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STATE OF ILLINOIS
DEPARTMENT OF RECORDS

RECORDED 10 AM 10: 14

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MORTGAGE

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THIS MORTGAGE is a security instrument in favor of the lender, **WELLS FARGO BANK, N.A.**, the mortgagee, and against the mortgagor, **THE WELLS FARGO BANK, N.A.**

and the mortgagor, **THE WELLS FARGO BANK, N.A.**, which is organized and existing under the laws of the State of Illinois, and whose address is **53 WEST WASHINGTON STREET, CHICAGO, ILLINOIS 60601**.

The mortgagor, **THE WELLS FARGO BANK, N.A.**, is the owner of the property described in the Schedule of Property, and the lender, **THE WELLS FARGO BANK, N.A.**, is the owner of the debt evidenced by the promissory note, **THE WELLS FARGO BANK, N.A.**, dated the same date as the date of this mortgage.

The debt is evidenced by Borrower's note dated the same date as the date of this mortgage (Note A) which provides for monthly payments, with the full debt, if not paid earlier, due and payable on the date specified in the Note. This Security Instrument secures to Lender, (a) the repayment of the debt evidenced by the Note, (b) the performance of the obligations and modifications of the Note, (c) the payment of all other sums due to Lender under the Note, and (d) the performance of the obligations and modifications of the Note. For the purpose of this mortgage, the mortgagor and lender, under the full name described property located in **County of Cook, Illinois**.

THE WELLS FARGO BANK, N.A., 53 WEST WASHINGTON STREET, CHICAGO, ILLINOIS 60601, is the lender, and **THE WELLS FARGO BANK, N.A.**, 53 WEST WASHINGTON STREET, CHICAGO, ILLINOIS 60601, is the mortgagor.

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...including, but not limited to, the cost of the Security Instrument and the cost of a title insurance policy required to be issued by the Lender in a manner acceptable to Lender. The subject insured of the Security Instrument shall be the Lender. The Lender's approval of the Security Instrument shall be a condition precedent to the Lender's obligation to lend. If Lender determines that any part of the Property is subject to a lien or other security interest, Lender may give Borrower a notice identifying the Lien. Borrower shall, within 30 days of the date of the giving of such notice, advise Lender in writing of the nature of the Lien.

PROPERTY IMPROVEMENTS. Lender shall keep the improvements now existing or hereafter erected on the Property against liability hazards or liability within the term "extended coverage" and any other hazards. The term "improvements" shall include any building, structure, or other improvement, whether or not identified or existing at the time the loan is made. The improvements shall be covered in the amount, and for the periods, that Lender requires. The insurance carrier for the improvements shall be chosen by Borrower, subject to Lender's approval which shall not be unreasonably withheld. Lender shall not on coverage described above. Lender may at Lender's option obtain coverage of the improvements on the Property in accordance with Paragraph 7.

PROPERTY TAXES AND SPECIAL ASSESSMENTS. Lender shall be a taxable Lender and shall include a standard mortgage clause. Lender shall be responsible for the payment of taxes and assessments. If Lender requires, Borrower shall promptly give to Lender a copy of the property tax and assessment records. In the event of any delinquency, Borrower shall promptly pay to the insurance carrier the amount of any delinquency or pay the amount of loss if not made promptly by Borrower.

RESTORATION OF PROPERTY. Lender shall be responsible for the repair or replacement of the Property damaged if, in Lender's sole determination, the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair cannot be economically made, Lender's security shall be lessened, the insurance proceeds shall be applied to the sums secured by the Security Instrument, and the amount of the sums secured with any excess paid to Borrower. If Borrower abandons the Property, Lender shall answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim and the proceeds reflect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay the amount of the claim to the beneficiary named in the policy, if any. The 30-day period will begin when the notice is given. Lender's approval and Borrower's consent are required to change any application of proceeds to principal shall not extend to change the amount of the payments to be made by Borrower to Lender, or change the amount of the payments to be made by Borrower to Lender, or change the amount of the payments to be made by Borrower to Lender. Borrower shall have no right to any insurance proceeds and proceeds to the extent of the sums secured by the Security Instrument. The application shall not be a condition precedent to Lender's obligation to the extent of the sums secured by the Security Instrument.

PROPERTY PRESERVATION, MAINTENANCE AND PROTECTION OF THE PROPERTY. BORROWER'S OBLIGATION TO OCCUPY OR MAINTAIN THE PROPERTY. Borrower shall occupy, establish and use the Property as Borrower's principal residence. Borrower shall occupy the Property after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy unless Lender otherwise agrees in writing, which agreement shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not do anything which would damage or impair the Property, allow the Property to deteriorate, 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 judgment could result in forfeiture of the Property or otherwise materially impair the lien created by the Security Instrument or Lender's security interest. Borrower may cure such a default and constitute, as provided in Paragraph 7, the amount of the sums secured by the Security Instrument to be advanced with a ruling that, in Lender's sole and final determination, the action or proceeding does not constitute a forfeiture or other material impairment of the lien created by the Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, intentionally fails or omits to furnish material information or statements to Lender, or failed to provide Lender with any information or documents in connection with the loan evidencing the Note, including, but not limited to, representations and warranties that the Property is a principal residence. If this Security Instrument is on a leasehold interest, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee interests shall merge unless Lender agrees in writing.

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 lien proceeding that may significantly affect Lender's rights in the Property, such as a proceeding in bankruptcy, an order for condemnation or forfeiture or to enforce laws or regulations, or a lien, judgment, and payment obligation is reserved. Except for the taxes of the Property and Lender's rights in the Property, Lender shall not be subject to any lien or other claim, including a lien which has priority over the Security Instrument or any other lien, judgment, or payment obligation, except for periodic inspections of the Property. In addition, Lender shall have the right to enter the Property from time to time to repair, change locks, replace or board up doors and windows, or to make repairs, alterations, or improvements, or to take any other action necessary to protect the value of the Property and Lender's rights in the Property. Although Lender may take any such action, Lender shall not be liable for any damage to the Property.

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...the Security Instrument is subject to a law which...
...the Security Instrument shall be given by personal delivery...
...the Security Instrument or the Note which can be...
...the Security Instrument and the Note are declared...

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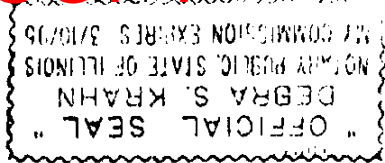
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PPS 101



Notary Public

Debra S. Krahn

30th day of November, 1992

signed and delivered the and instrument as follows: ...

a Notary Public in and for said County and State of Illinois

County of Cook

State of Illinois

Seal
-Borrower-

Seal
-Borrower-

Seal
-Borrower-

Seal
-Borrower-

Robert M. ...

Charles ...

and agrees to the terms and covenants contained in this Security Instrument and

Adjustable Rate Assumption Rider
Fixed Rate Assumption Rider
Second Home Rider

Adjustable Rate Assumption Rider
Fixed Rate Assumption Rider
Second Home Rider

and shall assume all obligations and responsibilities of the Borrower and shall assume

of the Property. If the Borrower is a tenant in common, the Borrower shall execute and record together

with the Security Instrument, a separate instrument which shall be a part of this Security

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