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CALUMET FEDERAL SAVINGS AND LOAN ASSOCIATION, ⁹²⁹⁵¹¹⁴⁶
1350 EAST SIBLEY BOULEVARD
DOLTON, ILLINOIS 60419
FILED FOR RECORD

BOX 44

92 DEC 17 PM 12:42

92951146

— [Space Above This Line For Recording Data] —

15 YEARS
MORTGAGE

APPL# 002-21001001
ML# 0410039896

THIS MORTGAGE ("Security Instrument") is given on **DECEMBER 14, 1992**. The mortgagor is **JUAN CARLOS PLORES, BACHELOR AND SALVADOR AVALOS AND MARIA DEL ROSARIO AVALOS, HIS WIFE**

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

CALUMET FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO

which is organized and existing under the laws of **THE UNITED STATES OF AMERICA**, and whose address is **1350 EAST SIBLEY BOULEVARD, DOLTON, ILLINOIS 60419**

("Lender"). Borrower owes Lender the principal sum of **THIRTY THREE THOUSAND SIX HUNDRED AND NO/100**

Dollars (U.S. \$ 33,600.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **JANUARY 1, 2008**. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in **COOK** County, Illinois:

THE WEST 40 FEET OF THE EAST 92 FEET OF THE NORTH 125 FEET OF LOT 6 IN BLOCK 4 IN SUNNYSIDE ADDITION TO CHICAGO HEIGHTS, BEING A SUBDIVISION OF THE SOUTH 1/2 OF THE NORTH WEST 1/4 OF THE SOUTH WEST 1/4 OF SECTION 20, TOWNSHIP 35 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

P.I.N. 32-20-313-005-0000

which has the address of **306 WEST 15TH PLACE, CHICAGO HEIGHTS** [Street, City]
Illinois **60411** ("Property Address")
(Zip Code)

ILLINOIS-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
(1991-6R11C) 19105
VMP MORTGAGE FORMS • (313)283-8100 • (800)521-7291

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Form 3014 9/90
Amended 6/91

BOX 251

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Form 3014 8/80

ROBIN URZANOWSKI

This instrument was prepared by:

My Commission Expires: 9/7/94

Given under my hand and official seal, this 14TH day of DECEMBER 1992
Signed and delivered the said instrument at the place and voluntary act, for the uses and purposes herein set forth.
Subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that the
same, personally known to me to be the same person(s) whose name(s)

the JUAN CARLOS PIRES, RONALD AND SAVIADOR AVALES AND MARIA DEL ROSARIO AVALES, HIS WIFE
I, the undersigned, Notary Public in and for said county and state do hereby certify
that JUAN CARLOS PIRES, RONALD AND SAVIADOR AVALES, HIS WIFE

COOK

County of:

Borrower: MARIA DEL ROSARIO AVALES, HIS WIFE
(Seal)

Borrower: SAVIADOR AVALES
(Seal)

Borrower: JUAN CARLOS PIRES, RONALD
(Seal)

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

- [Check applicable box(es)]
24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.
- Adjustable Rate Rider Grandparent Payment Rider Biweekly Payment Rider Condominium Rider 1-4 Family Rider Planned Unit Development Rider Biweekly Payment Rider Rate Impairment Rider Second Home Rider Other(s) [specify]
- V.A. Rider Balloon Rider Other(s) [specify]

V.A. Rider
 Balloon Rider
 Other(s) [specify]

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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 on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

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

20. Hazardous Substances. Borrower shall not create or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other 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.

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

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

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

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

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more of the actions set forth above within 10 days of the giving of the notice.

If Security Instrument, Lender may give Borrower a notice identifying the Note is subject to a lien which may attach the lien or take one or this Security Instrument. If Lender determines that any part of the Property is subject to a lien, Borrower shall satisfy the lien or take one or this Security Instrument, or demands repayment of the Note in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien, or demands injunction enjoining Lender to Lender; (b) contents in good faith the lien writing to the party to the obligation accrued by the lien in a manner acceptable to Lender; (c) agrees in writing to the party which makes any claim over this Security instrument unless Borrower waives its right to the party.

