

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

2. Application of Payments: Unless applicable law provides otherwise, all payments received by Lender under paragraph 1 shall be applied, first, to late charges due under the Note; second, to interest due; and last, to principal due.

3. Charges: Lender, Borrower shall pay all taxes, assessments, charges, fees and impositions attributable to the Property which may remain priority over the Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay or cause to be paid directly to the person owed payment. Borrower shall promptly furnish to Lender receipts evidencing the payments.

4. Hazard Insurance: Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, theft, lightning, windstorm, hail, flood, explosion, riot, civil commotion, aircraft or motor vehicle accident, and any other hazard for which Lender requires insurance. The insurance carrier provided for the Property shall be chosen by Lender, subject to Lender's approval which shall not be unreasonably withheld.

5. All insurance policies and coverages 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 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 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 restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened.

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is related to in this Security Instrument as the "Property".

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

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CHICAGO, IL 60628
 which has the address of 128 W. 113 PLACE

SEE LEGAL DESCRIPTION
 TAX#: 25-21-220-020.

92732381

Borrower owes Lender the principal sum of FIFTY TWO THOUSAND SIX HUNDRED FIFTEEN DOLLARS AND SIXTEEN CENTS, which provides for monthly payments, with the full amount of the debt evidenced by the Note, with interest, due and payable on 10/01/92. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 6 to protect the security of this Security Instrument; and (c) the enforcement 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:

250 EAST CARPENTER FREEMAN
 CORPORATION, whose address is
 NEW YORK
 ("Borrower"). This Security Instrument is given to FORD CONSUMER FINANCE COMPANY, INC.
 AND BETTY CLIFTON
 HIS WIFE, AS JOINT TENANTS
 The mortgage ("Security Instrument") is given on 08/28/92.

MORTGAGE

(Space Above This Line For Recording Data)

DEPT-11 RECORD 1, \$27.50
 143333 TRAM 5457 10/01/92 16:34:00
 *5073 *92-732381 COOK COUNTY RECORDER

92732381

Equity Title
 415 St. LaSalle/Suite 402
 Chicago, IL 60610

ED123 967

2750

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Property of Cook County Clerk's Office

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21. Lender in Possession. Upon acceleration under paragraph 20 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied to the payment of the debt secured by this Security Instrument.

20. Acceleration. Upon acceleration under paragraph 20 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied to the payment of the debt secured by this Security Instrument.

19. 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.

18. 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 until 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 17, 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.

17. Borrower's Right to Redeem. If Borrower means certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the expiration of the period. Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower. 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 the period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

16. Borrower's Copy. Borrower shall be given one conforming copy of the Note and 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 the period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

15. Transfer of the Property or a Beneficial Interest in Borrower's Property. If all or any part of the Property or any interest in it is sold or transferred to a third party, the sale or transfer shall be subject to the terms of this Security Instrument. 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.

14. 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 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.

13. 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 designated 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 designated 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.

12. Legislation Affecting Lender's Rights. If a federal or state law has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 20. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 20.

11. Loan Charges. If the sums secured by this Security Instrument are subject to a law which sets maximum loan charges, and that law is finally interpreted so that the loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced to the permitted limits; and (b) any sums already collected from Borrower in excess of the 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.

10. 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 16. Borrower's covenants and agreements shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16. Borrower's covenants and agreements shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16. Borrower's covenants and agreements shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16.

9. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or satisfaction 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 successor in interest. Lender shall not be required to commence proceedings against any successor in interest or failure 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 successor 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.

8. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of or prior to an inspection specifying reasonable cause for the 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. 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.

7. 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. 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.

6. Payment of Debt. Any amounts disbursed by Lender under this paragraph 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, including payment of the debt secured by this Security Instrument.

92732361

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Property of Cook County Clerk's Office

2008/05/08

LEGAL DESCRIPTION

THE EAST 3/4 OF LOT 29 AND THE WEST 1/2 OF LOT 30 IN BLOCK 5 IN VANDER SYDE AND BARTLETT'S ADDITION TO FULLMAN, BEING A SUBDIVISION IN THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 21, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE EAST 79.5 FEET THEREOF) AND (EXCEPTING THAT PART OCCUPIED BY THE CHICAGO AND WESTERN INDIANA RAILROAD COMPANY), IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS 127 1/2 N. 113TH PL., CHICAGO, ILLINOIS.

Property of Cook County Clerk's Office

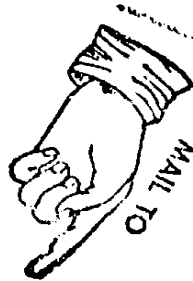
92732281

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92732381

Property of Cook County Clerk's Office



OFFICIAL SEAL
RICHARD A. CHERVITCH
NOTARY PUBLIC STATE OF ILLINOIS
My Commission Expires July 14, 1996

ANDREW J. PURMAN 415 N. LASALLE, STE 402 CHICAGO, ILL. 60610

This document was prepared by:

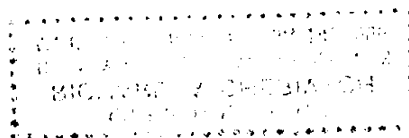
My commission expires: 7/14/96
Given under my hand and official seal, this 29TH day of SEPTEMBER 1992
Notary Public Richard A. Chervitch

STATE OF ILLINOIS, COOK County ss:
I, THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that
EZELL CLIFTON & BETTY CLIFTON, HIS WIFE
personally known to me to be the same person S whose name S ARE subscribed to the foregoing instrument,
appeared before me this day in person, and acknowledged that T he X signed and delivered the said instrument as THEIR free voluntary act, for the
uses and purposes therein set forth.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Agreement.
Borrower, Borrower shall pay any recordation costs.
23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.
22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to
Borrower and reasonable attorney's fees, and then to the sums secured by this Security Instrument.
EZELL CLIFTON
BETTY CLIFTON

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