

or other security agreement with a lien which has priority over this Mortgage.

may require and in such amounts and for such periods as Lender mey require.

Funds are per 2-d as additional security for the sums secured by this Mortgage.

the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply It Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are deed of trust if such holder is an institutional lender. such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Property, if any plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the in full, a sum (herein "Funds"), equal to one-twelfth of the yearly taxes and assessments (including condominium and to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid

2. Funds for Taxes and insurance, Subject to applicable law or a written waiver by Lender, Borrower shall pay

indebtedness evidenced by the Note and late charges as provided in the Note. Payment of Principal and Interest, Borrower shall promptly pay when due the principal and interest

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows: