COOK COUNTY, ILLINOIS FILED FOR DECORD

1992 OCT 21 PH 12: 16

92782113

92782113

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORT JAGE ("Security Instrument") is given on

October 13, 1992

The morigagor is

13-65-389

JONER E 673780

OHN ROMAN

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

Cole Taylor Bank which is organized and existing und the laws of the State of ILLIHOIS

, and whose address is

1965 N. Milwauken Ave. | Chicago, IL 60647

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

ONE HUNDRED THOUSAND AND CU/100

100,000.00). This act is evidenced by Borrower's note dated the same date as this Security Dollars (U.S. \$ Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on

November 1, 1995 This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and inclifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Socurity Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Nove, For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in

COOK

County, Illinois:

LOT 19 IN BLOCK 2 IN SNOWBOOK'S SUBDIVISION OF THAT PART OF THE, EAST 1/2 OF THE NORTHWEST 1/4 AND OF THE VEST 7.44 CHAINS OF THE, NORTHEAST 1/4 LYING NORTH OF MILW WEEE AVENUE OF SECTION 36,, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL, MERIDIAN, IN COOK COUNTY, ILLINOIS. 13-36-206-007, VOLUME NO: 530

which has the uddress of

2315 N. CHLIFORNIA

CHICAGO

[City]

Illinois

60647

("Property Address");

[Zip Code]

ILLINOIS .. Single Family .. Famile Man Fredule Stat UNIFORM INSTRUMENT

Form 3014 9/90 (page 1 of 6 pages) Great Lakes Business Forms, ine. To Order Call: 1-800-530-6393 [] FAX 616-791-1131

Lat. Land Back

friends and in the second of figure

The hope of the march blooms to the hor them with his

SHARRY SHIP OF BUILDING THE

λ,

有

N.

de leval de reception de la company de l

าสโดยเปลี่ยวกำลุสังค์เห็ย

rang marang menganggan berahan sebagai kanang menganggan penganggan penganggan penganggan penganggan berahan s Penganggan penganggan penganggan penganggan penganggan penganggan penganggan penganggan penganggan penganggan

CONTROL TO THE PROPERTY OF THE

To the highest at the ball come the light.

Andreis out a lange out conserve a lange of the entries of the sold of the conserve out the sold of the conserve of the sold of the sold of the conserve of th

and the first of the first of the same

The street three we serve the real expension of the serve of the serve

Endaged.

versiteiden Eugen (h. 1882) – Kontokum ette at versitä. Bukken

tarian at ini kana perteka ini kanalisi. Birana mantari mandanan kanalisi. Birana manda mengan mengan kanalisi. TOGETHER WITH all the improvenients now or hereafter erected on the property, and all casements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument, All of the foregoing is referred to in this Security Instrument as the "Property."

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

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

UNIFORM COVENANTS, Bostower and Lender covenant and agree as follows:

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

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments and due under the Note, until the Note is paid in full, a sum ("Funds") for; (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground sents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Leas" Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds year a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Cender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law,

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrowc for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Leader pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid. Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The lands are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pily the Escrow Rems when due, Lender et al. so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the descioncy. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

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

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

paragraph 2; third, to interest due; found, to principal due; and last, to any late charges due under the Notel

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

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees 🥨 in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith N the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien 💆 which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter creeted on the Property insured against loss by fire, hizards 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

To Order Call: 1-400-530-8393 | FAX 615-791-1131

, populadoram primo de los destros pareis en de començario en esta depirar appariránte de CATA ANA ANA ANA ANA Esta de començão e de come A an escabilidade esta aconsideran dos formes en encolar a destra en destra en dest Armente das envisors das entrares das entrares das destrar a galería en galería esta de Anacion de galería esta Anacion de galería en la comença da comença da comença da comença da comença da comença da comença de come

the second of th

des la company medica com la com la company de la comp La company de la company de

te o Miller kolong kitafunlag pali mago di bah kanalakadi di kebilah digitik fi Mato Tuni kel

the in the defeated of the factor of the control of the interpretation of the factor o

The second of th

radius vies. Probadas sediraries politicas relaterationes de antidomina drabado de alla describio de antique d La sedira de la marcia de la compositione de la compressión de la completación de la completación de la completación La compositiones de la completación de la completación de la completación de la completación de la completación

er and the second of the secon

The second of th

gal ver herringen i el el le rec'entale e gal da c'aul tras, beriches i brec'hand d'aupris ar trasille plici L'arres l'els aus l'arres e la le c'erre e c'entre el ausean parte per l'arres en abben de part part part d'ausean de l'arres e parte l'arres en abben de l'arres e parte d'arres e parte d'arres en ausean de l'arres en ausean de la larres en ausean de l'arres en ausean de l'arres en ausean de l'arres en ausean de la larres en la larr

aran da kabasala

Salar Carrier Salar Salar

for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and

Lender, Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to scule a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security

