

PREPARED BY:
SUE FALCONE
CHICAGO, IL 60639

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COMMUNITY TITLE COMPANY CO.
377 E. Butterfield Rd., Suite 100
Lombard, Illinois 60148
(708) 512-0444 1-800-222-1368

RECORD AND RETURN TO:

32389511

CRAGIN FEDERAL BANK FOR SAVINGS
5133 WEST FULLERTON AVENUE
CHICAGO, ILLINOIS 60639

[Space Above This Line For Recording Data]

MORTGAGE

1-66854-02

THIS MORTGAGE ("Security Instrument") is given on DECEMBER 21, 1992 . The mortgagor is
ALEXANDER GABRIEL
AND HELENE GABRIEL, HUSBAND AND WIFE

("Borrower"). This Security Instrument is given to
CRAGIN FEDERAL BANK FOR SAVINGS

. DEPT-01 RECORDING \$32.00
. T06666 TRAN 4925 12/31/92 13:17:00
. \$5460 + *-92-989511
COOK COUNTY RECORDER
92389511

which is organized and existing under the laws of THE UNITED STATES OF AMERICA , and whose
address is 5133 WEST FULLERTON AVENUE
CHICAGO, ILLINOIS 60639
Lender"). Borrower owes Lender the principal sum of
ONE HUNDRED EIGHTY THOUSAND
AND 00/100 — Dollars (U.S. \$ 180,000.00).

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, 2023
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:

LOT 2 IN JOSEPH CUPERTINO SUBDIVISION OF NILES BEING A SUBDIVISION
IN THE SOUTHWEST 1/4 OF SECTION 19, TOWNSHIP 41 NORTH, RANGE 13,
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

10-19-326-012

which has the address of 6817 WEST KEENEY, NILES
Illinois 60648
Zip Code

Street, City ,

32.00

ILLINOIS-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

VA 6R(IL) 0000

VMP MORTGAGE FORMS - 1313283-8160 - 1800/621-7281

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Initials: *PL*

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Box 103

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

This Security Instrument, Lender determines that any part of the Property is subject to a lien which may attach priority over this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attach priority over this Security Instrument, or (c) secures from the holder of the lien an agreement satisfactory to Lender that the holder of the lien shall pay to Lender any amounts due under the Note and late charges due under the Note, by defalcation against enforcement of the lien in, legal proceedings available to Lender in the good faith the lien to which may attach priority over this Security Instrument, and leasehold instruments which in the Lender's opinion operate to prevent Borrower shall promptly discharge any lien which has priority over this Security Instrument.

If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payment to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph to the extent provided in paragraph 2, or if not paid in full manner, Borrower shall promptly pay them on time directly which may attach priority over this Security Instrument, and leasehold instruments of ground rents, if any, Borrower shall pay which may attach priority over this Security Instrument, charges, fines and impositions attributable to the Property which may attach priority over this Security Instrument, assessments, charges, fines and impositions received by Lender under paragraph 2; and 2 shall be applied first, to any prepayment otherwise, all payments received by Lender under paragraph 2;

3. Application of Payments. Unless applicable law provides otherwise, all charges due under the Note, to amounts payable under paragraph 2, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges. Lender, Borrower shall pay all taxes, assessments, charges due under the Note, to amounts payable under paragraph 2;

5. Acquisition of Instruments. First, to any prepayment otherwise, all payments received by Lender under paragraph 2;

6. Security Instruments. If the sum secured by the Security Instrument or sale as a credit against the acquisition of funds held by Lender, (c), under paragraph 2, Lender shall require or sell the Property, Lender, prior to the acquisition of funds held by Lender, shall promptly refund to Borrower any advance monitory payments, at Lender's sole discretion.

If loan payment in full of all sums secured by this Security Instrument, Lender shall make up the deficiency in the amount necessary to pay the Fund held by Lender to make up the deficiency. Borrower shall promptly refund to Borrower any

which is not sufficient to pay the Security Instruments when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount of applicable law, if the Fund held by Lender at any time is excess. Funds in accordance with the requirements of applicable law, Lender shall account to Borrower for the excess. Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower

If the Fund was held by Lender, the Funds are pledged as additional security for all sums accrued by this Security Instrument, Lender pay to Lender the amount necessary to pay the Fund held by Lender to make up the deficiency. Borrower shall promptly refund to Borrower any advance each

with hold charge, an initial accounting of the Funds, however, that interest shall be paid on the Funds and the purpose for which Borrower, Lender and Lender may agree in writing, unless showing credits and debts to the Funds, Lender shall give to Borrower, application of law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds, unless by Lender in connection with this loan, unless applicable law provides otherwise, unless agreement is made to make such a claim. However, Lender may require Borrower to pay a one-time charge for an independent real estate reporting service used by Lender in connection with this loan, unless Lender pays Borrower interest on any funds and applicable law permits Lender to make such a claim. The following Lender, unless Lender for holding and applying the security underlying the security account, to make such a claim. Lender may not charge Borrower for holding and applying the security account, to make such a claim. Lender, if Lender is such an institution or in any Federal Home Loan Bank, Lender shall apply the Funds to pay the funds holding Lender, if Lender is held in an institution whose deposit is insured by a federal agency, insurability, or entity

The Funds shall be held in accordance with applicable law. Escrow items or otherwise in accordance with applicable law. Escrow items or otherwise in accordance with applicable law. Lender may estimate 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 Lender, a lesser amount, if so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. 1974 as mentioned from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds released mortgage loan may require for Borrower's account under the federal Real Estate Settlement Procedures Act of Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally

the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called Escrow items. the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called Escrow items. if any) readily marketable property, if any, and (c) any sum payable by Borrower to Lender, in accordance with its terms on the Property, if any, a ready hazard or property insurance premiums; (d) readily flood insurance premiums, or general rents on the Property, if any, readily leasehold payments and assessments which may attach prior to the Note is paid in full, a sum ("Funds"), for (a) readily leasehold payments and assessments now due under the Note, until the Note is paid in full, by Lender, Borrower shall pay to

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

1. Payment of Principle and Interest. Prepayment and Late Charges. Borrower shall promptly pay when due the

amounts by Lender and Lender governs as follows:

CONFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. THIS SECURITY INSTRUMENT constitutes a contract security instrument covering real property. This Security Instrument is a contract to constitute all claims and demands for attachment use non-judgmental documents 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, grant and convey to, Property and that the title to the Property is unencumbered, except for encumbrances of record. Borrower warrants

that no other person has any interest in this Security Instrument as the "Property".

