UNOFFICIAL COPY

PREPARED BY: DOLGRES PIEKOS OAK BROOK, IL

60522-5348

91253917

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

.....(Space Above this Line For Recording Data). MORTGAGE

9100154 095845205

THIS MORTGAGE ("Security instrument") is given on APRIL 8 The mortgagor is GEORGE KALLINIKOS AND SONYA KALLINIKOS, HUSBAND AND WIFE

. 1991

("Borrower"). This Security Instrument is given to UNITED SAVINGS OF AMERICA

which is organized and existing under the laws of

4730 WEST 79TH STREET THE STATE OF ILLINOIS , and whose address is 60652 CHICAGO, ILLINGIS

Borrower owes Lender the principal sum of

ONE HUNDRED TWENTY FIVE THOUSAND SIX HUNDRED AND NO/100

125,600,00 Dollars (U.S. \$). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on MAY 1, 2021 . This Security instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following descrit ad property located in

County, Illinois: COOK

LOT 4359 IN WEATHERSFIELD UNIT FOUR, BEING A SUBDIVISION IN SECTIONS 28 AND 29, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

OHNY.

DEPT-01 RECORDING T\$7777 TRAN 0561 05/29/91 09:41:00 \$5659 \$ G *-91-253917 COOK COUNTY RECORDER

07-29-212-004

725 DARTMOUTH LANE which has the address of

(Street)

Illinois

60193

("Property Address");

SCHAUMBURG

21253917

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.

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

1. PAYMENT of PRINCIPAL and INTEREST; PREPAYMENT and LATE CHARGES. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

ILLINOIS-Single Family-FNMA/FHLMC/LANIFORM INSTRUMENT

Borrower(s) Initials; WB-284 Rev. 10/89 14664

Form 3014 12/83 Amended 5/87 DPS 420

144

095845205

2. FUNDS for TAXES and INCURATION. Subject to a picebe live or to a written valver by Lender, Borrower shall pay to Lender on the gay monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") e-tal 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 the 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 escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds weld 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 fine of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the fain of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit again. The sums secured 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: first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.
- 4. CHARGES; LIENS. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over hir Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligation in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes the payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has rejority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligations secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; 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 new existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended extended and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and or the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a strindard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give the Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance 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 lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess prid 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 fails 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 Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paid with 7, Lender does not have to do so.



Borrower(s) Initials

UNOFFICIAL COPY 1 09584520

Any amounts disbursed by Lender under this paragraph 7 shall become readitional debt of Borfower 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 lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, 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 sett's a claim for damages, Borrower falls 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 Borzower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date c. the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. BORROWER NOT PS (ASED) 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 proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. SUCCESSORS and ASSIGNS BOUND. JOINT and SEVERAL LIABILITY: CO-signers. The covenants and agreements of this Security Instrument shall bind and berefit 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 Not.: (a) 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 Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. LOAN CHARGES. If the loan secured by this Security instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums of eady collected from Borrower 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 opening 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 and the directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lander shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Portower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when the as provided in this paragraph.

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

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 mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower falls 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.

