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COOK COUNTY ILL INDIS

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DYMN W SCOLL This Instrument Wes Prepared By:

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SACRAMENTO, CA 95834-8450 P.O. BOX 348450 FIRST NATIONWIDE BANK, A FEDERAL SAVINGS BANK,

BOX 333

000: 050

MORTGAGE

(Space Above This Line For Recording Date)

.₩ LAKIN, A WIDOW PT LCE The mortgagor is THIS MORTGAGE ("Security Instrument") is given on

("Burrower"). This Security Instrument is given to FIRST

NATIONWIDE BANK, A FERREL SAVINGS BANK
under the laws of THE UNITED STATES OF AMERICA, and whose address is 135 MAIN STREET, SAN
TO STATE UNITED STATES OF AMERICA.

("Lender"), Borrower owes Lender the principal sum of

FORTY ONE THOUSAND FIVE HUNTPED AND ODVIDO

it not paid earlier, due and payable on NOV WHER 21, 2022. In Security Instrument secures to Londer: (a) the payment of the debt evidenced by the Note, with interest, and all renewals, extensions and its first security interest, advanced under paragraph? It protect the security of this Security Instrument; and (c) the performance of all other sums, with interest, advanced under paragraph? It protect the security of this Security Instrument; and (c) the performance of Borrower base has been sums. Borrower's coverance and expenses, Borrower described under this Security I set in ment and the Note, For this impose, Borrower described under this Security I set in ment and the Note, For this impose, Borrower described under this Security I set in ment and the Note, For this impose, Borrower described under this Security I set in ment and the Note, For this impose, Borrower described under this Security I set in ment and the Note is the Note in t of) (a) fremient secures to indicate (a) the

COOK and convoy to Lender the following described property located in County, Illinois:

. Эриэлэнэя AS PER LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF BY

2800RQ

PERMANENT INDEX NUMBER: 10 20 227 062 1001

MOHTON GROVE ("Proporty Address"); INS# TINU 2032 FINCOLN AVENUE

Which has the address of

TOCETHER WITH all the improvements now or hereafter erected on the property, and all essements, appurtenances, and fixtures

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant ". Virugord" ont as inomuriant Virusas eith ni of borrolor ai gnisgerol now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the

generally the title to the Property against all claims and demands, subject to any encumbrances of resord. and convey the Property and that the Property is unencumbered, except for encambrances of record. Borrower warrants and will defend

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

2 of 3 - Betting to Londer of the Londer of the Londer of 1940 to 1940 ~ P099682000 # P**

10959 (ROS) 4/91 IL - Single Family d to f aged FUMA/FHLMC Unitorm Instrument 3014 9/90 CLOSER ID: 10249

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ર્જનુ એક્સ્પુર ((પ્રોક્ષ્ટ)) જ્યારા પ્રાથમિક મુખ્ય કરો છે. એક સ્ટેક્સ્પુર કરો છે. ક્ષેત્ર કરો છે. પ્રાથમિક પ્રાપ્ત () કુલા પુત્ર કરો કરો કરો કરો કરો કરો કરો છે. કુલા કરો છે. કુલા પ્રાપ્ત કરો કરો છે. કુલા પ્ર ત્રાપ્તિ કુલા પ્રાપ્ત () કુલા કુલા કુલા કુલા કુલા કુલા કુલા કુલા	เรื่องสุดใจ เทอร์ตศาสตรณ์ที่วัลด์ ผู้สอง รัตนาที่รู้ รับชา (และการสหรับการที่วั	មួនទេការាំងប្រជាធិបាលម៉ាក់ ស្រុបាំប្រ	मा एक कामा एवं जिल्ला है जिल्ला है के विशेष में हैं
હેલાં જોઈએ તાલ કે જે જાણે તમારે તુંધાનું કરે હું હાલમાં અંધા તુંધાને પશ્ચિમ કૃષ્ટિ હોય છે. ઉદ્યાન કરે જો મુખ્યત્વ મહેલી ફ્રેમ્પની તાલાય ક્ષ્યોતું કે મહેલું જોવા છે. જો છે. જો ઉદ્યાન ઉદ્યાન ફ્રેમ્પન ફ્રેમ્પન કરવા હતા જે જાણા કહ્યું હોય છે. જો કૃષ્ય ક્ષ્યો માને તુંધાને તુંધાને જો કર્યો હતા કૃષ્યો હોય	यो (मार्ट्स्प्रेट्ट्रेस सम्बद्धाः स्ट्राह्म स्ट्रेस्ट्रेस्ट्रेस स्ट्रेस्ट्रेस स्ट्रेस्ट्रेस स्ट्रेस्ट्रेस स्ट् इ.स्ट्रेटर्स	માના કુલ કરવા છેલું માના દ્વારા કરો છે. જ્યારા માના કુલ કરવા કુલ કરો છે. જો માના કુલ	reng part gjarstropg med trakkramere. Bland trakkral kal trakkral kal trakkra
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THE MARKET

PARCEL 1:

UNIT NO. 201 IN COVENTREE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOTS 117 TO 126 BOTH INCLUSIVE, IN OLIVER SALINGER CO'S SECOND LINCOLN AVENUE SUBDIVISION BEING A SCHOOLISION OF THAT PART OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 20; TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF LINCOLN AVENUE IN COOK COUNTY, ILLINOIS;

WHICH SURVEY IS ATTACH D AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NIMBER 24743722, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS

PARCEL 2:

THE EXCLUSIVE LICHT TO THE USE OF PARKING SPACE 1 A LIMITED COMMON ELEMENT AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID RECORDED AS DOCUMENT 24743722

LOAN NUMBER; 0002896504

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UNIFORM COVENANTS, Borrowin 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 Nide and any propayment 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 hote, 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 floud 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. paragraph 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 Itoms 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 o herwise. 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 of the Funds. Borrower and Lender may agree in writing, hewever, that interest shall be paid on the Funds. Londer 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 Len ar exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the confirments of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrew Items when due, Leider may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. By dwer shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums sective to this Security Instrument, Londer shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Londer, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisitior or's: leas a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Londer under paragraphs 1 and 2 shall be applied: first, to any prepayment charges dua and in the Note; second, to amounts payable under paragraph 2; third, to interest due;

fourth, to principal due; and last, to any late charges due ur der the Note.

4. Charges; Lieus. Borrower shall pay all taxes, we sments, charges, tines and impositions attributable to the Property which may attein priority over this Security Instrument, and leasene if peymonts or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borr ower 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 acceptal to ... Londer; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's or in a operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subord nating 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 analing or hereafter erected on the Property insured against loss by fire, hazards included within the torm "extended coverage" and any other hazards, including floods or flooding, for which Lendor requires insurance. This insurance shall be maintained in the amounts and for the periods that Lendor 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 mort; age; lause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all ...cr.pt- 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 remain 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 may 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 otherwist agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in recognaphs I 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 sicured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan 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 Londer 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 detoriorate, 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 judgement could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Leider's security interest. Borrower may cure such a default and reinstate, as provided in CLOSER ID: :10249

Loan # 0002896504

Copies: 1 of 3 - Return to Lender

2 of 3 - Borrowar

3 of 3 - File

FNMA/FHLMC Uniform Instrument 3014 9/90 Page 2 of 5 A 1 M2 L0959 (R05) 4/91 IL - Single Family

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ર્રાજ્યાનું કુલાનું પશુપાની સુધી પાંચાનો જાહેલું જુમાં હોર જાણે ધેન કોઈ

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paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Londor'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 morge unless Londer agrees to the morger in writing,

7. Protection of Londer'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 Londer's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or furfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Londer'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, Londer does not have to do so,

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Porrower secured by this Security instrument. Unless Berrower 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 Londer 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 offect. 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 insultance 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 Lander. If substantially equivalent mortgage insurance coverage is not railable, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borror or when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in 'eu of mortgaga insurance. Loss reserve payments may no longer be required, et the option of Lender, if merigage insurance coverage (in transmit and for the period that Lender requires) provided by an insurer approved by the Lender again becomes available and is obtained. Por ever shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for merty are insurance ends in accordance with any written agreement between Dorrower and Londor or applicable law.

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

nutice at the time of or prior to an inspection of acitying reasonable cause for the inspection.

10. Condemnation. The proceeds of any ward or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveya, co in lieu of condemnation, are heroby 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 Berrover. 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 litherwise agrey 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 he taking. Any balance shall be paid to Berrower, 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 Len 1er otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sum secured by this Security Ir strument whether or not the sums are then due.

If the Property is shandoned by Borrower, or if, after notice by Lender to Borrower that the condemner offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days riter 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, whother or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proces as te principal shall not extend or postpone the due

date of the monthly payments referred to in paragraphs I and 2or change the amount of sich payments.

11. Borrower Not Released; Forbearaico By Londer Not a Waiver, Extension of the time for payment or medification of amortization of the sums secured by this Security Instrument granted by Londer 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 and tization of the sums secured by this Security Instrument by reason of any demand mide by the original Borrower or Borrower's successors in Interest. Any forbearance by Lendor in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or medv.

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 Lendor and Borrower, subject to the provisions of pragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but do srct execute the Note: (a) is co-signing this Security Instrument only to morigage, 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) a groos that Lender and any other Borrower may agree to extend, modily, forbear or make any accommodations with regard to the terms of this Security

Instrument or the Note without that Borrower's content.

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 han 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 refunded to Borrower. Lender may choose to make this refund by reducing the principal awed 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 Leader. Any notice to Leader shall be given by first class mail to Leader'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 Speurity 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 and the previsions of this Security instrument and the Note are declared to be severable.