TOGETHER WITH all the improvements now or hereafter erected on the property, All replications and addititions shall also be covered by this Security fixtures now or hereafter a part of the property. All replications and addititions shall also be covered by this Security

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5. Hazard or Property Damage. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including flood or flooding, for which Lender requires insurance. This insurance shall be maintained in the amount and 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 settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower 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 required 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 prior 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 occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to 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 good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not 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 significantly 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 whatever is necessary to protect the value of the Property 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 repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in 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 substantially 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 mortgage insurance. Loss reserve

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

to be severable.

given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared void if this instrument is held not affect other provisions of this Security Instrument or the Note which can be interpreted in which the Property is located. In the event that any provision of this Security Instrument or the Note is declared void by any provision of law, such conflict shall not affect any provision of this Security Instrument and the Note are declared void.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the State where it is executed.

Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this

of this address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to

the first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing prepayment charge under the Note.

to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any payment to Lender may choose to make this refund by reducing the principal owed under the note or by making a direct loan to Lender to pay the interest or any other loan charges collected by the servicer to exceed the charge to the permitted limit and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Lender.

to the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge and that law is finally implemented so that the interest or other loan charges collected on it to be collected in connection with the

13. Loan Charge. If the loan secured by this Security Instrument is refused to a law which sets maximum loan charges.

make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

borrower, Lender may agree to make this Security Instrument: and (c) agrees that Lender and any other Borrower may agree to extend, modify, lengthen, shorten or cancel by this Security Instrument; (d) is not personally obligated to pay the sums due over's interest in the Property under the terms of this Security Instrument; (e) is not personally obligated to pay the sums due interest but does not execute the Note; (f) is co-signing this Security Instrument only to mortgagee, grant and convey that

lender intent but does not execute the Note; (g) is co-signing this Security Instrument only to mortgagee, grant and convey that

paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security

Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of

12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this

exercise of any right or remedy.

successors in interest. Any holder in exercising any right or remedy shall not be a waiver of or preclude the

of the sums secured by this Security Instrument in the event of any demand made by the original Borrower or Borrower's

contingent proceedings against any successor in the event of release to extend time for payment of otherwise modifiable amortization

not appear to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to

of a portion of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall

11. Borrower Not Released; Forfeiture Not a Waiver. Extension of the time for payment or modification

postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

If unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not exceed or

secreted by this Security Instrument whether or not then due.

loan letter is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums

waged or settle a claim, for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given,

it the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an

application to the court to declare this Security Instrument whether or not the sums are due.

in the event of sale a claim, for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given,

it the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an

application to the court to declare this Security Instrument whether or not the sums are due.

making, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall

market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the fair

balance of the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair

amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately

this Security Instrument shall be reduced by the proceeds multiplied by the following fraction: (a) the total

Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by

market value of the Property immediately before the taking, unless Borrower and Lender otherwise agree in writing, the total

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

in the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument,

that, be paid to Lender.

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

10. Condemnation. The proceeds of any award of claim for damages, direct or consequential, in connection with any

Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

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

inspections in accordance with any written agreement between Borrower and Lender or applicable law.

the premises required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage

that Lender, insurer(s) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay

payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period

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17. Transfer of the Property and Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold (or otherwise transferred) 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 cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

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

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.

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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.

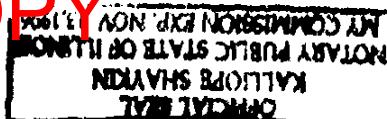
23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

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My Commission Expires:

Alexander Gabillet

11/14/94

Notary Public

Given under my hand and officially sealed this 14th day of November 1994
for the uses and purposes herein set forth.

In this day in person, and acknowledged that THEY signed and delivered the said instrument as THEIR
personally known to me to be the same persons whose names subscribed to the foregoing instrument, appeared before

ALEXANDER GABRIEL AND HELENE GABRIEL, HUSBAND AND WIFE

county and state do hereby certify that I, Notary Public in and for said

Alexander Gabillet

STATE OF ILLINOIS, COOK

County ss:

323889511

Borrower

(Seal)

Borrower

(Seal)

Borrower

(Seal)

Borrower

(Seal)

Borrower

(Seal)

Witness

Witness

Witness

Witness

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

- | | | | | | | | |
|--|---|---|---|---|---|--|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Planified Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider | <input type="checkbox"/> Family Rider | <input type="checkbox"/> Graduate Payment Rider | <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> V.A. Rider |
| <input type="checkbox"/> Second Home Rider | <input type="checkbox"/> Other(s) (Specify) | <input type="checkbox"/> Rate Improvement Rider | <input type="checkbox"/> Second Home Rider | <input type="checkbox"/> Graduate Payment Rider | <input type="checkbox"/> Biweekly Payment Rider | <input type="checkbox"/> Family Rider | <input type="checkbox"/> Adjustable Rate Rider |

(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 coverants and agreements of each such rider shall be incorporated into and shall amend and supplement the coverants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.