anforcement of this Security Instrument, or dismonth of the control of the Property pursuant to any power of sais contains of the spirity of a pulgranesh before sais of the Property pursuant to any power of sais contains of the spirity of the property pursuant to any power of sais contains of the spirity of the pursuant of the pursu			nce's tertain conditions Borrower shall have the right to have
this Security instrument; or this network of the day and the security instrument. Those conditions are that Borrower. If pays Lender all sums which then would be due under this Security instrument and the Note had no ecceleration occurred; its) curse any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security instrument, including, but not limited to, reasonable enforces? Its (c) takes quely exciton as Lender and control of the security instrument and the obligations secured hereby shall entermine stuly effective as if no acceleration and pays obligation to pay the atums secured by this Security instrument and the obligations secure hereby shall eremin stuly effective as if no acceleration and occurred. Nonexos, this right to rainstella shall not apoly in the case of acceleration under paragraphs 13 or 17. 15. ACCELERATION, REMEDIES. 15. ACCELERATION, REMEDIES. 15. ACCELERATION, REMEDIES. 16. ACCELERATION, REMEDIES. 17. ACCELERATION UNDER REAGRAPHS 13 and 17 UNLESS APPLICABLE LAW REPOVEDS OTHERWISE, THE NOTION SHALL SPECIEV. (A) THE DEFAULT; (b) THE ACTION REQUIRED TO CURE THE DEFAULT; (c) THE DEFAULT; (c) THE ACTION REQUIRED TO CURE THE DEFAULT; (c) THE DEFAULT; (c) THE ACTION REQUIRED TO CURE THE DEFAULT; (c) THE DEFAULT; (c) THE ACTION REQUIRED TO CURE THE DEFAULT; (c) THE DEFAULT; (c) THE ACTION REQUIRED TO CURE THE OBJECT. (c) THE DEFAULT ON OR BEFORE THE DATA SPECIFIED IN THE MOTICE MAY RESULT IN ACCELERATION OF THE SILMS SECURED BY THIS SECURITY INSTRUMENT WHITE ACCELERATION PROFILED AND AND ATTER CONTROL PROFILED AND AND AND AND AND AND AND AND AND AN			•
(a) pays Lander all sums which then would be due under this Security instrument and the Note had no sceleration cocurred; the uners any default of any other covenants or spreaments; (a) pays all sepenses incurred in end script in Security Instrument, including, but not limited to, reasonable attorineys' fees; and (a) takes such action as Lender may reasonably require to assure that his lien of this Security instrument and the chiparitions assured hereby shall remain fully affective as if no acceleration had occurred, this Security instrument and the chiparitions assured hereby shall remain fully affective as if no acceleration had occurred. However, this right to reinstate shall not apoly in the case of acceleration under prarage has 13 or 17. IN ACCELERATION, REMEDES. LENDER SHALL GIVE NOTICE TO BORROWER PRICE TO ACCELERATION FOLLOWING SORROWERS SECURITY WISTRUMENT BUT NOT PRIOR FOLLOWING SORROWERS SECURITY WISTRUMENT BUT NOT PRIOR TO ACCELERATION UNDER PARAGRAPHS IS AND IT ULIESS APPLICABLE LAW PROVIDES OTHERWISE. THE NOTICE SOLVEN SECURITY WISTRUMENT ON OR BEFORE THE DATE SECURITY INSTALLABLY THE DATE OF SECURITY INSTALLABLY TO ACCELERATION AND ACCELERATION ACCELERATION AND ACCELERATION AND ACCELERATION AC			· · · · · · · · · · · · · · · · · · ·
Security in the curse any default of any other covenants or agreements; (i) pays all expenses incurred in enforcing this Security instrument produces to assure that the lian of this Security instrument, Lender's right in the Property and Borrower's accordably require to assure that the lian of this Security instrument channels, Lion in crisistament by sortiower, this Security instrument and the obligations secured by this Security instrument and incline unchanged. Upon reinstatement by sortiower, this Security instrument and the obligations secured hereby shall remain fully of Festive as if no acceleration had occurred, this Security instrument and the obligations secured hereby shall remain fully of Festive as if no acceleration had occurred, this security instrument and the obligations secured hereby shall remain fully of Festive as if no acceleration had occurred, the security of the security instrument and security and sortions and security of the security of the security instrument and security of the security of the security of the security instrument and security of the security	•		-
Security Instrument, including, but not limited to, reasonable attorneys feets and lift takes such action as Lender may reasonably require to assure that the lien of this Security instrument and instrument special rights in the Property and Services shipsation to pay the sums secured by this Security instrument and including special payments of the security instrument and the control of the security instrument and the control of the security instrument and including special payments of the security instrument and coverage special payments and special payments are specially specia	• •		
reasonably require to assure that the lian of this Security instrument, Lender's rights in the Property and Borrower's this Security instrument and the obligations secured by this Security instrument and the obligations secured benefits described that the control of the contr	· · · · · · · · · · · · · · · · · · ·	•	=
abilipation to pay the sums secured by this Security instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby what reash is a continued to the continued of			
this Security instrument and the obligations assured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not spirly in the case of acceleration under paragraphs 13 or 17. "IN ACCELERATION, REMOITS." FOLLOWING BORROWERS BREACH OF ANY COVENANT OR AGREEMENT IN THIS SECURITY INSTRUMENT BUT NOT PRIOR TO ACCELERATION WORDS PARAGRAPHS. IS AND 17 UNLESS APPLICABLE LAW PROVINSS OTHERWISE, THE MINIOR OF ACCELERATION OF ACCELERATION AND THE NATION OF A CONTROL OF THE NATION OF THE PROVINCE OF THE NATION OF THE OWN PROVINSS OF THE NATION OF THE OWN PROVINSS OF THE NATION OF THE OWN PROVINS OF THE NATION OF THE OWN PROVINS OF THE NATION OF THE OWN THE OWN PROVINCE OF THE OWN PROVINCE OWN P	· ·		•
However, this right to relatate shall not apply in the case of acceleration under paragraphs 13 or 17. (S. NON-UNIPFORM COVENANTS) IS ACCELERATION, REMEDIES. LENDER SHALL GIVE NOTICE TO BORROWER PRIOR TO ACCELERATION OF COLUMNIS ON AGENERATION TO ACCELERATION PRIOR TO ACCELERATION UNder PARAGRAPHS 13 AND 17 UNLESS APPLICABLE LAW PROVIDES OTHERWISE. THE NOTICE IS GIVEN TO BORROWER, BY MINISTER UNDER PARAGRAPHS 13 AND 17 UNLESS APPLICABLE LAW PROVIDES OTHERWISE. THE NOTICE IS GIVEN TO BORROWER, BY WHICH THE DEFAULT WAS THE CHICK AND DO THE PROPERTY. THE NOTICE IS GIVEN TO BORROWER, BY WHICH THE DEFAULT WAS THE CHICK AND DO THE PROPERTY. THE NOTICE SHALL PURTHER INFORM BORROWER, BY WHICH THE DEFAULT WAS THE CHICK AND DO THAT THE RIGHT TO ASSETT IN THE PORCECUSINE BY AUDICIAL PROCECUSINE BY JUDICIAL PROCECUSINE AND ASSETT IN THE PORCECUSINE BY AUDICIAL PROCECUSINE BY AUDICIAL PROCECUSINE BY THIS SECURITY WIS FILLED TO THE RIGHT TO A SASTAT IN THE PORCECUSINE BY THE DEFAULT IS NOT CURED ON OR BEFORE THE DATE SPECIFIED IN THE NOTICE SHALL PURTHER DISTORMAN FROUDER IMPORTANT WITHOUT FURTHER DEMAND AND MAY FORECUSIVE BY JUDICIAL PROCECUSINE BY JUDICIAL PROCECUSINE. THE DATE SECURITY WIS FRUMENT WITHOUT FURTHER DEMAND AND MAY FORECUSIVE BY THIS SECURITY INSTRUMENT WITHOUT FURTHER DEMAND AND MAY FORECUSIVE FIRS SECURITY INSTRUMENT WITHOUT FURTHER DEMAND AND MAY FORECUSIVE FIRS SECURITY INSTRUMENT BY JUDICIAL PROCECUSIVE BY JUDICIAL PROCESSING JUDIC ASSET AND COSTS OF TITLE EVOLUTION. JUDICIAL PROCESSING JUDIC SECURITY OF THE DEMAND AND MAY FORECUS THIS SECURITY INSTRUMENT BY JUDICIAL PROCESSING JUDIC RECEINS FIRST BY JUDICIAL PROCESSING JUDIC RECEINS FOR SHALL BE SETTING THE DOT OCCUR. ALL PURPLE BY JUDICIAL PROCESSING JUDIC RECEINS FIRST BY JUDICIAL PROCESSING JUDIC RECEINS FOR SHALL BE SETTING THE DATE OF THE DATE			
FOLLOWING SORROWERS BREACH OF ANY COVENANT OR AGREEMENT IN THIS SECURITY INSTRUMENT FOR NOTICE SHALL SPECIFY: (A) THE DEFAULT, (B) THE ACTION REQUIRED TO CURE THE DEFAULT; (C) A DATE, NOT LESS THAN 3 AND 17 UNITED SHALL SPECIFY: (A) THE DEFAULT (B) THE ACTION REQUIRED TO CURE THE DEFAULT; (C) A DATE, NOT LESS THAN 3 DAYS FROM 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 AT FAILURE TO CURE THE DEFAULT WIS 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 FORECLOSURE BY JUDICIAL PROCESSION AND SHALL FURTHER INFORM BORROWER OF THE RIGHT TO REINSTATE AFTER ACCELERATION AND FORECLOSURE BY JUDICIAL PROCESSION OF THE PROPERTY. THE NOTICE SHALL FURTHER INFORM BORROWER OF THE RIGHT TO REINSTATE AFTER ACCELERATION AND FORECLOSE THE SECURITY INSTRUMENT WITH A SHAPP OF THE PROPERTY OF THE RIGHT TO REPORT OF THE RIGHT	However, this right to reinstate shall r	not apply in the case of	acceleration under paragraphs 13 or 17.
TO ACCELERATION UNDER PARAGRAPHS 13 AND 17 UNLESS APPLICABLE LAW PROVIDES OTHERWISE). THE NOTICE SHALL SPECIFY. (A) THE DEFAULT, (C) A DATE, NOT LESS THAN 30 DAYS FROM THE DATE THE NOTICE IS GIVEN TO BORROWER, BY WHICH THE DEFAULT, (C) A DATE, NOT LESS THAN 30 DAYS FROM THE DATE THE NOTICE MAY PROVIDED BY THIS SECURITY INSTRUMENT, FORECLOSURE BY JUDICIAL PROCEEDING AND SALE OF THE PROPERTY. THE NOTICE SHALL FURTHER INFORM BORROWER OF THE RIGHT TO REINSTALE AFTER ACCELERATION AND THE RIGHT TO ASS'S IT IN THE FORECLOSURE PROCEEDING THE NON-EXISTENCE OF A DEFAULT OR ANY OTHER DEFENSE OF SORROWER OF COLORISM IN THE NOTICE MAY PROVIDE IN THE WATCH THE COLORISM IN THE NOTICE MAY PROVIDE IN THE WATCH CHOSEN OF THE NOTICE AND THE DATE ASS'S INCLINED BY THE TOTAL THE NOTICE MAY DEFEND ON THE PROPERTY. THE NOTICE SHALL BE ENTITLED TO COLLECT ALL EXPENSES INCLINED IN PURSUING THE REMDES PROVIDED IN THIS PARAGRAPH 15, INCLUDING, BUT NOT LIMITED TO, REASONABLE ATTORNEYS' FEES AND COSTS OF TITLE EVIDENCE. 20. LENGER IN POSSESSION, Joon acceleration under paragraph 13 or abandonment of the Property and st any time prior to the aspiration of any paint of redemption following judicial sale, Londer (in protein), by agent or judicially appointed resolver), shall be antivised to inter upon, take possession of and manage the Property and st any time prior to the aspiration of any selected of redemption following judicial sale, Londer (in protein), by agent or judicially appointed resolver), shall be antivised to intercept and collection of rents, including, but not timited to, receiver's feas, premiums on president of any selection of a management of the Property and collection of rents, including, but not timited to, receiver's feas, premiums on president of any recordation continued by this Security Instrument, Londer shall release this Security Instrument and suppliment the continued and stream of the property of the stream of the property of the pr			
SHALL SPECIFY: (A) THE DEFAULT, (B) THE ACTION REQUIRED TO CURE THE DEFAULT MAYS BE CURED; AND (D) THAT DAYS FROM THE DEFAULT MAYS BE CURED; AND (D) THAT FAILURE TO CURE THE OPERAULT ON OR BEFORE THE DATE SPECIFIED IN THE MOTICE MAY RESULT IN ACCELERATION AT FAILURE TO CURE THE OPERAULT ON OR BEFORE THE DATE SPECIFIED IN THE MOTICE MAY RESULT IN ACCELERATION AS ALL OF THE PROPERTY. THE NOTICE SHALL FURTHER INFORM BORROWER OF THE RICHT TO REINSTATE AFTER ACCELERATION AND FORECASSINE IN THE PROPERTY. THE NOTICE SHALL FURTHER INFORM BORROWER OF THE RICHT TO REINSTATE AFTER ACCELERATION AND FORECASSINE. IF THE DEFAULT IS NOT CURED ON OR BEFORE THE DATE SPECIFIED IN THE NOTICE SHALL FURTHER INFORM BORROWER OF ACCELERATION AND FORECASSINE. IF THE DEFAULT IS NOT CURED ON OR BEFORE THE DATE SPECIFIED IN THE NOTICE SHALL BE RESTRICTED AND FORECASSINE. IF THE DEFAULT IS NOT CURED ON OR BEFORE THE DATE SPECIFIED IN THE NOTICE OF A DEFAULT OR ANY OTHER DEFENSE OF A DEFAULT OR ANY OTHER CHEENES BY THIS SECURITY INSTRUMENTS WITHOUT FURTHER DEMAND AND MAY FORECLOSE THIS SECURITY INSTRUMENTS WITHOUT FURTHER DEMAND AND MAY FORECLOSE THIS SECURITY INSTRUMENTS WITHOUT SHAPE WITHOUT PURTHER DEMAND AND MAY FORECLOSE THIS SECURITY INSTRUMENTS WITHOUT PURTHER DEMAND AND MAY FORECLOSE THIS SECURITY INSTRUMENTS WITHOUT PURTHER DEMAND AND THE PROPERTY AND ADDRESSES OF THE REPORT OF THE PROPERTY AND ADDRESSES INCURRED TO PURD AND THE REMEDIES PROVIDED IN THIS PARTACLOSM. IN THE PROPERTY AND ADDRESSES OF THE SECURITY INSTRUMENT AND ADDRESSES OF THE SECURITY AND ADDRESSES OF THE SECURITY INSTRUMENT AND ADDRESSES OF THE SECURITY INSTRUMENT AND ADDRESSES OF THE SECURITY INSTRUMENT. IN THE SECURITY INSTRUMENT AND ADDRESSES OF THE SECURITY INSTRUMENT AND ADDRESSES INCURRED AND ADDRESSES OF THE SECURITY IN THE SECURITY I			
