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COOK COUNTY IL WASH

1991 JUN 13 PM 12:15

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(Space Above This Line For Recording Data)

LOAN NO.: 0000-9847-6

MORTGAGE

BOX 404

19-

THIS MORTGAGE ("Security Instrument") is given on JUNE 6, 1991
JACQUELINE N. KLIMA, AN UNMARRIED PERSON HAVING NEVER BEEN MARRIED

The mortgagor is

("Borrower"). This Security Instrument is given to
SOUTHWEST FEDERAL SAVINGS & LOAN ASSOCIATION OF CHICAGO

which is organized and existing under the laws of United States of America , and whose
address is 3525 WEST 63RD STREET, CHICAGO IL 60620

("Lender"). Borrower owes Lender the principal sum of

ONE HUNDRED SIXTY THOUSAND AND NO/100 Dollars (U.S. \$ 160,000.00).
This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for
monthly payments, with the full debt, if not paid earlier, due and payable on JULY 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 of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to
protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this
Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following
described property located in COOK County, Illinois:

REFER TO ADDENDUM ATTACHED HERETO AND MADE APART HEREOF

P.I.N. 25-18-205-051
which has the address of 10432 S. PROSPECT CHICAGO (Street, City),
Illinois ("Property Address");
60643 (Zip Code)

ILLINOIS-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
VMP MORTGAGE FORMS - 1313283 0100 10001621 7701

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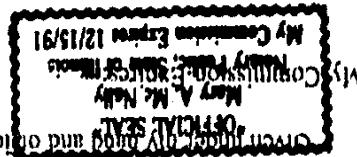
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ATTN: BONNIE HOFFMAN
HOMEOWNERSHIP ASSOCIATION
4062 SOUTHWEST HIGHWAY
SOUTHWEST FEDERAL SAVINGS AND LOAN ASSOCIATION
HOMEOWNERSHIP ASSOCIATION
Form 3014 9/90

This instrument was prepared by: SOUTHWEST FEDERAL SAVINGS AND LOAN ASSOCIATION
Signed and delivered the said instrument in free and voluntary act, for the uses and purposes herein set forth.
Subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she
• personally known to me to be the same person(s) whose name(s)



Notary Public

day of **June** **6th**, **1991**

Signed and delivered the said instrument in free and voluntary act, for the uses and purposes herein set forth.

Subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she

• personally known to me to be the same person(s) whose name(s)

Jacqueline N. Klima, an unmarried person having never been married

STATE OF ILLINOIS, **A. Makay** **Cook**
, a Notary Public in and for said county and state do hereby certify

Social Security Number _____
Borrower
(Social) _____
Social Security Number _____
Borrower
(Social) _____
Social Security Number _____
Borrower
(Social) _____

JACQUELINE N. KLIMA **319-66-2134**
Social Security Number _____
Borrower
(Social) _____

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

Witnesses:

- [Check applicable boxes] _____ V.A. Rider
_____ Ballotin Rider
_____ Grandfathered Payment Rider
_____ Plainfield Development Rider
_____ Condominium Rider
XX 1-A Family Rider
_____ Biweekly Payment Rider
_____ Rate Improvement Rider
_____ Adjustable Rate Rider
_____ Other(s) [Specify]

24. Riders to this Security Instrument, if one or more riders are executed by Borrower and recorded together with this
Security Instrument, the agreements and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.
The covenants and agreements of each such rider shall be incorporated into and shall bind and supplement this
Security Instrument, to the same extent as if the rider(s) were a part of this Security Instrument.

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TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. 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. Borrower and Lender may agree in writing, however, that interest shall be paid 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 all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against 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 any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation 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 (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.

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23. Waiver of Lienmastered. Borrower waives all right of lienmastered execution in the Property.

22. 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 recording costs.