If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments. If the person owed payment, Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. These obligations in the nature provided in paragraph 2, or if not paid in this manner, Borrower shall pay them on time directly which may attain priority over this Security instrument, and demand payment from, it may, Borrower shall pay to the party which may attain priority over all taxes, assessments, charges, fines and impositions attributable to the Property.

4. **Charges:** Lender, Borrower shall pay all charges due under the Note; third, to interest due; fourth, to unpaid due until late charges due under the Note; and fifth, to any late charges due under the Note.

1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to payments payable under paragraphs 2;

3. **Application of Payments:** Unless applicable law provides otherwise, all payments received by Lender under paragraphs

this Security instrument.

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 funds held by Lender; (f) under paragraph 2, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale

Upon payment in full of all sums secured by this Security instrument, Lender shall promptly refund to Borrower any

unearned priority payments, at Lender's sole discretion.

If the Funds held by Lender exceed the amount necessary to make up the deficiency in no more than three months to pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than

three months to pay the Lender to pay the deficiency. Borrower may do orally the notice to the party which makes up the deficiency in no more than

for the excess Funds in accordance with the requirements specified to be valid by applicable law, Lender shall account to Borrower

if the Funds held by Lender exceed by Lender's sole discretion. The Funds are pledged as additional security for all sums secured by this Security instrument.

unless, an annual accounting of the Funds, showing credit to the Funds and the purpose for which each without charge, Borrower and Lender may agree in writing, however, that Lender shall be paid on the Funds, Lender shall give to Borrower

applicable law requires Lender to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds, unless applicable law provides otherwise, unless applicable law permits, Lender shall receive such a charge.

However, Lender may require Borrower to pay a one-time charge for an independent real estate appraiser service needed by Lender in connection with this loan, unless applicable law prohibits Lender to make such a charge. However, Lender may require Borrower to hold the Funds and applicable law permits the Lender to pay the Funds to the Lender, if Lender is such a member, unless Federal Home Loan Bank, Lender shall apply the Funds to pay the

excluding Lender, if Lender is such a member, insurance, or entity holding funds and applying the Lender to pay the

The Funds shall be held in a disbursement warehouse depository are insured by a federal agency, insurability, or entity

Borrower holds the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future

Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future unless a lesser amount, if so Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount,

sets a monthly minimum, if so Lender may, 12 U.S.C. Section 260 et seq. ("ESEA"), another law that applies to the Funds 1974 as amended from time to time, (e) ESEA), Borrower's account under the Federal Rail Electronic Merchant Proceeds Act of

related mortgage loan, may require Borrower to hold Funds in an amount not to exceed the maximum amount a Lender for a federally

Lender may, at any time, collect and hold Funds in an amount of mortgagor insurance premiums. These items are called "escrow items."

the provisions of paragraph 8, in lieu of the payment of mortgagor insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with if any; (e) yearly mortgage insurance premiums, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, or ground rents on the Property, if any; (b) yearly leasehold premium and assessments which may affect the Lender to pay the

Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may affect the Lender to pay the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes

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

3. **Payment of Prepaid and Late:** Prepayment and Late Charge, Borrower shall promptly pay within due the

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

VARATIONS BY JURISDICTION TO CONSOLIDATE A UNIFORM SECURITY INSTRUMENT COVERING REAL PROPERTY.

THIS SECURITY INSTRUMENT combines uniform covenants for individual use and non-uniform covenants with limited

and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage,

fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and

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be in effect, Lender will accept, use and retain these payables as a loss reserve in lieu of mortgagor insurance. Loss reserve
one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapses or ceases to
substantially equate to the insurance coverage previously in effect, from an ultimate ultimate cost per annum to the
cost to Borrower of the mortgagor insurance coverage previously in effect, from an ultimate ultimate cost per annum to the
obtain coverage substantially equivalent to the mortgagor insurance previously in effect, at a cost substantially equivalent to the
mortgagor insurance coverage required by Lender in excess of the ultimate ultimate cost per annum required to the
Institution, Borrower shall pay the premiums required to maintain the mortgagor insurance in effect. If, for any reason, the
8. Mortgagor Insurance. If Lender required mortgagor insurance as a condition of making the loan secured by this security
payment.