DAYS FROM THE DATE THE NOTICE IS GIVEN TO BORROWER, BY WHICH THE DEFAULT MOST BE CURED; AND DITARY FAILURE TO CURE THE DATE SPECIFIED IN THE NOTICE MAY PEEULT 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 ASS'RT IN THE FORECLOSURE PROCEEDING THE NON-EXISTENCE OF A DEFAULT OR ANY OTHER DEFENS OF BORROWER OF ACCELORS THIS TO ANY OTHER DEFENS OF BORROWER OF ACCELORS THIS SECURITY INSTRUMENT BY JUDICIAL PROCESSORY OF THE STALL BE ENTITLED TO COLLECT ALL EXPENSES INCURRED IN PURPHING THE REMODER THIS SECURITY BY SUMMENT WITHOUT UNITED BORROWER DATE OF THE STALL BE ENTITLED TO COLLECT ALL EXPENSES INCURRED IN PURPHING THE REMODER THE EXPENSES. 20. LENGER IN POSSESSICKS Upon acceleration under paragraph 13 or abandonment of the Property and start without the property and be papiled first to a pile of the control of the Collect The Tender of the Property including those past due Any ortics collected by Lender or the receiver shall be applied first to by judicially appointed receivers, the application of a more solicated by Lender or the receiver shall be applied first to applied the special part of a management of the Property and collect the rents of the Property including those past due Any ortics collected by Lender or the receiver shall be applied first to applied the special part of a payment of a second of the costs of management of the Property and collection of rents, including, but not limited to, receiver's feas, premiums on resolver's the payment of any recordation costs. 21. RELEASE, Upon payment of all beas, secured by this Security instrument, Lender shall release this Security instrument the covenance and agreements of this Security instrument and recorded together with this Security instrument. Security instrument, Charles and the collection of the secure of the secu			
FALLURE TO CURE THE DEFAULT ON OR BEFORE THE DATE SPECIFED IN THE NOTICE MAY RESULT IN A COCLEMATION OF THE SING SECURITY IN THIS SECURITY INSTRUMENT, FORECOSURE BY JUDICIAL PROCEEDING AND THE PROPERTY. THE NOTICE SHALL FURTHER INFORM BORROWER OF THE RIGHT TO REINSTATE AFTER ACCELERATION AND THE RIGHT TO ASSET IN THE FORECOSURE PROCEEDING THE NON-EXISTENCE OF A DEFAULT OR AND THER DEFENSE OF BORROWER 19 ACCELERATION AND FORECOSURE. IF THE DEFAULT IS NOT CURED ON OR BEFORE THE DATE SPECIFIES IN THE NOTICE, LENDER AT ITS DEFINANCE OF THIS SECURITY INSTRUMENT BY JUDICIAL PROCEEDING. PEOPLES HALL BE ENTITLED TO COLLECT ALL EXPRESS INCLURED IN PURSUING THE REMEDIES PROVIDED IN THIS PRICE PROPERTY AND COSTS OF TITLE EVIDENCE. 10 LENDER IN POSSESSION. Upon secestration under paragraph 19 or abandonment of the Property and starty time prior to the expiration of any point of redemption following judicial sale, Lender (in person, by agand or or) judicially appointed reaches), that is entitled to enter upon, take possession of and manage the Property and to collect the rents of the costs of managements of the Proparty and collection of retents, including but not limited to, readwork stees, premiums on resolver's bonds and reasonable attorneys files, ind then to the sums secured by this Security Instrument. 12. BEELSEL Upon payment of all scars, secured by this Security Instrument, Lander shall release this Security Instrument, the overants and agreements of the security instrument, and the property and start in the property. 12. BIDERS to this SECURITY INSTRUMENT. If July or more riders are executed by Borrower and recorded together with this Security Instrument, the overants and agreements of this Security Instrument and recorded with it. 12. BEELSEL SECURITY INSTRUMENT. If July or more riders are executed by Borrower and recorded with it. 13. BEELSEL SECURITY INSTRUMENT. If July or more riders are executed by Borrower and recorded with it. 14. BEELSEL SECURITY INSTRUMENT. IN SECURITY INSTRUMENT. IN SECURITY INSTRU	• •		
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 ASSERT IN THE FORECLOSURE PROCEEDING THE NON-EXISTENCE OF A DEFAULT OR ANY OTHER DEFENSE OF BORROWER 1.70 ACSERTATION AND PROFECLOSURE PROCEEDING THE NON-EXISTENCE OF A DEFAULT OR ANY OTHER DEFENSE OF BORROWER 1.70 ACSERTATION AND PORECLOSURE. IF THE DEFAULT IS NOT CURRED 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 WIS PROMEDIATE. THE SECURITY STRUMENT BY JUDICIAL PROCEEDING. E-PORES SHALL BE ENTITLED TO COLLECT ALL EXPENSES INCURRED IN PURSUING THE REMEDIES PROVIDED IN THIS PARACRAGRAM 19, INCLUDING, BUT NOT LIMITED TO, REASONABLE ATTORNEYS FEBRUARDED IN PURSUING THE REMEDIES PROVIDED IN THIS PARACRAGRAM 19, INCLUDING, BUT NOT LIMITED TO, REASONABLE ATTORNEYS FEBRUARDED AND COSTS OF TITLE EVIDENCE. 20. LENDER IN POSSESSION. Upon secretarion under paragraph 19 or shandonment 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 resolver), shall be entitled to anticle to not remain any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed resolver), the property and collect the remain of the Property and collection of rents, including, but not limited to, receiver's receiver, but not to the property and collection of ents, including, but not limited to, receiver's receiver, permains of the costs of management of the Property and collection of ents, including, but not limited to, receiver's receiver, permains of the costs of management of the property and collection of ents, including, but not limited to, receiver's receiver, permains of permains of the costs of management of the property and collection of ents, including the permains of the property and the permains of the property and the permains			·