21. Limitation, but not limited to, reasonable attorney fees and costs of title expense.

20. Indemnity. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph secured by this Security Instrument without further demand and may foreclose this Security Interest in full of all sums or before the due date specified in the note, Lender, at his option, may require immediate payment in full of all sums non-existent or a deficiency of any other deficiency of Borrower to accelerate to foreclosure date of recordation of the note. The note shall remain in force until paid in full of all sums incurred by this Security Instrument, foreclosed by judicial proceeding and sale of the Property. The note shall further secure the failure to furnish to Borrower the information and documentation provided in the note to ensure the validity of the instrument. Borrower of the right to reinstatement after acceleration and sale of the Property. The note shall further (d) that failure to give notice to Borrower the date specified in the note may result in acceleration of the sums received by this Security Instrument, foreclosed by judicial proceeding and sale of the Property. The note shall further secure the failure to give notice to Borrower the date specified in the note to ensure the validity of the instrument. Borrower of the right to reinstatement after acceleration and sale of the Property. The note shall further (e) a date, not less than 30 days from the date the note is given to Borrower, by which the deficiency must be cured; and (f) applicable law provides otherwise), the note shall specify: (a) the deficiency; (b) the action required to cure the deficiency; (c) any covenant or agreement in this Security Instrument that not prior to acceleration under paragraph 17 unless of any covenant or agreement in this Security Instrument that prior to acceleration Borrower's breach

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration of Borrower's breach

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

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by statute to health, safety or environmental protection.

This paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that regulate solvents, volatile substances, narcotics containing asbestos or formaldehyde, and radioactive materials.

Paragraphs and headings, unless otherwise specified, shall apply to the following substances: formaline, kerosene, other flammable or explosive products, toxic environmental law and the following substances: formaline, kerosene, other flammable or explosive products, toxic

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by

all necessary remedial actions in accordance with Environmental Law.

Any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take

of which Borrower has actual knowledge. If Borrower learns, or is notified by any government authority, that

governor issued or regulatory agency or private party investigating the Property and any Hazardous Substance or environmental law

Borrower shall promptly give Lender written notice of any tax assessment, claim, demand, lawsuit or other action by any

resident of the Property or to maintenance of the Property.

Hazardous Substances on or in the Property, Borrower shall not do, nor allow anyone else to do, anything affecting the

Hazardous Substances, Borrower shall not cause or permit the presence, use, disposal, storage, or release of any

instrumentation required by applicable law.

20. Hazardous Substances, Borrower shall not cause or permit the presence, use, disposal, storage, or release of any

Instrumentation required by applicable law.

19. Sale of Note; Change of Lessor. The Note or a partial interest in the Note (together with this Security

not apply in the case of acceleration under paragraph 17).

obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this Security Interest shall not be affected by Borrower's failure to pay the sum secured by

this Security Interest, Lender's right to a sale of the Property and Borrower's obligation to pay the sum secured by

that the lessor of this security interest to, reasonably attorney fees; and (d) takes such action as Lender may reasonably require to assume

involving, but not limited to, reasonably attorney fees; and (d) takes such action as Lender may reasonably require to assume

curves any default of any other covenants or agreements; (e) pays all expenses incurred in enforcing this Security Interest, Lender all sums which then would be due under this Security Interest and the Note as if no acceleration had occurred; (b)

Security Interest; or (b) entry of a judgment enjoining this Security Interest to any power of sale contained in this

applicable law may specifically restrain disbursement in any time prior to the earlier of: (a) 5 days (or such other period as

is sold or transferred in this Security Instrument); (b) Lender exercises this option, Lender shall have the right to have

18. Borrower's Right to Remit. If Borrower meets certain conditions, Borrower shall have the right to have

permitted by this Security Instrument without further notice or demand on Borrower.

Security Interest, if Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies

less than 30 days from the date the note is delivered or mailed within which Borrower must pay all sums secured by this

if Lender exercises this option, Lender shall give Borrower notice of acceleration. The note shall provide a period of not

of this Security Interest.

Security Interest. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date

Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this

is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without

17. Transfer of the Property or a Beneficial Interest in Borrower, if all or any part of the Property or any interest in it

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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 fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. 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.

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

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more of the actions set forth above within 10 days of the giving of notice.

If Lender may give Borrower a notice identifying the lien, Borrower shall satisfy the lien or take one or this Security instrument, if Lender determines that any part of the Property is sufficient to allow Borrower to prevail over the remainder of the lien; or (c) seizes from the holder of the lien in agreement substantially to prevent the by, or defrauds against an owner secured by the lien in, legal proceedings which in the Lender's opinion operate to prevent the Borrower shall pay within 10 days of the giving of notice.

Writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (d) causes in good faith the Lender to prevail over the property directly under the provisions in (a) unless in

Borrower shall promptly answer to Lender regarding the payments.

If Borrower makes three payments directly, Borrower shall promptly furnish to Lender records of payments to the person or entity named in the name provided in paragraph 2, or if not paid in full in that manner, Borrower shall pay them on time directly over this Security instrument, and thereafter shall pay any debts which may accrue over this Security instrument, and thereafter shall pay any debts which may accrue over this Security instrument, and thereafter shall pay all taxes, assessments, charges, fines and impositions attributable to the Property.

