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Please Return Recorded Do THE PRUDENTIAL HOME MORTGAGE COMPANY, DOCUMENT MANAGEMENT P.O. BOX 980 FREDERICK, MD 21701 Markette of Short to reason agent on 17 MAN PAS

Instrument Propared By: ROSEMARY P. ZIMMERMAN THE PRUDENTIAL HOME MORTGAGE COMPANY, INC. 7430 NEW TECHNOLOGY WAY. FREDERICK, MD. 21701 proceed regard to be FREDERICK, MD 21701

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*LaSalle National Trust N.A., Successor Trustee THIS MORTGAGE ("Security Instrument") is given on	***************************************
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annual control of the state of	
("Borrower"). This Security Instrument is given to  THE PRUPERTIAL HOME MOUT AGE COMPANY MG existing under the laws ofTHE REAL SET NEW JERREY, and whose ad	which is organized and
evicting under the laws of	dross is annual and the material of
SOOD MARYLAND AVENUE SHITE 140 C.A. TON. MO. 87108	
("Lender"). Borrower owes Lender the privated sum ofTWO HUNDHED FORTY THOUNAND	NAND KOTO
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Dollars (U.S. \$	and earlier due and navable on
Instrument (Note'), which provides for monthly payments, with the full debt, if not payments are payments.	ment of the debt evidenced by the
Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payments	ent of all other sums, with interest,
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BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby convey	ediand: han the right to mortgage.

Single Family -- FNMA/FHLMC UNIFORM INSTRUMENT

grant and convey the Property and that the Property is unencumbered; except for encumbrances of records Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of

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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 "Iscrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender or a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement "rocedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that apolics 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 experitures 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 a corrower 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, Lenter 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, snowing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as a sum mal 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 way to notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency Burrower 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, Lend a 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 take 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 artificiable 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.

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 falls to maintain coverage described above, Lender may, at Lender's a option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7, the content of the coverage of

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 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 restors 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 mount of the payments. If under paragraph 21 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 error to the acquisition of the property of the sums secured by this security.

- 6. Occupancy, Presc. 19.100, Maintenance and Protection of the Property: Borrower's Loan Application; Leascholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty deys 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 withhold, or unless extenuating circumatances 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 with a criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the flen created by this Security Instrument or Lender's security interest. Borrower may cure such a default and which are as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith elementation, 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 cantements to Lender (or failed to provide Lender with any same rial information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Forwar'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 merger in writing.
- 7. Protection of Lender's Rights in the Property. If Horrower fails to p referr the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly and Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce lews or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's right, 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 automosys' fees and entering on the Property to make repairs. Although Linder 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 Borrows, secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear three times to disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower and conting 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 affect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to 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 fleu of mortgage insurance. Loss reserve 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.

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

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

- 11. Borrower Not Released; Forbearance B. Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by the 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 in trument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Londer 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 Lability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assign of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint fast 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 sollected 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 prophyment without any prepayment charge under the Note.
- 14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.
- 15. Governing Law; Severability. This Security Instrument shall be governed by federal law 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 II 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 have 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 of any other covenants or excements; (c) pays all expenses incurred in enforcing this Security Instrument including, by, no 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 forceleration 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 affective 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 define at 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 formaldehydes, and additionative materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction viter 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 Horrower 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 (ii) 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.

24. R	iders to this Security Instrument. If one	right of homestead exemption in the Property.  or more riders are executed by Borrower and recorded together with this ents of each such rider shall be incorporated into and shall amend an Security Instrument as if the rider(s) were a part of this Security Instrument
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By:	Vice President	* LASALUE NATIONAL BANK 1389131 (Seal) and not personally Borrower
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SALLE 11389 in it	NATIONAL TRUST, N.A., not p in the exercise of the p as such Trustee (and said L	he nature of a mortgage is executed by LA personally, but as Trustee under Trust No. ower and authority conferred upon and vested A SALLE NATIONAL TRUST, N.A. hereby warrants authority to execute the Instrument) and it

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AND MADE A PART REPORT

note. or in any other instrument given to evidence the indebtedness secured hereby shall be construed as creating any liability on the part of said mortgagor or grantor, or on said LA SALLE NATIONAL TRUST, N.A. personally to pay said note or any interest that may accrue thereon, or any accruing hereunder, or to perform any covenant, either express or implied, herein contained, all such liability, if any, being hereby expressly waived by the mortgages or Trustee under said Trust Deed, the legal owners or holders of the note, and by every person now or hereafter claiming any right or security that so far as the mortgagor or grantor and said LA SALLE hereunder; and NATIONAL TRUST, N.A. personally are concerned, the legal holders of the note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby mortgaged or conveyed for the payment thereof by the enforcement of the lien created in the manner herein and in said note provided or by action to enforce the personal liability of the guarantor or Trustee does not warrant, indemnify, defend title nor is guarantors, if any. it responsible for any environmental damage.