Instrument immediately print to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of excepancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating sircumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default E my forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, it Lorder's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impai ment 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, concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a least old, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may are affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whitever is necessary to protect the value of the P. sperty and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make lepaire Although Lender may

take action under this paragraph 7. Letider does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Corrover secured by this Security Instrument. Unless Borrowei 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 Linux to Borrower

requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall play the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substitutially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgago insurance. Loss riserve 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 obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Leader or applicable law:

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.

10. Condemnation: The proceeds of any award or claim for damages, direct or consequential, in connection with Form 3014 9/90 (page 3 of 6 pages)

de en particular de la complició de transcribio de la completa del completa de la completa de la completa del completa de la completa del la completa del la completa de la completa del la completa de l

and the second of the second second of the constant of the constant of the second second of the seco

to the first of the content of the first problem of the golden the experience of an engineering and the content of the content

termen

ente per la comitation de la comitation de la comitation de la completa de la comitation de la completa de la comitation de la completa del completa de la completa de la completa del completa de la completa del completa del completa de la completa del completa de la completa de la completa del completa de la completa del la completa del la completa del completa del la completa d

Mary market to the second

Section Section Section

any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby

assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due,

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages. Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly phyments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to comment a preceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the north secured by this Security Instrument by reason of any demand made by the original Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall

not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreeine as shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees if at Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the times of this Security Instrument or the Note without that Eorrower's consent.

13. Loan Charges. If the loan secured by this Security Insurant it subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other local 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 Bor owe; which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be a cated 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 retice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address state! herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument thall be deemed to have been given to Borrower or Lender "acts given as provided

in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdaction in which the Property is tocated. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Earrower'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 Burrower. 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 met 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 falls to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as

Form 3014 N90 (page 4 of 6 pages)

And the programment of the control o

can see a la calcamenta de la calcamenta

and the second of the second second is a few first telebook of the decouple of the debook of propagation telebook of the second of the second

the plant of the dealer of the content of the analysis of the content of the cont

and the second of the filles of the second o

ted, de liter the fine and the test on the district promise of an electric relational desired by a Collectric contract of the fine of the

and the second second second lines in the case of the second second in the second seco

u. Barran a proposativa (pila sal) aprima manta proposatival marti proposatival pro

The first of the first contraction of the first contraction of the first of the first of the first section of t The first of the first

applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower; (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice

will also contain may other information required by applicable law.

20. Hazardor's Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Froperty. 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 no intenance of the Property.

Borrower shall promptly (iv 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 Incoverage. 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 rections in accordance with Environmental Law.

As used in this paragraph 20, "Hazardow 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, voiatile solvents, materials containing asbestos or formaldelityde, and radioactive materials. As used in this paragraph 20, "Environmental Law" mans federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental proto don

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

21. Acceleration; Remedies: Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other default of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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

23. Waiver of Homestead. Bottower waives all right of homestead exemption in the Property.

on the compared for the compared to the more made of the compared of the compared of the first of the best for the following and the contractions of the contraction of the contractions of the contractions of the contractions o the first of the land of the control t programment in the second of the second programment of the programment of the second of the second we respect the second of th James ett seg skrigt i kraft i delle seg kaller skriger och pålik kvett blevå saklastiggi i till bilgin ytille The control of the co an general publica ca ha caha na hawar na hawar na hawar na garan na haka sakar Maja kan nagari yadi Jerang mah

on the later of the control of the best of the property of the rang biga dan nanggaranggaranggarang sa madiki darang bahar platika bahar belah dan dipek katikat Kurbawahat a kuan eng gant magulishiki ngaran 14, 44 itang kameriya dimilikan madik bipakta tahuli bebala di kutalifiki katika kebilakan kameriya kebilakan k Dura plantering of the property of the of a larger faction with the first total for the first property of the first field in the first property of the first field for the first property of the first field for the first field field for the first field for the first field f ્રિકાર્ડ કે સમાના મહાનું કર્યા તે છે. છે છે છે જે માને સાને તરાવાદ કે સામે કે માર્ક મોર્કી માના માટે કરો છે. જે

make a solar and regressive believed as a solar of regressing the desired built discretional material and trainflighted an grand the stand of the following a distance of the find and ordered by a grand the grand and an applicable of the following the find and an applicable of the find of the f three there he handled here of the little the well-ten the well-