4. **Chargess**: Lender, Borrower shall pay the Note, to any late charge due under the Note.

1 and 2 shall be applied first, to any prepayment due; and last, to any late charge due under the Note.

3. Application of Payments: Unless applicable law provides otherwise, all payments received by Lender under paragraph 2;

of the Security instrument.

of the Property, shall apply any funds held by Lender at the time of acquisition or sale as credit against the sum received by Lender. If Lender shall acquire or sell the Property, Lender prior to the disposition of said

Funds held by Lender, upon payment by this Security instrument, Lender shall promptly return to Borrower any

Upon payment in full of all sums received by this Security instrument, Lender shall receive any

balance monies, in Lender's sole discretion.

If the Funds held by Lender exceed the amounts permitted to be held by subparagraph 1, Lender shall account to Borrower the amount necessary to make up the deficiency in no more than

time to pay to Lender the amount necessary to pay the Borrower the amount held by Lender in writing, and, in such case Borrower

for the excess Funds in accordance with the requirements of subparagraph 1, the amount of the Funds held by Lender in any

debt to the Funds was made. The Funds are payable as provided for in this Security instrument.

Lender may receive any amount necessary of the Funds, including extra and debts to the Funds and the purpose for which such without charge, in addition to the Funds, however, that Lender shall be paid on the Funds, Lender shall give to Borrower,

Borrower and Lender may agree in writing, that Lender shall not be liable to pay Borrower any interest or earnings on the Funds,

impliedly two quarters interest to be paid, Lender shall not be liable to pay Borrower any interest or earnings on the Funds,

held by Lender in connection with this loan, unless explicitly law provides otherwise. Unless an implied service or charge; however, Lender may require Borrower to pay a one-time charge for the implied service such

averaging the Faceow items, unless Lender pays Borrower interest on the Funds and impliedly law permits Lender to make such

Faceow items, Lender may not charge Borrower for holding and applying the Funds, similarly implying the Faceow account, or

including Lender, if Lender is such an institution) or in any Federal Home Loan Bank, Lender shall supply the Funds to pay the

The Funds shall be held in an institution whose depositors are insured by a federal agency, insuranceability, or entity

borrow items to otherwise in accordance with implied law.

Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future

Lender may collect and hold Funds in an amount not to exceed the lesser of amount

sets a lesser amount, if so, Lender may, at any time, collect and hold Funds in an amount not to exceed the amount

1974 as amended from time to time, 12 U.S.C. Section 260 et seq. ("ResPA"), unless otherwise law limits applies to the Funds

related mortgage loan to a cap for Borrower's account under the Federal Home Finance Settlement Procedures Act of

Lender may, in any time, collect and hold Funds in an amount not to exceed the maximum amount a Lender for a federally

the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Faceow items."

it any: (e) readily assignable insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with

or ground rents on the Property, if any: (c) readily transferable or property insurance premiums; (d) readily flood insurance premiums,

and assessments within property over this Security instrument as a lien on the Property; (b) readily leasehold payments

Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for (i) ready taxes

2. **Funds for Taxes and Insurance**: Subject to subparagraph 1, Borrower shall pay to a written waiver by Lender, Borrower shall pay to

principal of and interest on the debt evidenced by the Note and any payment due under the Note.

1. **Payment of Premium and Late Charges**: Borrower shall promptly pay when due the

UNIFORM COVENANTS. Borrower and Lender agree as follows:

variations by jurisdiction to constitute a uniform security instrument covering real property.

THIS SECURITY INSTRUMENT contains uniform covenants for normal use and non-uniform covenants with limited

and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

Grant and convey the Property to Lender, except for encumbrances of record, Borrower waives

any claim to the Property is unencumbered, except for encumbrances of record, Borrower waives

any claim to the Property is lawfully seized of the estate hereby conveyed and has the right to negotiate,

any claim to the Property is lawfully seized of the Security instrument as the "Property".

together with all the improvements now or hereafter erected on the property, and all fixtures, equipment, and

features now or hereafter a part of the property. All improvements and additions shall also be covered by this Security

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be in effect, Lender will accept, use and retain these payments as a loss reserve in lieu of monthly insurance premiums. Loss reserve
and welfare of the year mortality insurance premium being paid by Borrower when the insurance coverage ceases to be based to
subsidiarily equivalent insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to
cost to Borrower of the monthly insurance premium previously in effect, from an additional monthly interest payment by Lender. If
monthly coverage subsides or ceases to be in effect, in a cost subsidarily equivalent to the
mortgage insurance coverage paid by Lender to the premium paid by the
lender, Borrower shall pay the premium retained to maintain the monthly insurance in effect. II. For any reason, the
mortgage insurance coverage paid by the lender secures a condition of making the loan secured by this Security
payment.

