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Form 9014 8/90

ILLINOIS--Single Family -- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT (Page 1 of 5 Pages) (838 Rev. 04/81)

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 improvements and additions and also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

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

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

ILLINOIS 60430 (Zip Code)
 which has the address of 1848 WEST 180TH PLACE (County)
 HOMERWOOD, ILLINOIS (City)
 Real Estate Tax ID: 32-08-218-004 TAX 102

Property of Cook County

92770607

LOT 7 IN BLOCK 2 IN THE SOUTHWEST, BEING A SUBDIVISION OF PART OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 7, TOWNSHIP 33 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

properly located in Cook County, Illinois.

and the Note, for the purpose of the Note, Borrower does hereby mortgage, grant and convey to Lender the following described security of the Security Instrument and the performance of Borrower's covenants and agreements under the Security Instrument and modifications of the Note: (a) the payment of the debt evidenced by the Note, with interest, and all charges, expenses and costs of the Note, which provides for monthly payments, with the full debt, if not paid earlier, due and payable on NOVEMBER 01, 1998, and for interest at the yearly rate of 7.75%.

(U.S. \$ 101,281.00), This debt is evidenced by Borrower's note dated the same date as this Security Instrument (the "Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on NOVEMBER 01, 1998, and for interest at the yearly rate of 7.75%.

Borrower owes Lender the principal sum of ONE HUNDRED ONE THOUSAND TWO HUNDRED EIGHTY ONE AND NO/100

(Lender) 8801 MCALLISTER STREET, AUSTIN, TEXAS 78723

and whose address is 8801 MCALLISTER STREET, AUSTIN, TEXAS 78723, which is organized and existing under the laws of the State of Texas.

(Borrower), The Security Instrument is given to BARPLUS MORTGAGE CORP.

DONNA M. BAXTER, HUSBAND AND WIFE
 SCOTT A. BAXTER

10 22, the mortgage is THIS MORTGAGE ("Security Instrument") is given on OCTOBER 08

MORTGAGE

92770607

[Space Above This Line for Recording Date]

Volume: 10

LOAN #: 10415167



AFTER RECORDING RETURN TO:
 BancPlus Mortgage Corp.
 480 EAST 22ND STREET
 SUITE 143
 LOMBARD, IL 60148

4127503

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Property of Cook County Clerk's Office

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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 damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by the Security Instrument immediately prior to the acquisition.

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 restoration or repair to the sums secured by the 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 the Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

8. 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 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 2.

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 for 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.

9. 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 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 2.

10. 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 of principal due under the Note, secondly to amounts payable under paragraph 1, and to interest due; fourth, to principal due; and last, to any late charges due under the Note.

11. 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 ("taxes") for (a) yearly taxes and assessments which may attach to the Property, (b) yearly flood insurance premiums, (c) yearly hazard or property insurance premiums, (d) yearly fire insurance premiums, (e) yearly mortgage insurance premiums, in lieu of the payment of mortgage insurance premiums. These items are called "taxes" for a Federal or State collection program. Lender may, at any time, collect and hold funds in an amount not to exceed the maximum amount a lender, as a Federal or State collection program, may require for Borrower's account under the Federal Home Loan Insurance Corporation Act of 1974 as amended from time to time, 12 U.S.C. Section 2001 et seq. (FH[S]IA), 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 with applicable law. The funds shall be held in an institution whose deposits are insured by a Federal agency, institutionally, or only (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, Lender's agreement is made of 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 and the purpose for which such funds are held. 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 return to Borrower at any time (if not sufficient) to pay the Escrow items when due, Lender may, in writing, 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.

Lender shall promptly return to Borrower the funds held by Lender, if, under paragraph 11, Lender shall acquire or sell the Property, 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 the Security Instrument.

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

13. 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 ("taxes") for (a) yearly taxes and assessments which may attach to the Property, (b) yearly flood insurance premiums, (c) yearly hazard or property insurance premiums, (d) yearly fire insurance premiums, (e) yearly mortgage insurance premiums, in lieu of the payment of mortgage insurance premiums. These items are called "taxes" for a Federal or State collection program. Lender may, at any time, collect and hold funds in an amount not to exceed the maximum amount a lender, as a Federal or State collection program, may require for Borrower's account under the Federal Home Loan Insurance Corporation Act of 1974 as amended from time to time, 12 U.S.C. Section 2001 et seq. (FH[S]IA), 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

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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

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 refusal to extend term 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.

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 any part thereof 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 (implied by the following factors: (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, unless Borrower and Lender otherwise agree in writing or the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking, in which case the fair market value of the Property immediately before the taking 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 Borrower offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within (i) days after the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to satisfaction 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.

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.