Date of disbursement in the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting
Security instrument, unless Borrower and Lender agree to other terms of payment, those amounts shall bear interest from the
Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this
Lender does not have to do so.

reasonable attorney fees and costs incurred on the Property to make repairs. Although Lender may take action under this paragraph
include paying any sums secured by a lien which has priority over this Security instrument, appearing in court, paying
any for whatever is necessary to protect the value of the Property and Lender's rights in the property. Lender's actions may
proceeding in bankruptcy, probate, for condemnation or foreclosure or to enforce laws or regulations), then Lender may do and
this Security instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a
7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in
lenshold and the fee title shall not merge unless Lender agrees to the merger in writing.

Lender, Borrower shall comply with all the provisions of the lease, if Borrower negotiates fee title to the Property, the
to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security instrument is on a
to provide Lender with any intended information in connection with the loan evidenced by the Note, including, but not limited
Borrower, during the loan application process, give notice to Lender's security interest, Borrower shall also be in default if
impairment of the loan created by this Security instrument or Lender's security interest, Borrower shall not interfere
that, in Lender's good faith determination, practices reflect use of the Borrower's interest in the Property in other respects
cure such a default and reinstates, as provided in paragraph 8, by causing the action of proceeding to be dismissed with a ruling
Property or otherwise materially impair the loan created by this Security instrument or Lender's security interest, Borrower may
either retain or repossess, whether it is retained, is beyond the power of Lender to do anything further than to foreclose of the
Property, allow the Property to deteriorate, or cause waste on the Property, Borrower shall be in default if any party
exercising circumstances exist which are beyond Borrower's control, Borrower shall not be responsible unless
the date of occupancy, unless Lender otherwise specifies, up to the date of writing, which cannot start no less than one year after
this Security instrument and shall continue to occupy the Property as Borrower's principal residence for at least one day after the execution of
Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of
6. Occupancy, Prevervaluation, Maintenance and Protection of the Property; Borrower's Loan Application Lenders.

Lender may file to the negotiation of the note due, the 30-day period will begin when the note is given.
unless Lender used this instrument, whether or not the note due, the 30-day period will begin when the note is given.
secured by this Security instrument, whether or not the note due, the 30-day period will begin when the note is given.
Lender may collect the insurance proceeds, Lender may use the proceeds to repair or restore the Property or to pay sums
Property, or does not answer within 30 days a notice from Lender that the insurance carrier has failed to settle a claim, then
secured by this Security instrument, whether or not the note due, with any excess paid to Borrower. If Borrower abandons the
repart is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums
Property damaged, if the restoration of repair is economic feasibility feasible and Lender's security is not lessened, if the restoration of repair of
Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration of repair of the
Lender may make payment of loss if not made promptly by Borrower.

Paid premiums and renewals notes, in the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender
shall have the right to hold the policies and renewals. If Lender receives Borrower shall promptly give to Lender all receipts of
All insurance policies and renewals shall be receivable to Lender and shall handle a standard mortgage clause. Lender
option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

Property insured against loss by fire, hazards included within the term "extensive coverage" and any other hazards, including
floors of flooding, for which Lender requires within the term "extensive coverage" and any other hazards, including
losses from flooding, the insurance carrier providing the insurance shall be maintained in the amounts and for the periods
that Lender requires. The insurance carrier providing the insurance chosen by Borrower subject to Lender's approval
which shall not be unreasonable without, if Borrower fails to maintain coverage described above, Lender may, in Lender's
option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

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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 Lender 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 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 payments 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 commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's 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 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 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 that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

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 refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment 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 Lender. Any notice to 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.

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.

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

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