8. Aftermath Insurance. If Lender retains monthly insurance premium paid by the lender under this section of making the loan secured by this Security
payment in the Note rate and such be payable, without interest, upon notice from Lender to Borrower regarding
date of disbursement in the Note rate and Lender liable to other terms of payment, these amounts shall bear interest from the
Security Insurance, unless Borrower and Lender agree to otherwise in writing. These amounts shall be secured by this
Security Insurance.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this
7. Lender does not have to do so.
reimbursement intromegy, fees and entitling on the Property to make papers. Although Lender may take action under this paragraph
incidence paying any sums secured by a lessor which has priority over this Security instrument, appearing in court, paying
any for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender may do
proceeding in bankruptcy, probate, for conduct of foreclosure or to enforce laws or regulations, then Lender may
this Security instrument, or there is a legal proceeding that may significantly affect Lender. A filing in the Property (such as a
foreclosure of Lender's Rights in the Property, if Borrower fails to perform the covenants and agreements contained in
Borrower, during the loan application process, give timely notice of information or statements to be in default if
Lender's good faith determination, provided in pursuant to law, by causing the Borrower to be dismissed with a
court suit and resulting judgment the loan granted by this Security instrument or Lender's security interest in the Property
property or otherwise materially impact the loan granted by this Security instrument or Lender's security interest. Borrower may
Borrower, whether civil or criminal, is held in Lender's good faith judgment could result in forfeiture of the
action or proceeding, allow the Property to determine, or good cause exists on the Property, Borrower shall be in default if any
examination circumstances exist which are beyond Borrower's control, Borrower shall not default if any
the date of occurrence, unless Lender otherwise agrees in writing, which causes all not be reasonably withheld, or unless
this Security instrument and such continue to occupy the Property as Borrower's principal residence within sixty days after
Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of
6. Occupancy, Possession, Vacantation and Protection of the Property's Loan Application Lenders.

Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not exceed or
exceed by this security instrument, whether or not then due, the day period will begin when the notice is given.
under paragraph 2 to the property is occupied by Lender, Borrower's right to any insurance policies and proceeds resulting from
participate the due date of the monthly payments referred to in paragraphs 1 and 2 or during the month of the payments. I
Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not exceed or
exceed by this security instrument, whether or not then due, within any excess paid to Borrower under agreements the
property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then
secured by this Security instrument, whether or not then due, with any excess paid to Borrower, if Borrower submits the
paper is not reasonably feasible or Lender's security would be released, the insurance proceeds shall be applied to the sum
property dimpled, if the transaction or intent is reasonably feasible and Lender's security is not lessened, if the restoration of
Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to repair of the
Lender may make proof of loss if not made promptly by Borrower.
paid premiums and renewal notices, in the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender,
shall have the right to hold the policies and renewals, if Lender requires, Borrower shall promptly give to Lender all receipts of
All insurance policies and renewals shall be kept in accordance with paragraph 7.

option, either coverage to protect Lender's rights in the Property in accordance with paragraph 7.
which shall not be reasonably withheld, if Borrower fails to fulfill coverage demands above, Lender may, in Lender's
lender whereabouts, if the insurance carrier provides the insurance shall be taken by Borrower subject to Lender's approval
books or broadleaf, for which Lender reserves insurance, this insurance shall be maintained in the amounts and for the periods
property insured against loss by fire, buildings included within the term "extinct damage" and any other hazards, including
8. Insurance payments shall keep the improvements now existing or hereafter erected on the

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payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. 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.

10. 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 in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, 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. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

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

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

11. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence 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.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (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.

13. 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 already 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.

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

15. Governing Law; Severability. This Security Instrument shall be governed by federal law 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.

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Form 3014-B/80

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16. Borrower's Copy, Borrower shall be given one unauthenticated copy of the Note and of this Security Instrument.

to be severable.

