

# UNOFFICIAL COPY

92722011

Box 291

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## MORTGAGE

Loan # 0026246

DEPT OF RECORDING \$31.00  
152227 TRAM 9456 09/29/92 13:12:00  
\$04.00 + \$2.00 - 92-722011  
COOK COUNTY RECORDER

THIS MORTGAGE ("Security Instrument") is given on September 21, 1992. The mortgagor is STEVEN B. GOSSAGE and BARBARA J. GOSSAGE, HIS WIFE

("Borrower"). This Security Instrument is given to CORMAN MARKETING SYSTEMS, INC., d/b/a G M S MORTGAGE CENTER

which is organized and existing under the laws of THE STATE OF ILLINOIS, and whose address is 800 E. NORTHWEST HIGHWAY #900, PALATINE ILLINOIS 60067 ("Lender"). Borrower owes Lender the principal sum of one hundred two thousand eight hundred and no/100 Dollars (U.S. \$ 102,800.00).

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 October 1, 2022.

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:

THE SOUTH 1/2 OF LOT 7 IN BLOCK TWO IN CLYBOURNE'S ADDITION TO RAVENSWOOD,  
A SUBDIVISION OF THE NORTH WEST QUARTER (1/4) OF THE SOUTH EAST QUARTER  
(1/4) OF SECTION 7, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL  
MERIDIAN, IN COOK COUNTY, ILLINOIS.

92722011



LENDERS  
TITLE GUARD  
4001 Emerson St., Suite 100  
Palatine, IL 60067  
(708) 303-6200

PIN 14-07-401-005-0000  
which has the address of  
Illinois 60640  
(Zip Code)

5121 N. WINCHESTER AVENUE  
("Property Address");

CHICAGO

(Street, City),

3/10  
Form 3614 8/80  
FBI File No. 200-186

# UNOFFICIAL COPY

Form 3014 8/80  
Page 2 of 2

Form 3014 8/80  
Page 2 of 2

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) conveys in good faith the lien to another of the actions set forth above within 10 days of the giving of notice.

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

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraph 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amount payable under paragraph 2;

of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sum secured by Lender. If, under paragraph 2, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender to Borrower any funds held by Lender under this Security Instrument.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any twelve monthly payments, as Lender's sole discretion.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower

time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case 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 to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than

deficiency to Lender, if so, Lender may hold Funds as additional security for all sums secured by this Security Instrument.

Borrower and Lender may agree in writing, however, that Lender shall be paid on the Funds and the purpose for which each charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each without charge, and Lender may require to be paid, Lender shall be required to pay Borrower any interest or earnings on the Funds, applicable law; however, unless applicable law provides otherwise, unless an agreement is made or used by Lender in connection with this loan, unless applicable law permits Lender to make such a charge for an independent real estate tax reporting service.

However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service verifying the Escrow Items, unless Lender or Borrower's account under the Federal Real Estate Settlement Procedures Act of Escrow Items, Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or Escrow Items, Lender is such institution which the Funds to pay the including Lender, if Lender is such institution or in any Federal Home Loan Bank, Lender shall apply the Funds to a federal agency, intermediaries, or entity

The Funds shall be held in an institution whose deposits are insured by a federal agency, intermediaries, or entity Escrow Items or otherwise in accordance with applicable law.

Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of future sets a lesser amount, if so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount, 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law later applies to the Funds related mortgage loan may require for Borrower's account under the Federal Real Estate Settlement Procedures Act of Lender may, at 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 "Escrow Items," if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with or ground rents on the Property, if any; (g) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments 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

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to principal of and interest on the debt evidenced by the Note and any payment and late charges due under the Note.

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

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

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

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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 acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

**6. 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 causing 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 evidenced 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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Form 3014 3/80  
Page 4 of 8

Form 3014 3/80  
Page 4 of 8

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

To be severable.

Given effective without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note may no longer be required to be performed, This Security instrument shall be governed by federal law and the law of the state in which the Property is located.

15. Governing Law; Severability. This Security instrument shall be governed by federal law and the law of the state in which the Property is located.

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 or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to

if by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address

14. Notices. Any notice to Borrower provided for in this Security instrument shall be given by delivering it or by mailing

prepayment charge under the Note.

payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct loan exceeded limit; and (b) any sum already collected from Borrower which exceeded payment limit will be refunded to to the permitted limit; then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge loan is finally collected so that the interest or other loan charges collected o. to be collected in connection with the and that law is finally collected so that the interest or other loan charges collected o. to be collected in connection with the and which sets maximum loan charges.