PROPERTY. THE NOTICE SHALL FURTHER INFORM BORROWER OF THE RIGHT TO REINSTATE AFTER ACCELERATION AND THE RIGHT TO ASS'STR IN THE FORECLOSURE PROCEEDING THE NON-EXISTENCE OF A DEFAULT OR ANY OTHER DEFENSE OF BORROWER 10 ACCELERATION AND FORECLOSURE. IF THE DEFAULT IS NOT CURED ON OR BEFORE THE DATE SPECIFIED IN THE NOTICE, LENDER AT ITS PROPERTY IN THE NOTICE, LENDER AT ITS PROPERTY IN THE NOTICE, LENDER SHALL BE ENTITLE TO COLLECT ALL EXPRESS INCURRED IN PURSUREST BY JUDICIAL PROCEEDING: SEADER SHALL BE ENTITLE TO COLLECT ALL EXPRESS INCURRED IN PURSURS THE RIMEDIES PROVIDED IN THIS PRACEICAPH 19, INCLUDING, BUT NOT LIMITED TO, REASONABLE ATTORNEYS FEES AND COSTS OF TITLE EVIDENCE. 20. LENDER IN POSSESSION. Jupon secretarion under paragraph 19 or shandonment of the Property and at any time prior to the expiration of any poind of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver), shall be entired to enter upon, take possession of and menage the Property and to collect the rents of the Property including those past due. 6 in cent collect the tents of the Property including those past due. 6 in cent collect the rents of the Property including those past due. 6 in cent upon, take possession of and menage the Property and to collect the rents of the Property including those past due. 6 in cent upon, take possession of and menage the Property and to collect the rents of the Property including those past due to the cent of the receiver shall be applied fire payment of the costs of management of the Property and collection of cents, including, but not limited to, receiver's bett payment of the payment of the security instrument. 21. RELEASE, Jupon payment of all sens accurated by this Security Instrument, Londer shall release this Security Instrument the overage and entire the payment of the security Instrument. (Photos payment of all sens accurate by the security Instrument and Collection of the payment of t			
OF BORROWER (2) ACCELERATION AND FORECLOSURE. IF THE DEFAULT IS NOT CURED ON OR BEFORE THE DATE SPECIFED IN THE NOTICE, LENDER ALL SUMS SECURED BY THIS SECURITY INSTRUMENT WITHOUT FURTHER DEMAND AND MAY FORECLOSE THIS SECURITY INSTRUMENT BY JUDICIAL PROCESSION. "INDER SHALLS ERMITTED TO COLLECT ALL EXPENSES INCURRED IN PURSUING THE REMEDIES PROVIDED IN THIS PARK/RICH IS, INCLUDING, BUT NOT LIMITED TO, REASONABLE ATTORNEYS' FEES AND COSTS OF TITLE EVIDENCE. 20. LENDER IN POSSESSION. "Upon seceitarion under pargraph 19 or abandomment of the Property and at any time prior to the expiration of any jein-d of redemption following judicial sale, Lander (in person, by agent or by judicially appointed receiver), shall be entitled to anter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver's shall be applied into the part 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' rise, and then to the sums sourced by this Security Instrument, Lender shall release this Security Instrument with this Security Instrument of the Property. 23. RICERS to this SECURITY INSTRUMENT. If Judy any recordidation costs. 24. WAIVER of HOMESTEAD. Borrower waives at high of homestead examption in the Property. 25. RICERS to this SECURITY INSTRUMENT. If Judy any recordidation costs. 26. WAIVER of HOMESTEAD. Borrower waives at high of homestead examption in the Property. 26. RICERS to this SECURITY INSTRUMENT. If Judy any recordidation costs. 27. WAIVER of HOMESTEAD. Borrower accepts and agrees to the terms and covenants contained in the Property. 28. RICERS to this SECURITY INSTRUMENT. If Judy and recorded with it. SERVILLY AND ALL STATE AND ALL S			
SPECIFIED IN THE INCTICE, LENDER AT ITS OPTION MAY REQUIRE IMMEDIATE PAYMENT IN YOUR OF ALL SUMS SECURED BY THIS SECURITY INSTRUMENT WISTRUMENT BY JUDICIAL PROCEEDING. "ENDER SHALL BE ENTITLED TO COLLECT ALL EXPENSES INCURRED IN PURSUING THE REMEDIES PROVIDED IN THIS PATACRAPH 19, INCLUDING, BUT NOT LIMITED TO, REASONABLE ATTORNEYS FEES AND COSTS OF TITLE EVIDENCE. 20. LENDER IN POSSESSION. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any levind of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver), shall be entitled to, ander upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of all the costs of management of the Property and collection of rents, including, but not limited to, receiver's see, premiums on reseiver's bonds and reasonable attorneys' fies, and then to the sums secured by this Security Instrument. 21. REASES. Upon payment of all sizes—a secured by this Security Instrument. 22. RIDERS to this SECURITY INSTRUMENT. If Jun or more riders are executed by Borrower and recorded together with this Security instrument, the covenants and agreements. Cleach such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security instrument as if the rider(s) were a part of this Security instrument. (Check applicable box(es)) BY SIGNING SBLOW, Borrower accepts and agrees to the terms and covenants continued in this Security Instrument and in any rider(s), executed by Borrower and recorded with it. Seal) SONYA/RALLINIKOS Borrower (Seal) Sonya/RALLINIKOS Bor	THE RIGHT TO ASSERT IN THE FORECE	LOSURE PROCEEDING	THE NON-EXISTENCE OF A DEFAULT OR ANY OTHER DEFENSE
BY THIS SECURITY INSTRUMENT WITHOUT FURTHER DEMAND AND MAY FORECLOSE THIS SECURITY INSTRUMENT BY JUDICIAL PROCEEDING. THE PREMEDIES PROVIDED IN THIS PAIL OF THE PRINCE OF	· · · · · · · · · · · · · · · · · · ·		
JUDICIAL PROCEEDING. *ENDER SHALL BE ENTITLED TO COLLECT ALL EXPENSES INCURRED IN PURSUING THE REMEDIES PROVIDED IN THIS PAIR ACTOR 19, INCLUDING, BUT NOT LIMITED TO, REASONABLE ATTORNEYS' FEES AND COSTS OF TITLE EVIDENCE. 20. LENDER IN POSSESSICH, Upon acceleration under paregraph 19 or abandonment of the Property and at any time prior to the axpiration of any jeried of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver), shall be entitled to, anders upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any vents 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 shall be applied first to payment of all stems, secured by this Security Instrument. 21. RELEASE, Upon payment of all stems, and collection of rents, including, but not limited to, receiver shall be applied first to payment of all stems, and the not the sums secured by this Security Instrument. 22. WARRED of HOMESTEAD. Berrower all stems, and security instrument, Lender shall release this Security Instrument without there to Sorrower, Berrownt, shall pay any recordation costs. 22. BIDERS to this SECURITY INSTRUMENT. If A we or more riders are axecuted by Borrower and recorded together with this Security instrument, the coverants and agreements of this Security instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es)) BY SIGNING SELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s), skeepted by Borrower and recorded with it. (Seal) (