Given effect without the contemplation of privacy. To this end the provisions of this Security Instrument and the Note are declared to be confidential within the law, such confidentiality shall not affect other provisions of this Security Instrument or the Note which can be construed to which the Property is located. In the event that any provision or clause of this Security Instrument or the Note is inconsistent with the law, such provision shall be governed by federal law and the law of the State in which the instrument is located.

15. Governing Law: This Security Instrument shall be governed by federal law and the law of this State.

Security instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this instrument or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to the first class mail unless otherwise specified law regarding use of non-first class mail. The notice Address shall be delivered by air mail to Borrower provided for in this Security Instrument or by mailing it to the Borrower at his first class mail unless otherwise specified in this paragraph.

14. Notices, Any notice to Borrower provided for in this Security Instrument shall be given by delivery in this paragraph.

Borrower to Borrower, If a refund received, the reduction will be measured as a portion of principal without any

penalty, Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct

to the permitted limits; and (b) any sums already collected from Borrower which exceed principal limits will be reduced to the amount exceeded the principal limits, (c) any such loan charge shall be reduced by the amount necessary to reduce the charge

and that law is finally interpreted so that the interest or to the extent indicated in connection with the

13. Loan Charges, If the loan secured by this Security Instrument is subject to a tax, which sets maximum loan charges,

make any accommodations with regard to the terms of this Security Instrument or the Note, without loss of Lender's consent.

secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may exercise to extend, modify, forgive or

Borrower's interest in the Property under the terms of this Security Instrument; (d) he has personal liability imposed to pay the sums

instrument but does not exceed the Note; (e) is co-signing this Security Instrument only to insure, grant and convey this Security

paragraph 17. Borrower's events and circumstances shall be joint and several. Any Borrower who co-signs this Security

Security instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of this

12. Successors and Assigns Found, Joint and Several Liability Co-signers, The events and agreements of this

exercise of any right or remedy.

successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the

of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's

compliance proceedings against any successor in interest or refusal to extend time for payment modify amortization

not operate to release the liability of the original borrower or Lender to any successor in interest, Lender shall not be required to

of amortization of the sums secured by this Security instrument which is interest of Borrower shall

11. Borrower Not Release: Forfeiture and Release by Lender Not a Waiver, Extension of the time for payment of modification

possible the date of the nonentity payment referred to in paragraph 1 and 2 or change the amount of such payments.

unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or

secured by this Security instrument except for not then due.

Lender is authorized to collect and satisfy the proceeds, at its option, either to reschedule or replace of the Property or to the sums

want or claim to damages, Borrower fails to respond to Lender within 30 days after the date the note is given,

If the Property is sold and paid by Borrower, or if, after notice to Borrower that the condominium offers to make an

he applied to the sum, secured by this Security instrument whether or not the sums are then due.

unless Borrower and Lender otherwise agree in writing or unless otherwise provided, the proceeds shall

market value of the property immediately before the taking is less than the amount of the sums secured immediately before the

before the taking. Any balance shall be paid to Borrower, in the event of a partial taking within the fair

amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately

this Security instrument shall be reduced by the following fractions: (a) the total

Security instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by

whichever of the notes paid to Borrower, in the event of a partial taking in which the fair

in the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security instrument,

shall be paid to Lender.

condemnation or other taking of any part of the Property, or for convenience in lieu of condemnation, are hereby assigned and

10. Condemnation, The proceeds of any award or claim for damage or consequential, in connection with any

Borrower notice of or prior to issuance specifically resounding cause for the issuance.

9. Inspection, Lender or his agent may make reasonable entries upon and inspectioins of the Property, Lender shall give

inspections ends in accordance with any written agreement between Borrower and Lender or applicable law.

the premises required to maintain mortgage instrument in effect, or to provide a loss reserve, until the requirement for nonnegligent

that Lender receives provided by an insurance company by Lender shall be covered by insurance coverage (in the amount and for the period

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5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to 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 paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If, under paragraph 21 the Property is required by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the repossession shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by ceasing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidence by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. 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 forfeiture 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 paragraph 7, Lender does not have to do so.

