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DEPT-01 RECORDING

635.00

T03333 TRAN 5076 09/28/92 13:27:00

#3706 C - 92-717240

COOK COUNTY RECORDER

(Space Above This Line For Recording Data)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on September 17, 1992
The mortgagor is

James Ryan and Harriet L. Ryan, His Wife

("Borrower"). This Security Instrument is given to

HEMLOCK FEDERAL BANK FOR SAVINGS

which is organized and existing under the laws of the United States of America, and whose address is
5700 West 159th Street - Oak Forest, Illinois 60452

One Hundred Fifty-Nine Thousand and No 100ths, Dollars (U.S. \$ 159,000.00). 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 September 1, 2007. 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:

LOT 3 IN GALLAGHER AND HENRY'S ISHMALA UNIT NUMBER 12, A SUBDIVISION OF PART OF THE EAST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 2, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

92717240

PIN# 27 02 411 013

35

which has the address of

8017 Cambridge, Orland Park, Illinois

[Street]

[City]

Illinois

60462

[Zip Code]

("Property Address");

ILLINOIS Single Family • Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
ITEM 1074 (0012)

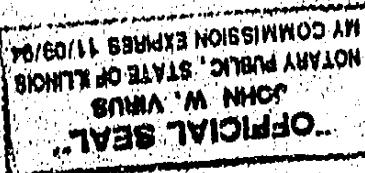
Form 3014 9/90 (page 1 of 6 pages)

Great Lakes Title Company, Inc. ■
To Order Call: 1-800-830-0300 (1) FAX 810-701-1131

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Form 301A 9/90 (page 6 of 6 pages)

Notary Public



5700 W. 159th, Ste., Oak Forest, IL
(Name)

Hemlock Federal Bank

This instrument was prepared by

My Commision expires:

Given under my hand and official seal, this

forty.

and delivered the said instrument as

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

personally known to me to be the said person(s) whose name(s) are

do hereby certify that James Ryan and Harriet L. Ryan, his wife,

a Notary Public in and for said county and state,

J. Ryan W. Vining

STATE OF ILLINOIS.

County ss:

Cook

Social Security Number 359-36-6357

Borrower
(Seal)

Social Security Number 325-36-6637

Borrower
(Seal)

Witnesses:

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

Other(s) (Specify)



Balloon Rider



Graduated Payment Rider



Adjustable Rate Rider



Condominium Rider



Rate Improvement Rider



Planned Unit Development Rider

Biweekly Payment Rider

1-4 Family Rider

[Check applicable box(es)]

Supplemental rider agreements and covenants of this Security Instrument as if the rider(s) were a part of this Security Instrument. This Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supersede to the extent of the rider(s) in conflict with this Security Instrument. If one or more riders are recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supersede to the extent of the rider(s) in conflict with this Security Instrument.

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supersede to the extent of the rider(s) in conflict with 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 asked 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. § 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.

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

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Form 1014 9/90 (page 3 of 6 pages)

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

Instrument without charge to Borrower. Borrower shall pay any recording costs.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release all liens and costs of title evidence provided in this Paragraph 21, including, but not limited to, reasonable attorney fees and costs of title records instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedy in full of all sums secured by this Security Instrument without further action and may foreclose this Security default is not cured or before the date specified in the note, Lender is the right to accelerate the payment proceeding unless further notice from Borrower to collect late acceleration and the right to assert in the foreclosure procedure by itself instrument, foreclosed by judicial proceeding and late payment of the property. The holder of the sum secured by this Security Instrument, after acceleration may result in acceleration of the date of the failure to cure the default on or before the date of acceleration by Borrower, by which the default must be cured; and (d) that fails to pay from the date the notice is given to Borrower; (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; (d) the acceleration under paragraph 17 unless applicable law provides otherwise).

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).