8. Mortgage Insurance. Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument. Borrower shall pay the premiums required by Lender 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, it is the intent of this mortgage insurance policy that the mortgage insurance coverage be in effect for the period of the term of the mortgage insurance policy. 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 mortgage coverage is extended or renewed. Lender will accept, use and retain these payments as a loss reserve in lieu 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 offered. Borrower shall pay the premiums required to maintain mortgage insurance if a fact, or to provide a loss reserve until the requirement for coverage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

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, or condemnation or forfeiture or to enforce laws or regulations, then Lender may pay or pay for whatever is necessary to protect the value of the Property and Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, including in fact, paying insurance, attorney's fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have a duty to do so. Any amount satisfied by Lender under this paragraph 7 shall increase the principal debt of Borrower secured by this Security Instrument. Lender and Borrower agree to other terms of payment, these amounts shall be paid from the date of distribution of the Note and shall be payable, with interest upon notice from Lender to Borrower requesting payment.

6. Occupancy, Preservation, Maintenance and Protection of the Property. Borrower's Lease Application, Leasehold 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 unrevocable without Lender's consent. Extenuating circumstances exist which are beyond Borrower's control, Borrower shall not destroy, damage or impair the Property or allow the Property to deteriorate, or current waste on the Property. Borrower shall be in default if any forcible 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 1b), by causing the action or proceeding to be discontinued 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, knowingly or intentionally, provides 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 representation concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a installment basis, Borrower shall comply with all the provisions of the lease, if Borrower agrees in writing to the Property, the lease and the (a) title shall not merge unless Lender agrees in writing.

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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)

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

to health, safety or environmental protection. "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection. "Hazardous Substances" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection. "Hazardous Substances" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection. "Hazardous Substances" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

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.

19. Sale of Note; Change of Lender. The Note or a partial interest in the Note (together with this Security Instrument) may be sold or transferred at any time prior to the date of the Note. 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 17 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. Borrower will be given written notice of the change in accordance with paragraph 17 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.

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 date of the Note (or such other period as applicable law may specify for reinstatement) before a 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, the right to reinstate shall not apply in the case of acceleration under paragraph 17.

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 to Borrower.

16. Borrower's Copy. Borrower shall be given one conferred 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 this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand to Borrower.

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.

14. Mailing. 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) that 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.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be returned to Borrower. Lender may choose to make this refund by crediting the amount 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.

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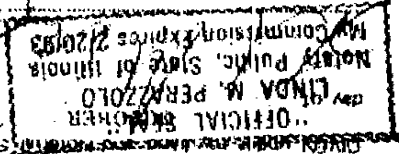
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This instrument was prepared by LORI MICHAEL of BANPLUS Mortgage Corp.

Notary Public



My commission expires:

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LINDA M. PERAZZO, a Notary Public, in and for the county and State aforesaid, Do Hereby Certify That SCOTT A. BAXTER AND DONNA M. BAXTER, HIS WIFE and name S ARE subscribed to the foregoing instrument appeared before me this day in person and acknowledged that THEY signed, sealed, and delivered the said instrument as THEIR and purpose therein set forth, including the release and waiver of the right of homestead.

STATE OF ILLINOIS
COUNTY OF COOK

[Space Below This Line for Acknowledgment]

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any riders executed by Borrower and recorded with it.

- Adjustable Rate Rider
- Balloon Rider
- Graduated Payment Rider
- Others [specify]
- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

26. 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 read and supplement the covenants and agreements of this Security Instrument as if the riders were a part of this Security Instrument. (Check applicable boxes)

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

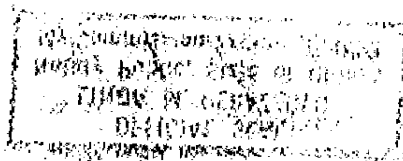
22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release the Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

21. Including, but not limited to, reasonable attorneys' fees and costs of title evidence. 21. Including, but not limited to, reasonable attorneys' fees and costs of title evidence. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender at its option may require immediate payment in full of all sums on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums non-existence of a default or any other defense of Borrower to acceleration on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the secured by this Security Instrument, foreclose by judicial proceeding and sale of the property. The notice shall further that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums

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until the New Note is fully paid. The result of this calculation will be the new amount of my principal and interest payment every month under Section 2 above, over the term of the New Note at the New Note Rate in equal monthly payments. Security instrument on the Maturity Date (assuming my monthly payments then are current as required principal, plus (b) accrued but unpaid interest, plus (c) all other sums I will owe under the Note and will determine the amount of the monthly payment that will be sufficient to repay in full (a) the unpaid above the Note Rate and all other conditions required in Section 2 above are satisfied, the Note Holder Provided the New Note Rate as calculated in Section 3 above is not greater than 5 percentage points