PROVIDED IN THIS PAILACACH 19, INCLUDING, BUT NOT LIMITED TO, REASONABLE ATTORNEYS' FEES AND COSTS OF TITTLE EVIDENCE. 20. LENDER IN POSSESSION. Upon sceleration under paragraph 19 or abandonment of the Property and at any time prior, to the sepiration of any being of redemption following judicials sale, Lander in person, by agent or by judicially appointed receiver), shall be entitled to anter upon, take possession of and manage the Property and to scillect the rents of the Property including those part due. On rest collected by Lander or the receiver's shall be applied to 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. Lander shall release this Security Instrument without charges it serrows. Borrows shall pay any recordation costs. 21. RREADE, Upon payment of all sums accorded by this Security Instrument, Lender shall release this Security Instrument. Authors of the property. 22. MURRE of HOMESTEAD. Borrows wives' all spin of homested as exemption in the Property. 23. RIGERS to this SECURITY INSTRUMENT. If you or more riders are executed by Borrower and recorded together with his Security Instrument, the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument as feeding and the property of the Security Instrument (Check applicable box(es)) 33. RIGERS to this SECURITY INSTRUMENT. If you or more riders are executed by Borrower and recorded together with his Security Instrument as if the rider(s) were a part of this Security Instrument as If the rider(s) were a part of this Security Instrument as If the rider(s) were a part of this Security Instrument as If Security Instrument and In any rider(s) delegated by Borrower and recorded with it. 34. Security Instrument and Instrument as If I were to Administration of the Security Instrument and Instrument as Instrument as Instrument and Instrument as In	(/ .		
TITLE EVIDENCE. 20. LENDER in POSSESSICIA. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any paries of redemption following judicial sale, Lender lin person, by agent or by judicially appointed receiver, shall be entired to not your value prior to the expiration of any paries of redemption following judicial sale, Lender lin person, by agent or by judicially appointed receiver's head seemed to the Property including those past due. Any enter societies 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' 1-69, and then to the sums secured by this Security Instrument. 21. RREASE, Upon payment of all sums secured by this Security instrument, Lender shall release this. Security Instrument in the Property. 22. RIBERS to this Security Instrument, the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es)) Adjustable Rate Rider			
20. LENDER in POSSESSION. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any paring of redemption following judicial sale, Lender (in person, yearn or by judicially appointed receiver), shall be entired to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any 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' 1 (e.g. 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. WAINTER of HOMESTEAD, Borrower walves all rights of homestaded exemption in the Property. 23. RIDERS to this SECURITY INSTRUMENT. 24. RIPERS to this SECURITY INSTRUMENT. 25. RIPERS to this SECURITY INSTRUMENT. 26. RIPERS to this SECURITY INSTRUMENT. 27. RIPERS to the SECURITY INSTRUMENT. 28. WAINTER of HOMESTEAD, Borrower walves all rights of homestaded exemption in the Property. 29. RIPERS to this SECURITY INSTRUMENT. 20. RIPERS to this SECURITY INSTRUMENT. 20. RIPERS to this SECURITY INSTRUMENT. 30. RIPERS to this SECURITY INSTRUMENT. 31. RIPERS to this SECURITY INSTRUMENT. 32. WAINTER OF HUMBSTEAD, Borrower and recorded together with this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es)) 27. RIPERS SECURITY INSTRUMENT. 28. VAINTER OF HUMBSTEAD, Borrower and coorded with it. 29. SECURITY SECURITY SECURITY INSTRUMENT. 30. SECURITY SECURIT		**************************************	MILLS 10, HEADONABLE ATTOMILETO TEES AND SOCIO ST
prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver), shall be entired to enter upon, take possession of and manage the Property including those past due. Any cents 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 feas, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument. 2.1. RELEASE. Upon payment of all such secured by this Security Instrument, Lender shall release this Security Instrument, and the security Instrument without charge to Borrower. Borrower by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower wives all pight of homestead exemption in the Property. 23. RIBERS to this Security Instrument, the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Chack applicable box(es)) Adjustable Rate Rider Condominium Rider 1-4 Family		on acceleration under p	paragraph 19 or abandonment of the Property and at any time
the property including those past due. An rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of ranks, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' files, and then to the sums secured by this Security Instrument. 21. RELESE. Upon payment of all sums secured by this Security Instrument. 22. RELESE. Upon payment of all sums secured by this Security Instrument. 23. RIGHESTS to this SECURITY INSTRUMENT. If I've or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of this Security Instrument and and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(csi)) BY SIGNING BRLOW, Borrower accepts and agrees to the terms and covenants continued in this Security Instrument and In any rider(s) executed by Borrower accepts and agrees to the terms and covenants continued in this Security Instrument and In any rider(s) executed by Borrower accepts and agrees to the terms and covenants continued in this Security Instrument and In any rider(s) executed by Borrower and recorded with it. (Seal)	prior to the expiration of any period	of redemption follow	ing judicial sale, Lender (in person, by agent or by judicially