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

that relate to health, safety or environmental protection;

used in this paragraph 20, "Environmental Law," means federal laws of the jurisdiction where the property is located

peatides and herbicides, volatile organic compounds containing asbestos or formaldehyde, and radioactive materials. A

Environmental Law and the following substances: asbestos, creosene, other flammable or toxic petroleum products, toxic

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

that promptly take all necessary remedial actions in accordance with Environmental Law.

authorities, that may reasonably consider contamination of any Hazardous Substance affecting the property is necessary. Borrower

law of which Borrower has actual knowledge. If Borrower incurs, or is liable to incur, damages or removal or remediation

governed by regulation, agency or private party involving the Property and any Hazardous Substance owned by any

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

resident of small quantities of any substance in accordance with the Property.

Property that is a violation of any Environmental Law. The proceeding two sentences shall not apply to the breach, use, or

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

Property that causes or may cause or permit the destruction, use, disposal, storage, or release of any

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

also contain any other information required by applicable law.

will suffer the name and address of the new loan servicer and the address to which payments should be made. The notice will

Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice

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,

(known as the "Loan Servicer"), that collects monthly payments due under the Note and this Security Instrument. There also

(instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity

Instrument Change of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security

right to reinstate shall not apply in the case of acceleration under paragraph 17.

Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this

sums secured by this Security Instrument shall continue unchanged. Upon reacceleration, this Security

require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the

Instrument, including, but not limited to, reasonable attorney fees, and (d) takes such action as Lender may reasonably

occur; (b) gives any default of any other deficiency; (c) pays all amounts incurred in pursuing this security

fully, either all sums within the loan would be due under this Security Instrument and the Note as of the acceleration date

Security Instrument or (b) entry of judgment against the Security Instrument, "these conditions shall follow:

applicable law may specify for reinstatement) before sale of the property pursuant to any power of sale contained in this

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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 payments 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 will 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. **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 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

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To order a copy of this instrument or for
any information concerning it, contact:
the Landlord or Borrower.

Simple Family • Home • Alternative to the Traditional Mortgagors • Guarantor • Non-Borrower • Other • Other than a Borrower

10. Conditioned on, the proceeds of any award or claim for damages, direct or consequential, in connection with any
give Borrower notice at the time of or prior to an inspection specifically entitles upon and inspects of the Proprietary. Landlord shall
9. Inspection, Landlord or his agent may make reasonable entries upon and inspect of the Proprietary. Landlord shall
and Landlord or applicable law.

10a. Conditioned on, until the requirement for mortgage insurance ends in accordance with any written arrangement between Borrower
and Landlord is satisfied, Borrower shall pay the premiums required to maintain insurance in effect, or to provide a
severable and for the period that Landlord requires, provided by him longer be entitled against his
covariance in the amount and for the period that Landlord requires, provided by him longer be entitled against his
of mortgagage insurance, less escrow payments may be received, in the opinion of Landlord, if mortgagage insurance
insurance coverage is caused to be in effect, Landlord will accept, as and receive payment as follows:
Landlord each month a sum equal to one-twelfth of the yearly mortgage insurance premium paid by him to
insurer approved by Landlord, if subsequently available insurance coverage is not available, then
substantially equivalent to the cost to Borrower of the most recent insurance privately by him,
payments received to the extent to which coverage results from the cause of the most recent insurance privately by him
earlier, the mortgage insurance coverage received by Landlord causes to be in effect, Borrower shall pay the
Security Instrument, Borrower shall pay the premium amounts received to maintain the insurance as follows:
8. Alternative Insurance, if Landlord required mortgage insurance as a condition of making the loan secured by this
payment.

Any amounts disbursed by Landlord under this paragraph 7 shall become indebtedness due to Borrower if maintained
date of disbursement in the Note until such be payable, with interest, upon notice from Landlord, to Borrower if maintained
Security Instrument, unless Borrower and Landlord agree to other terms of payment, the date of Borrower accrued by this
under this paragraph 7, Landlord does not have to do so.