PRE RIDER ATTACHED BERBTO AND MABE A PART HEREOM. 9

COUNTY OF COOK

HARRIET DENISEWICZ , a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY THAT, Coring Bot Assistant Vice President of LA SALLE NATIONAL TRUST, N.A. and NANCY A STACK Assistant Secretary of said Bank personally known to me as to be the same persons whose names are subscribed , Assistant Vice President to the foregoing instrument as such Assistant Vice President and Assistant Secretary respectively, appeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act, and as the free and voluntary act of said Bank, for the uses and purposes therein set forth; and said Assistant Secretary did also then and there acknowledge that he/she, as custodian of the Corporate Seal of this Bank, did affix said Corporate Seal of said Bank to said instrument as his/her own free and voluntary act, and as the free and voluntary act of said Bank for the uses and purposes therein set forth.

Given under my name and notarial seal this 30th day of 4000 

> "PATEICIAL SRAL" Lawlet Denisewicz e et oct oct so, Notary Prouc. State of Illinois My Commission E pires Oct. 30, 1998

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Property of County Clerk's Office

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# COMMITMENT FOR TITLE INSURANCE SCHEDULE A (CONTINUED)

ORDER NO.: 1409 007353499 SK

### 5. THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS:

#### PARCEL 1:

THE WEST 131 FEET OF LOT 5 IN OWNER'S DIVISION OF PART OF THE NORTHWEST 1/4 AND THE NORTHEAST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 13 123T OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF FILED IN THE OFFICE OF THE REGISTRAR OF TITLES ON MARCH 8, 1932 AS DOCUMENT 574969

### PARCEL 2:

THAT PART OF THE WIST 660 FEET OF A STRIP OF LAND SOUTH OF OWNER'S DIVISION AND WEST OF SANITARY DISTRICT RIGHT-OF WAY IN LOT 5 OF COUNTY CLERK'S DIVISION IN THE NORTHEAST 1/4 OF SECTION 14, LYING SOUTH OF AND ADJOINING THE WEST 131 FEET OF LOT 5 IN OWNER'S DIVISION OF PART OF THE NORTHWEST 1/4 AND THE NORTHEAST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

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Cook County Clerk's Office

### LAND TRUST RIDER TO THE MORTGAGE/DEED OF TRUST

This Rider is dated JULY 17, 1992 . and is a part of and seemed and supplements the Mortgage/Deed of Trust ("Security Instrument") of the seeme date executed by the undersigned ("Trustee") to secure a Note of the seeme date to THE PRUDENTIAL HOME MORTGAGE COMPANY, INC. ("Note Holder"). The Security Instrument covers the property described in the Security Instrument and located at:

9411 CENTRAL PARK, EVANSTON, IL 60203

(Property Address)

The Trustee agrees that the Sacurity Instrument is meended and supplemented to reed as follows:

- A. The property covered by the Security Instrument (referred to as "Property" in the Security Instrument) includes, but is not limited to, the right of the Trustee or of any beneficiary of the trust agreement executed by the Trustee and covering the Property to manage, control or possess the Property or to receive the net propends from the rental, sale, hypothecation or other disposition thereof, whether such right is classified as real or personal property.
- B. The entire principal sum remaining unpaid together with accrued interest thereon shall, at the Note Holder's election and without notice, be immediately due and payable if all or any part of the Property or any right in the Property is sold or transferred without the Lender's prior written remission. "Sale or transfer" means the conveyance of the Property or any right, title or interest therein, whether legal or equitable, whether voluntary or involuntary, by outright sale, died, installment sale contract, land contract, contract for deed, leasehold interest with a term greater then three years, lease-option contract, assignment of beneficial interest in a land trust or any other method of conveyance of real or personal property interests.
- C. The Trustee werry to that it possesses full power and authority to execute this Security Instrument.
- D. The Borrower described in the Security Instrument is the Trustes under the Trust Agreement dated May 22, 198/ and known as Trust No. 113891.

  The Security Instrument is executed by the Trustee, not personally but as such Trustee in the species of the authority of Personally limbs on the Note secured by this Security Instrument.

By signing this Rider, the Truste's agrees to all of the above.

SEE EADER ATTACHED HERETO AND MADE A PART HEREOG

LISALLE NATIONAL TRUST N A Successor Trustee to
LASALLE NATIONAL BANK
A. T. ustee under Frost Appreciate detection 22 1980
and put language 1980

and hown as trust No. 11389 and hat had

Assistant Secretary

NANT AUTHORIZED CONTENT

(fille)

This instrument is executed by LaSALLE NATIONAL TRUST. ...A., not personally but solely as Trustee, as aforesaid, in the exercise of the power and nuthority conferred upon and vested in it as such Trustee. All the terms, provisions, stipulations, covariate and conditions to be performed by legislations, stipulations, covariate and conditions to be performed by legislative to the final trust and each statements become as allowed the first and trust and each statements become accordingly, and no personal liability shall be asserted or be enforceable against laSALLE NATIONAL TRUST, N.A. by reason of any of the terms, provisions, stipulations, covenants and/or statements contained in this instrument.

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