tan da ang palas at ta yan kita da katang sa tanah an Panda tanah nang tanah katan dan tanah tanah tanah tanah Tanah katan kanah da ang tanah da da katan da anah katan kanah kanah tanah tanah katan katan katan tanah tanah and the conservation of the materials of the conservation of the c ri ett ga ir annenndur, en gri 🕲 าราคาทางให้การรูสมาร์ตราสที่ความรูปปฏิบัติ

weeking and off are entailed that is a few ears as it wherein the continues the later of the continues of the later of the later of the head of the head later of the head of the later A Langer for the angle of the Artist of the Artist of the Artist for the Artist of the

The part of the felt materials of a little processes of a Congress that I then I plate are the triplet of this To day grown countries in higher the star our rate interested. Countries of the transfer in subhary his the distribution antick eighbord fight problem between the committee of th and the agent was fellow a fact and special took and an elementary it repartment of the will be the agent and if whether and a property of the property of the engineers of the province of the property of the property of the property of the engineers or programs photograms, as tradicial can had gratish of a displanting ship of happing green higher and had been been of good the shift to sense

and a serie a serie delle serie e ausoca di sapre a dia ca bassa i sidar dalla mercha se a residam di la la co La california della california della california qui que l'alternation della distributa se la california della

24. Risers to this Security Instrument. If one or more riders are executed by Borrower and recorded together with

this Security Instrument, the supplement the covenants at instrument. [Check applicable	nd agreements of th	ments of each such rider sha is Security instrument as i		
Adjustable Rate R	ider	Condominium Rider	x	1-4 Family Rider
Graduated Paymer	ıt Rider	Planned Unit Developmen	ı Rider	Biweekly Payment Rider
Ralloon Rider		Rate Improvement Rider		Second Home Rider
Other(s) [specify]				
		l agrees to the terms and cov		pages 1 through 6 of this
Security Instrument and in any	/ rider(s) executed by		i (C)	
Witness:		Witness:		
A/Z				
JOHN KORIAN		(Seal) -Borrower		(Scal) -Borrower
		(Seal)		(Scal) -Borrower
STATE OF ILLINOIS,	COOK	Con	nty ss: COOK	
I In T	医肾髓 化多形层层			for said county and state,
		a Bachelor		or sau county and state,
do hereby certify that 3			10	
		known to me to be the same	T_{λ}	
subscribed to the foregoing ins				
and delivered the said instrume	ant as	free and volun	ary act, for the uses	out purposes therein set
forth.				C _O w
Given under my hand and	l official seal, this	13TH day of	October 19	992 Or
My Commission expires:				
		OX - 1	\mathbb{M}_{-}	992 Q:
This instrument was prepared b	Trolo text	or Bonic, 1965	outin a c	Notary Public
ans movement was frehence of	HOME CHALL			poper
(Name)	IRA T. KAL	IFMAN		
(Address)	Notary Public, Sta My Colymbiasion Ex	cpires 5/1/93		
ITEM 1878LB (9202)			Form 30	014 9/90 (page 6 of 6 pages)
	30X 333		To Order Cail: 1-2	Great Lakes Business Forms, Inc. # 100-530-9283 FAX 616-761-1131