CLOSER ID: 10249 FNMA/FHIMC Uniform instrument 3014 9/90 Page 3 of 5 A I M3 1.0959 (R05) 4/91 IL - Single Family

Loan # 0002896504 Copies: 1 of 3 - Return to Lender 2 of 3 - Borrower

ાર કરતા છે. તેમ જ તાલુકા કરતા કરતા કરતા છે. તે તેમણે કે તેમણે આ ઉપલબ્ધ માટે કરતા કરતા છે છે. જે જોઈ જોઈ છે છે આ તાલુકા જ તાલુકા માર્જી કરતા કરતા હોયુંક તે તેમ જ તાલુકા છે. તે કરતા હોય કરતા કરતા કરતા કરતા કરતા છે. જે જોઈ The first of the second second second second in the first of the first

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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 Londer'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 our reise is prohibited by federal law as of the date of this Security Instrument.

If Lander exercises this option, Londer 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 Horrower 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 judgement 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 occured; (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 atterneys' 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 Instrument and the obligations 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 occured. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Nr. 1: Change of Lean Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more tires without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payr outs 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 are read applicable law. The notice will state the name and address of the new Loan Servicer and the address

to which payments should be mad . I be notice will also contain any other information required by applicable law.

20. Hazardous Substance... Lerrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Berrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding we 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 Lenter witten notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private jury involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower lours 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, "Hazerdous Suovances" are those substances defined as toxic or hazerdous substances by Environmental Law and the following substances: gasoline, a resence, other flammable or toxic petroleum products, toxic posticides and herbicides, volatile solvents, materials containing aspectos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the juris action 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 provide acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) for 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, foreclesure 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 foreclesure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclesure. If the default is not or only on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secreed by this Security Instrument without further domaind and may forecless this Security Instrument by judicial proceeding. I made shall be entitled to collect all expenses incurred in pursuing the remidies provided in this paragraph 21, including, but not limited to, reasonable atterneys' fees and costs of title evidence.

22. Rolease. 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 vaives all right of homestead exemption in the Property.

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded up ther with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supply me at the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable can's)

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Adjustable Rate Eder	Condominium Rider	1-4 Family Rider
Graduated Payment Rider	Planned Unit Development Rider	Biweekly Payment Rider
Balloon Rider	Convertible Rider	Second Home Rider
Other(s) specify		

CLOSER ID: 10248
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BY SIGNING HELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

er(s) executed by Borrower and rec	rdod with it.	10/14/9
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CONDOMINIUM RIDER

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DOC. 032

THIS CONDOMINIUM RIDER is made this 14TH day of OCTOBER, 1992 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Dead of Trust or Security Deed (the "Security Instriment") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to FIRST NATIONWIDE BANK, A FEDERAL SAVINGS BANK

(the "Lender") of the same date and covering the Property described in

the Security Instrument and located at:

5935 LINCOLN AVENUE

MORTON GROVE, 11 60053-0000

The Property Includes a unit in together with an undivided interest in the common elements of, a condominium project known as: CCVENTREE CONDOMINIUM (the Congominium Project). If the liveners association or other entity which acts for the Condominium Project (the "Owners Association") holds tit is to property for the benefit or use of its members or shereholders, the Property also includes Borrowe's literest in the Owners Association and the uses, proceeds and benefits of

CONDOMINIUM COVENANTS, 'n addition to the covenants and agreements made in the Security

Instrument, Borrower and Lender ful thur covenant and agree as follows:

A. Condominium Obligation

Condominium Project's Constituent Documents. The "Constituent Documents" are the: (I) Declaration or any other document which creates the Condominium Project; (II) by-laws; (III) code of regulations; and (Iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

8. Hazard Insurance. So long as the Owner. Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominant Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hezerds Lender requires, including fire and hezerds included within the term "ex ended coverage," then:

(I) Lander waives the privision in Uniform Covanant 2 for the monthly payment to Lender of

one-twelfth of the yearly premium installments for hezero in urance on the Property; and
(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender plampt notice of any lapse in required hazard insurance coverage,

In the event of a distribution of hezerd insurance proceeds in 'eu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums coursed by the Security Instrument,

with any excess paid to Borrower.

C. Public Liability Insurance. Corrower shall take such actions as may be reasonable to insure that the Owners Association maintains a pullic liability insurance policy acceptable in form, amount, and extent of

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Barrower in connection with any condemnation or other teking of all or any part of the Property, whether of the unit or of the common elemints, or for any conveyance in lieu of condemnation, re hereby assigned and shall be paid to Lender. Such pioceeds shall be applied by Lender to the sums secured by the Security instrument as provided in Uniform Covenant 10.

E. Lender's Prior Consent. Borrower shell not, except after notice to Lender and with Lander's prior written consent, either partition or stibilized the Property or consent to:

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any amendment to any provision of the Constituent Documents If the provision is for the

express benefit of Lender;

(iii) termination of professional management and assumption of self-management of the Owners Association: or ..

(IV) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

CLOSER ID: 10249 FNMA/FHEMC UNIFORM INSTRUMENT 3140 12/83 Page 1 of 2 CRA 1 1,0494 (ROS) 4/91 NATIONWIDE

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F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall been interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Birrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium

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