in court, paying reasonable attorney fees and attorney on the Proprietary to make ready, attorney's fees and attorney
for the purpose of defending any sums accrued by him within his power over this Security instrument, including
Landlord actions may include paying any sums accrued by him within his power over this Security instrument, including
Landlord may do and pay for whatever is necessary to protect the value of the Proprietary and Landlord's rights in
Proprietary such as a proceeding in bankruptcy, probate, for condemnation and/or repossession), when
contained in this Security Instrument, or there is a legal proceeding such as any suit, action or to collect Landlord debts in the
7. Protection of Landlord Rights in the Property, if bona fide to fully to perform the covenants and agreements
to the meager in writing.

of the lease, if Borrower acquires fee title to the Proprietary, the tenancy shall not interfere with Landlord's right
property as a principal residence, if this Security instrument is as a secondary, Borrower shall pay all the providers
the sum evidenced by the Note, including, but not limited to, repayment of the security deposit and Landlord's occupancy of this
increased information of its contents to Landlord (or failed to provide Landlord with any material information) in connection with
increased. Borrower shall also be in default if Borrower, during the loan application process, give Landlord security
interest in the Proprietary or other interest unpaid part of the loan carried by this Security instrument or Landlord's security
or proceeding to be claimed with resulting him, in Landlord good faith Security instrument or Borrower
Landlord's security interests, Borrower may carry out a default and remain unpaid 18, by causing the
least one year after the date of occupancy, unless Landlord otherwise agrees in writing, which is provided in Paragraph 18, by causing the
least one year after the date of occupancy to occupy the Proprietary as defined in Paragraph 18, by causing the
least one year after the date of occupancy to terminate, or consent to Landlord's right to the
Landlord, damage or injury the Proprietary, allow the Proprietary to deteriorate, or commit waste on the Proprietary. Borrower shall not
be in default if any forfeiture action or proceeding, whether legal or criminal, is brought him in Landlord's interest or
could result in forfeiture of the Proprietary or otherwise materially impair the then created by this Security instrument or
increasingly withheld, or unless Security instrument or otherwise interfere with the landowner's right to the
least one year after the date of occupancy to occupy the Proprietary as defined in Paragraph 18, by causing the
least one year after the date of occupancy to terminate, or consent to Landlord's right to the
Landlord, damage or injury the Proprietary, allow the Proprietary to deteriorate, or commit waste on the Proprietary. Borrower shall not
be in default if any forfeiture action or proceeding, whether legal or criminal, is brought him in Landlord's interest or
could result in forfeiture of the Proprietary or otherwise interfere with the landowner's right to the
least one year after the date of occupancy, unless Landlord otherwise agrees in writing, which is provided in Paragraph 18, by causing the
least one year after the date of occupancy to occupy the Proprietary as defined in Paragraph 18, by causing the
6. Cessation, re-arrangement, withdrawal, delegation and protection of the Proprietary, loan assignments
instrument immediately prior to the acquisition.

from damage to the Proprietary prior to the acquisition shall pass to Landlord to the extent of the sum accrued by this Security
under paragraph 2, the Proprietary is acquired by Landlord, Borrower right to any income produced and proceeds
possessive the date of the monthly payments referred to in Paragraphs 1 and 2 or owing him amount of the payment. If
unless Landlord and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or
the notice is given.

the Proprietary or to pay sums secured by this Security instrument, whether or not then due, the 30-day period will begin when
offered to settle a claim, unless Landlord may collect the insurance proceeds, Landlord may use his procedure to repossess
Borrower abandons the Proprietary, or does not answer within 30 days a notice from Landlord him the insurance
upheld to the sum secured by this Security instrument, whether or not then due, with any excess paid to Borrower. If
restitution of repeat is not commercially feasible or Landlord's security would be released, the proceeds shall be
the Proprietary damaged, if the restoration or repeat is economically feasible and Landlord's security is not released. If the
unless Landlord and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repeat of
Landlord may make reasonable effort to prevent loss by Borrower.

All insurance policies and renewals shall be acceptable to Landlord and shall provide to the insurance carrier and
shall have the right to hold the policies and renewals, if Landlord requires, Borrower shall promptly give to Landlord all receipts
All insurance policies and renewals shall be acceptable to Landlord and shall provide to the insurance carrier and
Landlord may make reasonable efforts to provide to Landlord all receipts by Borrower.