	2.1			. A		1	10 S			;.		er i Sil		100	, .	1,1				7.1	11.	4, 375	100	1.0				100	100	. ji	
٠.			· .	1.00	· .	34	1. 19.1					0.00	-1		. err	. 6			. :	Sec. 15.		·	7.6		S	e	100	1.1		J-10	
	110		ž	i didi			- 1		1		1.					2017		. (A)	· .	10 6					100	1.51	5.00		faria.	1 1 1	le.
		7.		- 3 to		100				4.1.1	19.			. (.					1.1	1.7.			1000	(· · · · · ·)		4.	1 P. S. Land	1		. 4	
		100			1 3			. 604	التي ما	- 7	- 7				4.7	·	W 11	100		arrent "P		J. 18		6.3	9.7		11. July 1	4.0	100		46
٠.	٠.,			7.						. ** * .		100	ir a			30.00		100		4.1	1.84			- L.	الماكي	100				e- / fele	
٠:	Т.у	11.15	2 12	9. S. L	2.00	19.00	3		19.50	14,75	A 186	11	Al die	والمركبولين	ery in the	110	46,600	an iki			1 and a		1.37	100	14	i v.	1000	S 12		•	- 15
					100		•	-) "	100				and the		421	' ત્રીક્લ	3.4-3-3	il de l'ij		1.2	100	Ç.	والإوالية	ik ilk	11:36	17.7	1.11	133	الدويلة.	ola, j	- 1
				1.	1,10			20 1 10			5 1		100			3.5	· , (,		, i h.,			rii ja		1.5		601 7		130	100		
		2. %	· .	200					- 7.1					5 3	1.2	•			1.7		25			rigina.				1000	100	10.00	4.3
			v 15.	M. Carl	137	1. ,,	. 3	200	4.1				. 10				Section 1		A 160	4.5	100	S (6)	1 4 5				100	12.7			
1	r. ii			4.	* * * *	eren,	of the		4.	14.5				 (1) 133; 	. رجد اد],ti i :	$p_{i,j} \in \mathcal{V}$,: "I"			400		1.5	16.5	1.1	1	i fas		1.	
				. 71		100		16.540		."		4.0	1000		21 E.		200			. 35		4	A 2.3		 30.5. 			2 35 25	200	44.	•
		÷.	-	1.4			11 11					1.0	. 1735, 17	Sept. 31		14.	18.00	100		2		3,47	150		11	May.			N 161,	na nanai	1.
		. ***			. 14			15				200		10.00	¥ .	100		7		1.0	300			100		1,5	100				
•	. :					1.5			a Care		•	100			.1	1.00		N 31	1.0	200	* * * * * * * * * * * * * * * * * * * *	1, 3	1.50			100		13.2	100		٠.
	14.5			4,		1.5	1.5		2.2	1.			:		1	100	11		J. J.	1.00	11 1		V 4 10	1. 64	7. 430	e (Magazi	أرته ذارذا أأ	inv.	3 i j		, :
·					100	1.	100	٠,,			300		200	1.64	100	2.3	- 4 N	100	1.11	1 Table 1		200	100	. 1975	S 18	orton	الأوادل	100		Sept. 6	34
٠.								1.0			e			1000	10.00					1.	Photos			g Minne		100				10° p	
į.	1/ 3	4 70		45,70		See als	ف أوفيها	:		ege.			600				1500				- 1 -		100			45 B			:		

ar te transport of the continue of the continu

and the second of the second o

A Contraction of the contraction

The William of the William of the William

1-4 FAMILY RIDER

Assignment of Renis

THIS 1-4 FAMILY RIDER is made this 13TH day of and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Cole Taylor Bank

(the "Lender")

of the same date and covering the Property described in the Security Instaument and located at:

2315 N. CALIFORNIA, CHICAGO, ILLINOIS 60622

[Property Address]

- 1.4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further coverant and agree as follows:
- A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security In a ment: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intercipal to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distrib, ting heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and acces, or arrol apparatus, plumbing, both tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, dispose's washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, panelling and attached floor coverings now or hereafter attached to the Property, all of which, including replacements a id acditions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the receiping together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."
- B. USE OF PROPERTY; COMPLIANCE WITH LAW. Lor, over shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.
- C. SUBORDINATE LIENS. Except as permitted by federal law, Borrowe shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior writen permission.
- D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent lbs: in addition to the other hazards for which insurance is required by Uniform Covenant 5.
 - E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is delaced.
- F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.
- G. ASSIGNMENT OF LHASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the ixisting leases and to execute new leases, in Lender's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is on a lease hold.
- H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the

多次保证 家庭的人民

South the towning the A.

energe of the properties of the control of the cont

States Alle

4.

ાડો કુલ અને કલ્લાન પ્રાપ્તેન કોલાઈ પુર્વસાવાંથી રહેલાં છે. મહેલાં ખેતા, સ્વાર્ટી ઈંડ સ્ટ્રીકોલાં કે વર્ષો અને અમેરન સામે સ્થા

of the parties of the tribute of the terror of the parties of the contract of the parties of the contract of t

Acherical Participation

a singlation med grand on the edition of the commission of the finite at the enterth of the the left of the commission o

and the property of the control of the control of the property of the control of

land og erne sterning in de et. Dog og et et ernedet størk i Hannetare (1927) ber 1929 ette roke (1921) givet Hannetare stolgen at etter i Hannetare et hannet gran abres konstre mande græde greder blede de flesse kollede Hannetare flesse i transfere et en men sage na tallede flesse flesse konstruktion og de flesse i de flesse flesse konstruktion og de flesse fless

a extense como en ra logar ha polición de care començariada a finile electrone al Decordo de Serie de Celebra, co Como en el como en la polición de como en començaria de como en el como en la como en el como en el como en co

papies and easy at the along the state of the

a managa sate tida antar la l'aria passera sarra ment angaritat da ment l'Artherine t 1990 historie duc le dis Antar pagetan l'are a signe galica al telesconsistes propositions de l'armonal (antariade l'armonal). Le l'him La dispusa de la company de la la company de l'armonal de l'armonal de l'armonal de l'armonal de l'armonal de