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

make any accommodations with regard to the terms of this Security instrument without Borrower's consent.

Borrower's interest in the Property under the terms of this Security instrument: (a) is co-signing this Security instrument; (b) is not personally obligated to pay the sums instrument but does not execute the Note; (c) agrees that Lender and any other Borrower may agree to extend, modify, forgive or postpone the due date of the month, any payments referred to in paragraphs 1 and 2 of change the amount of such payments.

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

If the Note is abandoned by Borrower, either to restoration or repair of the Property or to the sums secured by this Security instrument, whether or not the due date of the month, any payments referred to in paragraphs 1 and 2 of change the amount of such payments.

unless Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums awarded or settle a claim, for damages, Borrower fails to respond to Lender within 30 days after the note is given, if the Note is abandoned by Borrower, or if, after notice by Lender to any successor in interest of Borrower shall

not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to of amortization of the sums secured by this Security instrument granted by Lender to any successor in interest of Borrower shall

11. Borrower Not Released; Foreclosure By Lender Not a Waiver. Extension of the time for payment of roadfication

postpone the due date of the month, any payments referred to in paragraphs 1 and 2 of change the amount of such payments.

unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or secure by this Security instrument, whether or not the due date.

Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums awarded or settle a claim, for damages, Borrower fails to respond to Lender within 30 days after the note is given, if the Note is abandoned by Borrower, or if, after notice by Lender to any successor in interest of Borrower shall

not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to of the sums secured immediately before the taking, paid to Borrower, in the event of a partial taking of the Property in which the fair market value of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums received by

market value of the Property immediately before the taking is less than the amount of the sums secured 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 sums secured immediately before the taking, divided by the following fraction: (a) the total

this Security instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total

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 received by

market value of the Property immediately before the taking, 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 received by

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 released and

10. Condemnation. The proceeds of any award specifying reasonable cause for the condemnation.

Borrower notice at the time of or prior to an inspection specifying reasonable cause for the condemnation.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give

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

the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage pay

that Lender (requiring) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay

payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period

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17. Transfer of the Property or a Beneficial Interest by 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 of 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 flammables 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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NOTARY PUBLICIC STATE OF ILLINOIS	NO. C00193830000247 - MARY 29, 1990
NOTARY PUBLICIC STATE OF ILLINOIS	FOR 301A 9/80
OFTICIAL SEAL	DAMES R. STRICKER

GERALD L. ROBERTS  
NOTARY PUBLICIC STATE OF ILLINOIS  
FOR 301A 9/80

This instrument was prepared by: ANGEL HYLAND

Notary Public

Given under my hand and official seal, this 21st day of September, 1992  
signed and delivered the said instrument, appeared before me this day in person, and acknowledged that  
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he  
personally known to me to be the same person(s) whose name(s)

My Commission Expires:

STEVEN B. GOSSAGE and BARBARA J. GOSSAGE, HIS WIFE  
, a Notary Public in and for said county and state do hereby certify  
County ss:  
STATE OF ILLINOIS,  
Social Security Number  
Borrower  
(Seal)  
Social Security Number 323-72-6568  
Borrower  
(Seal)  
Social Security Number 345-54-7078  
Borrower  
(Seal)  
Social Security Number 345-54-7078  
Borrower  
(Seal)  
Social Security Number 323-72-6568  
Borrower  
(Seal)

Witnesses:  
In my office(s) executed by Borrower and recorded with the  
BY SIGNING BELOW, Borrower accepts to the terms and covenants contained in this Security Instrument and

- (Check applicable boxes)
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 rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.
- 1-4 Family Rider       Adjustable Rate Rider       Condominium Rider       Biweekly Payment Rider       Graduated Payment Rider       Planned Unit Development Rider       Rate Improvement Rider       Second Home Rider       Other(s) [Specify]  
 V.A. Rider       Belloton Rider       Grandparent Rider       Biweekly Payment Rider       Other(s) [Specify]

RECORD AND RETURN TO: GORMAN MARKETING SYSTEMS, INC., d/b/a G M S MORTGAGE CENTER  
800 E. NORTHWEST HIGHWAY #900  
PALATINE, ILLINOIS 60067  
the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

RECORD AND RETURN TO: GORMAN MARKETING SYSTEMS, INC., d/b/a G M S MORTGAGE CENTER  
800 E. NORTHWEST HIGHWAY #900  
PALATINE, ILLINOIS 60067