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' 1 es, and then to the sums secured by this Security this Security Instrument. 21. RELEASE. Upon payment of all sums secured by this Security Instrument, the coverage and security instrument without charge to Berrower. Borrower valves all right of homested examption in the Property. 22. WALVER of HOMESTEAD. Borrower walves all right of homested examption in the Property. 23. RIDERS to this SECURITY INSTRUMENT. If are or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements. If are or more riders are executed by Borrower and recorded together with this Security Instrument and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es)) Adjustable Rate Rider	appointed receiver), shall be entitled to	o anter upon, take poss	ession of and manage the Property and to collect the rents of
Second and reasonable attorneys* flees, and then to the sums secured by this Security Instrument. 2.1. RELEASE. Upon payment of all scars, evenual by this Security Instrument, Lender shall release this. Security Instrument without charge to Borrower. Borrower waives all sight of homestead exemption in the Property. 23. RIDERS to this SECURITY INSTRUMENT. If or or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es)) Adjustable Rate Rider	. ,		
2.1. RELEASE. Upon payment of all sums, neurad by this Security Instrument, Lender shall release this Security Instrument without charge to Botrower. Borrower, hell pay any recordation costs. 2.2. WAIVER of HOMESTEAD. Borrower walves all right of homestead exemption in the Property. 2.3. RIDERS to this SECURITY INSTRUMENT. If o're or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of teach such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es)) Adjustable Rate Rider			
Instrument without charge to Berrower. Borrower, ball pay any recordation costs. 22. MAIVER of HOMESTEAD. Berrower waives ell sight of homestead exemption in the Property. 23. RIDERS to this SECURITY INSTRUMENT. If use or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of this Scurity Instrument and and supplement the covenants and agreements of this Scurity Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es)) Adjustable Rate Rider			· · · · · · · · · · · · · · · · · · ·
22. WAIVER of HOMESTEAD. Borrower waives all sight of homestead exemption in the Property 23. RIDERS to this SECURITY INSTRUMENT. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es)) Adjustable Rate Rider			
23. RIDERS to this SECURITY INSTRUMENT. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Scurity Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es)) Adjustable Rate Rider			
and supplement the covenants and agreements of this S(curity Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es)) Adjustable Rate Rider			
Adjustable Rate Rider	with this Security Instrument, the cove	enants and agreements	of each such rider shall be incorporated into and shall amend
Adjustable Rate Rider Condominium Rider 1-4 Family Rider Graduated Payment Rider Planned Unit Development Rider Other(s) (specify) BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it. (Seal) Borrower Sonya Kallinikos Borrower (Seal) Borrower Space Below This Line for Acknowledgement) State of Illinois, COOK County ss: I, A Notary Public in and for sald county and state, do hereby certify that GEORGE KALLINIKOS AND SONYA KALLINIKOS, HUSBAND AND WIFE personally known to me to be the same Person(s) whose name(s) ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal, this OFFICIAL SEAL CATALINA A. CUSIMANO Notary Public	and supplement the covenants and agr	reements of this Scou	rity Instrument as if the rider(s) were a part of this Security
Graduated Payment Rider Other(s) (specify) BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants continued in this Security Instrument and In any rider(s) executed by Borrower and recorded with it. (Seal) GEORGE KALLINIKOS Borrower (Seal) Sonya KALLINIKOS Borrower (Seal) Sonya KALLINIKOS Borrower (Seal) Sonya KALLINIKOS Borrower Sonya KALLINIKOS, HUSBAND AND WIFE Dersonally known to me to be the same Person(s) whose name(s) ARE Subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY Signed and delivered the sald instrument as THEIR Free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal, this My Commission Explanation OFFICIAL SEAL CATALINA A. CUSIMANO Notary Public Notary Public	instrument. (Check applicable box(es))		
Graduated Payment Rider Other(s) (specify) BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants continued in this Security Instrument and In any rider(s) executed by Borrower and recorded with it. (Seal) GEORGE KALLINIKOS Borrower (Seal) Sonya KALLINIKOS Borrower (Seal) Sonya KALLINIKOS Borrower (Seal) Sonya KALLINIKOS Borrower Sonya KALLINIKOS, HUSBAND AND WIFE Dersonally known to me to be the same Person(s) whose name(s) ARE Subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY Signed and delivered the sald instrument as THEIR Free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal, this My Commission Explanation OFFICIAL SEAL CATALINA A. CUSIMANO Notary Public Notary Public			
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants continued in this Security Instrument and in any rider(s) executed by Borrower and recorded with it. GEORGE KALLINIKOS	Adjustable Rate Rider	Condominium I	3ider
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants continued in this Security Instrument and in any rider(s) executed by Borrower and recorded with it. GEORGE KALLINIKOS	Graduated Payment Bidge	Planned Unit D	ovel on mout Zider