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

8. Mortgage Insurance. 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 mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve

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LOAN NO.: 0000-9847-6

BORROWER/ENTITY: JACQUELINE N. KUIMA

LEGAL DESCRIPTION

Addendum

LOT 1 (EXCEPT THE WEST 84 FEET THEREOF) AND LOT 2 (EXCEPT THE SOUTH 40 FEET AND EXCEPT THE WEST 83 FEET OF THE NORTH 26 FEET ONE (ONE) THEREOF) IN BENNETT'S SUBDIVISION OF LOT 7 IN BLOCK 5 IN WASHINGTON HEIGHTS, A SUBDIVISION OF THE SOUTH 100 ACRES OF THE SOUTH WEST 1/4 OF SECTION 8 AND THE EAST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 7 AND THE WEST 1/2 OF THE NORTH WEST 1/4 OF THE NORTH WEST 1/4 AND THE SOUTH WEST 1/4 OF SECTION 17 AND THE SOUTH 1/2 AND THE EAST 1/2 OF THE NORTH EAST 1/4 OF SECTION 18, AND THE WEST 1/2 OF THE NORTH EAST 1/4 OF SECTION 19, ALL IN TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

10432 S. PROSPECT
CHICAGO, IL 60643

P.I.N.: 25-18-205-051

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1-4 FAMILY RIDER Assignment of Rents

THIS 1-4 FAMILY RIDER is made this 6TH day of JUNE, 1991, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

SOUTHWEST FEDERAL SAVINGS & LOAN ASSOCIATION OF CHICAGO

(the "Lender")

of the same date and covering the Property described in the Security Instrument and located at:

10432 S. PROSPECT CHICAGO, IL 60643

[Property Address]

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, paneling and attached door coverings now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security instrument. All of the foregoing together with the Property described in the Security instrument (or the leasehold estate if the Security instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security instrument as the "Property."

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security instrument to be perfected against the Property without Lender's prior written permission.

D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.

G. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security instrument is on a leasehold.

MULTIBSTATE 1-4 FAMILY RIDER -Fannie Mae/Freddie Mac Uniform Instrument

Form 3170 0/00

Page 1 of 2

VMP 07 (0103)

VMP MORTGAGE FORMS - (313)283-0100 - (800)621-7201

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Form 3170 9/90

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Borrower

(Seal)

Borrower

(Seal)

Borrower

(Seal)

Borrower

(Seal)

Family Rider.
BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Exhibit A
permitted by the Security Instrument.
I, CROSS-DEFAULT PROVISION, Borrower, a defendant or plaintiff under any of the remedies
Landor has an interest shall be a breach under the Security Instrument and Landor may invoke any of the remedies
Landor's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application
of Requests shall not cure or waive any default or invalidation in, or other right or remedy of Landor. This assignment of
Landor's, agents or a judicially appointed receiver, may do so at any time when a default occurs. However, Landor, or
control of or maintain the Property before or after filing notice of default to Borrower, shall not be entitled to enter upon, take
Landor, or Landor's agents or a judicially appointed receiver, shall not be entitled to enter upon, take
and will not perform any act that would exceed Landor's rights under this provision.
Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has
not and will not make any claim against the Rents or the Property.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the
Property and of collecting the rents, my funds expended by Landor for such purposes shall become undeliverable
showing as to the individual or the Property as security.

Landor secures by the Property and collects the Rents and profits derived from the Property without any
possessions of and manages the Property and collects the Rents and profits derived from the Property without any
only those Rents necessarily received; and (v) Landor shall be entitled to have a receiver appointed to take
Security (trustee); (x) Landor, Landor's agents or any judicially appointed receiver shall be liable to account for
timber, (y) unless applicable law provides otherwise, all Rents collected by Landor upon a bond, regular and undeliverable
property shall pay all Rents due and unpaid to Landor or Landor's agents until demand to the
Rents shall be entitled to collect and receive all of the Rents of the Property; (z) Borrower agrees that each tenant of the
Rents for the benefit of Landor only, to be paid to the Rents secured by the Security Instrument; (aa) Landor
is trustee for the benefit of Landor only, to be paid to the Rents secured by Borrower shall be held by
if Landor gives notice of breach to Borrower; (bb) all Rents received by Borrower shall be held by
an assignment for additional security only.

are to be paid to Landor or Landor's agent, this assignment of Rents constitutes an absolute undeliverable
 pursuant to paragraph 21 of the Security Instrument and (cc) Landor has given notice to the tenant(s) that the Rents
 Landor's agents, however, Borrower shall receive the Rents until (d) Landor has given Borrower notice of default
 Landor's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Landor or
 the Property, regardless of to whom the Rents of the Property are payable, Borrower authorizes Landor
 Borrower absolutely and unconditionally assigns and transfers to Landor all the rents and revenue ("Rents") of

H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LANDOR IN POSSESSION.