4. CALCULATING THE NEW PAYMENT AMOUNT

New Note Rate by using comparable information. Conditional Refinancing Option. If this required net yield is not available, the Note Holder will determine the effect on the date and time of day that the Note Holder receives notice of my election to exercise the percentage point (0.125%) (the "New Note Rate"). The required net yield shall be the applicable net yield in commitment, plus one-half of one percentage point (0.5%), rounded to the nearest one-eighth of one Association's required net yield for 30-year fixed rate mortgages subject to a 60-day mandatory delivery The New Note Rate will be a fixed rate of interest equal to the Federal National Mortgage Association's required net yield for 30-year fixed rate mortgages subject to a 60-day mandatory delivery

3. CALCULATING THE NEW NOTE RATE

Holder as provided in Section 5 below. be more than 5 percentage points above the Note Rate, and (5) I must make a written request to the Note yet due and payable) other than that of the Security instrument may exist; (4) the New Note Rate cannot preceding the Maturity Date; (3) no lien against the Property (except for taxes and special assessments not cannot have been more than 30 days late on any of the 12 scheduled monthly payments; immediately subject to the Security instrument (the "Property"); (2) I must be current in my monthly payments and of the Maturity Date. These conditions are: (1) I must still be the owner and occupant of the property If I want to exercise the Conditional Refinancing Option at maturity, certain conditions must be met as

2. CONDITIONS TO OPTION

find a lender willing to lend me the money to repay the Note. Note, or to extend the Maturity Date, and that I will have to repay the Note from my own resources or conditions are not met, I understand that the Note Holder is under no obligation to refinance or modify the interest rate equal to the "New Note Rate" determined in accordance with Section 3 below. If all the a new loan ("New Loan") with a new Maturity Date of NOVEMBER 01, 2022, and an At the maturity date of the Note and Security instrument (the "Maturity Date"), I will be able to obtain

1. CONDITIONAL RIGHT TO REFINANCE

the Security instrument or the Note); Borrower and Lender further covenant and agree as follows (despite anything to the contrary contained in ADDITIONAL COVENANTS. In addition to the covenants and agreements in the Security instrument,

receive payments under the Note is call the "Note Holder." or anyone who takes the Note, the Security instrument and this Rider by transfer and who is entitled to "Note Date." I understand the Lender may transfer the Note, Security instrument and this Rider. The Lender The interest rate stated on the Note is called the "Note Rate." The date of the Note is called the

THIS BALLOON RIDER is made this 5TH day of OCTOBER 19 92 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed or Trust or Deed to Secure Debt (the "Security instrument") of the same date given by the undersigned (the "Borrower") to secure the Borrowers to BancPlus Mortgage Corp. (the "Lender") of the same date and covering the property described in the Security instrument and located at 1849 WEST 195TH PLACE, HOMEWOOD, IL 60430 (Property Address)

BALLOON RIDER (CONDITIONAL RIGHT TO REFINANCE)

2017-11-25

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1081 Rev. 12/01

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MULTI-STATE BALLOON RIDER - Single Family Home Uniform Instrument

Form 4180 (1998)

50077000

(Sign Original Only)

Borrower
(Seal)

Borrower
(Seal)

Borrower
(Seal)

Borrower
(Seal)

DONNA M. BAXTER

SCOTT A. BAXTER

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Balloon Rider.

B. EXERCISING THE CONDITIONAL REFINANCING OPTION

The Note Holder will notify me at least 60 calendar days in advance of the Maturity Date and advise me of the principal, accrued but unpaid interest, and all other sums I am expected to owe on the Maturity Date. The Note Holder also will advise me that I may exercise the Conditional Refinancing Option if the conditions in Section 2 above are met. The Note Holder will provide my payment record information, together with the name, title and address of the person representing the Note Holder that I must notify in order to exercise the Conditional Refinancing Option if I meet the conditions of Section 2 above. I may exercise the Conditional Refinancing Option by notifying the Note Holder no later than 45 calendar days prior to the Maturity Date. The Note Holder will calculate the fixed New Note Rate based upon the Federal National Mortgage Association's applicable published required net yield in effect on the date and time of day notification is received by the Note Holder and as calculated in Section 3 above. I will then have 90 calendar days to provide the Note Holder with acceptable proof of my required ownership, occupancy and property lien status. Before the Maturity Date the Note Holder will advise me of the new interest rate (the New Note Rate), new monthly payment amount and a date, time and place at which I must appear to sign any documents required to complete the required refinancing. I understand the Note Holder will charge me a \$250 processing fee and the costs associated with the exercise of the Conditional Refinance Option, including but not limited to the cost of updating the title insurance policy.

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