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants continued in this Security Instrument and in any rider(s) executed by Borrower and recorded with it. (Seal) —Borrower —Borrower —Sonya KALLINIKOS —Borrower —Borrower —Borrower —State of Illinois, COOK —Space Below This Line for Acknowledgeont! —County ss: I,	— Graduated Fayment Aidei		velopine rider
GEORGE KALLINIKOS Borrower (Seal) George KALLINIKOS Borrower (Seal) Borrower Sonya KALLINIKOS Borrower Borrower George Kallinicis, COOK County ss: I, A Notary Public in and for said county and state, do hereby certify that GEORGE KALLINIKOS AND SONYA KALLINIKOS, HUSBAND AND WIFE Dersonally known to me to be the same Person(s) whose name(s) Personally known to me to be the same Person, and acknowledged that THEY Signed and delivered the said instrument as THEIR Free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal, this My Commission Explace: OFFICIAL SEAL OATALINA A, CUSIMANO Notary Public Notary Public	Other(s) (specify)		
GEORGE KALLINIKOS Borrower (Seal) George KALLINIKOS Borrower (Seal) Borrower Sonya KALLINIKOS Borrower Borrower George Kallinicis, COOK County ss: I, A Notary Public in and for said county and state, do hereby certify that GEORGE KALLINIKOS AND SONYA KALLINIKOS, HUSBAND AND WIFE Dersonally known to me to be the same Person(s) whose name(s) Personally known to me to be the same Person, and acknowledged that THEY Signed and delivered the said instrument as THEIR Free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal, this My Commission Explace: OFFICIAL SEAL OATALINA A, CUSIMANO Notary Public Notary Public			6 .
GEORGE KALLINIKOS Borrower (Seal) George KALLINIKOS Borrower (Seal) Borrower Sonya KALLINIKOS Borrower Borrower George Kallinicis, COOK County ss: I, A Notary Public in and for said county and state, do hereby certify that GEORGE KALLINIKOS AND SONYA KALLINIKOS, HUSBAND AND WIFE Dersonally known to me to be the same Person(s) whose name(s) Personally known to me to be the same Person, and acknowledged that THEY Signed and delivered the said instrument as THEIR Free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal, this My Commission Explace: OFFICIAL SEAL OATALINA A, CUSIMANO Notary Public Notary Public			
GEORGE KALLINIKOS —Borrower —Borrower —Borrower —Borrower —Borrower —Sonya KALLINIKOS —Borrower —Borrower —Borrower —Borrower —Borrower —Sonya KALLINIKOS —Borrower		·. —	arms and covenants continued in this Security Instrument and
GEORGE KALLINIKOS —Borrower —Borrower —Borrower —Borrower —Borrower —Space Below This Line for Acknowledgement) —State of Illinois, COOK —County ss: — ————————————————————————————————	in any rider(s) executed by Borrower and	d recorded with it.	
GEORGE KALLINIKOS —Borrower —Borrower —Borrower —Borrower —Borrower —Space Below This Line for Acknowledgement) —State of Illinois, COOK —County ss: — ————————————————————————————————		1	
(Seei) —Borrower (Space Below This Line for Acknowledgement). State of Illinois, COOK County ss: I, , a Notary Public in and for said county and state, do hereby certify that GEORGE KALLINIKOS AND SONYA KALLINIKOS, HUSBAND AND WIFE personally known to me to be the same Person(s) whose name(s) ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY , signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal, this day of April 1 and		(Seal)	Frish Jaluary (Seal)
State of Illinois, COOK County ss: I,	GEORGE KALLINIKOS	Вогто we г	SONYA KALLINIKOS -Borrower
State of Illinois, COOK County ss: I,	The second secon		
State of Illinois, COOK County ss: COOK County ss: A Notary Public in and for said county and state, do hereby certify that GEORGE KALLINIKOS AND SONYA KALLINIKOS, HUSBAND AND WIFE Personally known to me to be the same Person(s) whose name(s) ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal, this CATALINA A. CUSIMANO Notary Public STATE OF ILLINOIS Notary Public STATE OF ILLINOIS Notary Public			
State of Illinois, COOK I,			
, a Notary Public in and for said county and state, do hereby certify that GEORGE KALLINIKOS AND SONYA KALLINIKOS, HUSBAND AND WIFE personally known to me to be the same Person(s) whose name(s) ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY, signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal, this day of April (Arthur Public STATE OF ILLINOIS) Notary Public in and Notary Public in and Notary Public in and Motary Public in and Motary Public in and Notary Public in			TO HERROR TOUGHROUTE
for said county and state, do hereby certify that GEORGE KALLINIKOS AND SONYA KALLINIKOS, HUSBAND AND WIFE personally known to me to be the same Person(s) whose name(s)	State of Illinois, COOK		County ss:
for said county and state, do hereby certify that GEORGE KALLINIKOS AND SONYA KALLINIKOS, HUSBAND AND WIFE personally known to me to be the same Person(s) whose name(s)	the 11	indursion	>d
personally known to me to be the same Person(s) whose name(s)	i,	1 1000 SUIC	, a Notary Public in and
personally known to me to be the same Person(s) whose name(s)			OC HICRAND AND WIFE
foregoing instrument, appeared before me this day in person, and acknowledged that	GEORGE PADDITATION HAD S	ONTO VADRIBLE	US AUSBAND AND WITE
foregoing instrument, appeared before me this day in person, and acknowledged that	personally known to me to be the	e same Person(s) w	hose name(s) ARE subscribed to the
signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal, this day of OFFICIAL SEAL CATALINA A. CUSIMANO Notary Public STATE OF ILLINOIS			
My Commission Expires: OFFICIAL SEAL CATALINA A. CUSIMANO Notary Public Notary Public	signed and delivered the said inst	trument as <u>THEI</u>	free and voluntary act, for the uses and
My Commission Explore: OFFICIAL SEAL CATALINA A. CUSIMANO Notary Public Notary Public	purposes therein set forth.	<i>(</i> -	1 · 1
My Commission Explore: OFFICIAL SEAL CATALINA A. CUSIMANO Notary Public Notary Public	Abras a series of the series	į.	メコハ ハーヘー・ハー・バグリー・
CATALINA A. CUSIMANO Notary Public Notary Public	Given under my hand and offi	~	
CATALINA A. CUSIMANO Notary Public Notary Public		cial seal, this	day of All
A NOTADY DIREIT STATE OF ILLINUIS!	My Commission Explane: A A A A		day of All
A NOTADY DIREIT STATE OF ILLINUIS!	■ OFFICIA	L SEAL	ataling (useroan
	ACATALINA A	AL SEAL CUSIMANO	Cataling a Cusaman