Belger of the first the first of the first o

and the same of the first of the same of t

Rents until: (i) Lender has given Borrower notice of default pursuant to paragraph 21 of the Security Instrument and; (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) all Reats received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Reats of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Reats due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Reats collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Reats, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sams secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Reats actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Reats and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any lunds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security has ament pursuant to Uniform Covenant 7.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not and will not perform any act that would provent Lender from exercising its rights under this paragraph.

Lender, or Lender's agent or a delicially appointed receiver, shall not be required to enter upon, and take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or received of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument or naid in full.

I. CROSS-DEFAULT PROVISION. Borrower', det uit or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Londer may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in pages 1 and 2 of this 1-4 Family Rider.

(Scal)
-Borrower

(Scal)
-Borrower

(Scal)
-Borrower

(Scal)
-Borrower

Angler a production of the provided that of representable has been been discussed by the control of the first and by Configuration rup tila moderija grifti i vriga u sam is minima tru tadijaho, nja primilijah (salijahor minifijahin) kahidima ji kili ili adamoja, koja i filma ned kilikim jemanisi, jeng kara karanas ikini kelambanjata nji kagpilin mpo

and and helder synta historia (teat syntamic committee to the Alexan graph and the challength of the historia and majeriffe Taken Brook Literal bak and 19 ocean kentara saka mid bida jerkariman dahar tahlah bahlar sakih sakih Medidahan S larde (Legis) land, geboured op: to tilrate the larde of logic arrainants that logical that the largest largest without the little of their isiskaaleeraleerin, sistee ja karelain asuseeraatsii hasatet valitar Castarel staaka ta kelististaalet Vi sahttiki maddistraatam, kii ha da na troch phi singan na na na mata ing milatang katang na nang na nangit na bang katang katang katang na y af filiwada i Wammaran kant tangaran kadi Masalim ini barahang heli hadat, delah Milih jabahdan hili kilikiki Milih f end trong type of hategologic factors from a maneral or before interpretable at this decimal addition the feet it big lan som til blev i na av til med Klasta open stil blette af som en sammet glakkande och statik kallad och på sakt och kallad blettalle kallad och sammet. Open per gelt og er selvert i vint er betiten i å flede æden. Hegt mer fra dtig oktibles det flede de dtige im ું જાઈ માટે માટે માટે સામાના કરે છે. જે માટે છે છે. જો છે. જો માને માટે માટે માટે માટે જે છે. જે છે. જે માટે મા The Grand was green the green with t

reason for the first and trace and reasons because to be bounded to be accepted any many modest and be adminished. relación no men Pite malik. Notació trades from more para llescopió menad politicado de albado, diligia de labadi gladició de (Toronia โดยโดยเลี้ยง สาราธิเหตุ ให้เกี่ยวใหม่ โดยใหม่ในเด็กที่ ที่ได้เกี่ยวให้ได้เลี้ยงเปลี่ยงให้เกี่ยง

the layers, and despendently by a meeting and the state of the alangere i a Colore a Colore de Carines rais an el Supera lancagatalia des adadin que accidibre suc

an af keraké dadihali angal atawa in mgan sa pindipakéa sérbi bilahintakéa kalifishin nyakéa kindaga Kina anami โดยตัวสาราช เมษายน (เมษายน (เมษายน (เมษายน (เมษายน เมษายน เมษายน (เมษายน (เมษายน (เมษายน (เมษายน (เมษายน (เมษาย ेर्न कर के कार 15 और के जिन्हें के हर्वर े कहारे जाते. जे के 🕟 अपने के देवते हैं - बेब्रिक्ट के के को मुंबी कि से में की मिन्न के सिंह के मिन्न के ar a salaran distributation in laisa a Misconstal Gradinal Gradina and Anthropia and Anthropia in the Anthropia रको एक इसाहर प्रदेश मार्थनिक है है है जिस की सामान कर है जो के मार्थ के लिए हैं है है है है है है है है है है

ne oddytue. Edinbu utifude, o ee ag aan oo duu e u eeigaa it kold dheyddinad e Muthurdood it goddinad y 20 add grant of the foliable personal foliables are the control and the foliable beginning at the state of the state e and an interest

and the state of the contraction of r feri Pilipatha i

San Branch State State State NUMBERON TRACE