Landlord, which shall not be unreasonable, to make coverage deposited above, Landlord may
applicable which Landlord subject to Paragraph 7.

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BIWEEKLY PAYMENT RIDER (Fixed Rate)

THIS BIWEEKLY PAYMENT RIDER is made this 17 day of September, 1992 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 (the "Note") to Hemlock Federal Bank for Savings (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

8017 Cambridge, Orland Park, Illinois 60462
(Property Address)

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

A. BIWEEKLY PAYMENTS

The Note provides for the Borrower's biweekly loan payments, and the termination of the Borrower's right to make the biweekly payments, as follows:

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making payments every fourteen days (the "biweekly payments"), beginning on October 5, 1992. I will make the biweekly payments every fourteen days until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My biweekly or any monthly payments will be applied to interest before principal.

I will make my biweekly or any monthly payments at 5700 West 159th Street, Oak Forest, Illinois 60462.

I may make my biweekly payments at the place specified above or at a different place if required by the Note Holder.

(B) Amount of Biweekly Payments

My biweekly payment will be in the amount of U.S. \$ 759.74

(C) Manner of Payment

My biweekly payments will be made by an automatic deduction from an account I will maintain with the Note Holder, or with a different entity specified by the Note Holder. I will keep sufficient funds in the account to pay the full amount of each biweekly payment on the date it is due.

I understand that the Note Holder, or an entity acting for the Note Holder, may deduct the amount of my biweekly payment from the account to pay the Note Holder for each biweekly payment on the date it is due until I have paid all amounts owed under this Note.

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4. TERM

If I make all my biweekly payments on time, and pay all other amounts owed under this Note, I will repay my loan in full on July 25, 2005. If, on September 1, 2007 [insert applicable 15-, 20- or 30-year maturity date based on a monthly repayment schedule] I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

5. [omitted]

6. [omitted]

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Form 3177 9/90 (Page 2 of 2)

92777240

James Ryan
Harrington, Ryan
(Seal)
Borrower
(Seal)

Rider.
BY SIGNING BELOW, Borrower accepts and agrees to the terms set forth contained in this Biweekly Payment Rider.

Biweekly Payment Rider, the amendments shall instead be effective without the amendments signed in this Biweekly Payment Rider, and the provisions of the Security Instrument shall remain in effect in Section B if above shall then cease to be in effect, and the amendments to the Security Instrument contained in Section B if above shall remain in effect in this Biweekly Payment Rider.

2. If Lender terminates Borrower's right to make biweekly payments under the conditions stated in Section A of this Rider, the word "monthly" is changed to "twice-a-month".

(a) The word "monthly" is changed to "biweekly" in the Security Instrument wherever "monthly" appears.

1. Until Borrower's right to make biweekly payments is terminated under the conditions stated in Section A of this Rider, the Security Instrument is amended as follows:

B. BIWEEKLY PAYMENTS TO THE SECURITY INSTRUMENT

The Note Holder will determine the amount of my monthly payment by calculating the minimum that would be sufficient to repay all amounts owed under this Note in full on the Maturity Date in accordance with the first day of the month in which I am given notice of termination. I will pay the now amount as my monthly payment until the Maturity Date.

If I fail to pay the full amount of my monthly payment on the first day of the month, I will instead pay all amounts owed under this Note by making one payment each month on the first day of the month.

If I am in default for three consecutive biweekly payments, the Note Holder may terminate my right to make biweekly

(C) Termination of Biweekly Payments

If I do not pay the full amount of each biweekly or monthly payment on the date it is due, I will be in default. I also will be in default if I do not minimum the account I am required to maintain under Section 3(C) above.

(D) Default

If the Note Holder has not received the full amount of any biweekly or monthly payment by the end of calendar day after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 6% of my overdue payment of principal and interest. I will pay the late charge promptly but only once on each late payment.

(A) Late Charge for Overdue Payments

7. BORROWER'S FAILURE TO PAY AS REQUIRED