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LOAN NUMBER: 6537823

RETURN TO: UNITED SAVINGS ASSOCIATION OF TEXAS FSB

1301 BASSWOOD, SUITE 340

SCHAUMBURG, IL 60173

1992 JAN 2 AN HE 20

92000215

92000215

[Space Above This Line For Recording Data]

**MORTGAGE** 

THIS MORTGAGE ("Security in trument") is given on DECEMBER 31, 1991

The mortgagor is

JANUSE MILEWSKI AND DANUTA WILTHSKI, HIS NIPE

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

UNITED SAVINGS ASSOCIATION OF TEXAS FEE

which is organized and existing under the laws of THE UNITED STATES

, and whose

address is 3200 SOUTHWEST FRWY, SUITE 2000 HOUSTON, CX 77027

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

ONE HUNDRED FIFTEEN THOUSAND TWO HUNDRED

AND 00/100

Dollars (U.S. \$ 115200.00

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 0., 2022 . 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 per graph 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 deserved property located in Cook County, Illinois:

SEE ATTACHED LEGAL DESCRIPTION

1. Promote for the second control of the second of the seco

PIN: 13-26-115-015

59289118045

CHICKON

[Street, City],

which has the address of 3033 N HAMLIN AVE.,

Illinois and 60618 white approved to

("Property Address");

[Zip Code]

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

-68(IL) (8101)

VMP MORTGAGE FORMS - (313)283-8100 - (800)521-7291

Page 1 of 6

initials: M

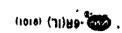
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of the actions set forth above within 10 days of the giving of notice.

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

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

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property

third, to interest due; fourth, to principal due; and last, to any late charges due under the Note. and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payabe under paragraph 2;

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

Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit again, the sums secured by this held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, price price or sale of the

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

monthly payments, at Lender's sole discretion. to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay the excess Funds in accordance with the requirements of applicable law. If the an ount of the Funds held by Lender at any time is

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for

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

The Funds shall be held in an institution, whose deposits are insured by a federal agency, instrumentality, or entity (including otherwise in accordance with applicable less. estimate the amount of Funds due or the basis of current data and reasonable estimates of expenditures of future Escrow Items or amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may amended from time to time. 12 U.S.C. Section 2601 at seq. ("RESPA"), unless another law that applies to the Funds sets a lesser mortgage loan may require the Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." any; (c) yearly no teage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments

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

Borrower shall promptly pay when due the I. Payment of Principal and Interest; Prepayment and Late Charges. UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

variations by jurisdiction to constitute a uniform security instrument covering real property.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage,

All of the foregoing is referred to in this Security Instrument as the "Property." fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. TOCETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurhenances, and

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5. Hazard or Property Insurance. Borrower shall keep the improvements how existing or hereafter erected on the Property insured against loss by fire, hazards 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 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 rot 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 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

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 I roperty 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. Bostower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or stater ients 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), ther 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 Plying 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

Form 303/ 9/96 |

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Indication in which the Probective is located. In the event that any drovision of clause of this Security Instrument of the Note of this Security Instrument of the Note of this Security Instrument of the Note of the Security Instrument of the Note of the Note of this Security Instrument of the Note of the Note of the Security Instrument of the Note of the Note of the Security Instrument of the Note of the Note of the Security Instrument of the Note of the Note of the Security Instrument of the Note of the Note of the Security Instrument of the Note of the Note of the Security Instrument of the Note of the No any ounce address stated herein of any ounce to Lender. Any notice to Lender shall be deemed to have been given to Borrower of Lender when given as brovided in this basegraph. tostrument shall be deemed to have been given to Bostower of Lender when given as provided in this paragraph.

15. Governing I aw. Severability. This security Instrument shall be accorded in this paragraph.

by lust class man unless applicable law requires use of another method. The nouce shall be directed to the Property Address of another method. The nouce shall be given by first class mail to Lender's address of another methods have notice to Lender shall be given by first class mail to Lender's form the second of the last mail to Lender's second for the this security. by success, Any nouse to borrower provided for in this decurity instrument shall be given by delivering it and the state and the property and the source of another method. The notice shall be directed to the Property Address of another motion in Lender shall be given by stress of another motion in Lender shall be given by stress that in Lenders of the property address of the property and the stress of 14. Notices. Any notice to Borower provided for in this Security Instrument shall be given by delivering it or by mailing it in the first character main unless annicable law remines use of another method. The notice shall be directed to the Property Address of the control of Lender may choose to make this relund by reducing the principal owed under the Note of by making a direct payment to under the Note.

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Security instrument shall bind and benefit the successors and assigns of Lender and Borrower's covenants and assigns of Lender and Borrower's covenants and astrements shall be joint and several. Any Borrower subject to the provisions of the provi 12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The Coverent shall bind and benefit the successors and assigns of Lender and Borrower subject to the provisions of this une sums accured by unis decuring instrument by reason of any demand made by up onginal bottomer of brochide the exercise of any right of remedy shall folded any prochide the exercise of any or remedy shall folded and the exercise of any or the sums accured by this Security Instrument by reason of any demand made. By the original Borrower of Borrower's successor of any demand made. By the original Borrower's successor of any demand made. By the original Borrower's successor of any demand made. By the original Borrower's successor of any original Borrower's successors. not operate to release the lability of the original Borrower or Borrower's successors in interest. Lender sitelly amortisation of any demand made. In the original Borrower's successors to the relation of any demand made. In the original Borrower's successors to the relation of any demand made. In the original Borrower's successors to the relation of any demand made. In the original Borrower's successors to the relation of any demand made. In the original Borrower's successors to the relation of any demand made. In the payment of Borrower's successors and the sum of the relation of th

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If the Property is absorbing the Bottower, or if, after notice by Lender to Bottower that the condemnor offers to make an award or sente a claim for damages. Bottower fails to respond to Lender within 30 days after the date the notice is given. Lender an all of the notice is given. Lender and the condemnor offers to make an action of the notice is given. Lender and the date the notice is given. Popeny immediately defore the taking is less than the amount of the sums secured immediately defore the taking of 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. by openy immediately before the taking is less than the amount of the sums accured immediately before the taking is less than the amount of the sums accured immediately before the taking is unless applicable law otherwise directors in writing of unless applicable law otherwise directors in the sum of the sum accured immediately before the taking. Unless the law otherwise directors in the sum of the sum accured immediately before the taking of the sum accured in the sum of the sum accured in the sum of the sum accured in the sums secured immediately delote the taking, divided by (b) the fair market value of the Property in which the late into the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking, unless becurry insurument shall be read to Borrower. In the event of a narrial taking of the Property in which the fair market value of the Property immediately before the narrial taking of the Property immediately before the read to Borrower. In the event of a narrial taking of the Property in which the fair market value of the Property in the fair market value of the Property in the fair market taken of the Property in which the fair market value of the Property in which the fair market value of the Property in which the fair market value of the property in which the fair market value of the property in which the fair market value of the property in which the fair market value of the property in which the fair market value of the property in which the fair market value of the property in the fair market value of the fair insument institution to laking, unless Borrower and Lender otherwise agree in writing, the sums secured institution by the amount of the proceeds multiplied by the following fraction; (a) the total amount of the proceeds multiplied by the following fraction; (a) the total amount of the property insufficient of the property infinitediately before the taking divided by the fair market value of the property infinitediately before the aking divided by the fair market value of the property infinitediately before the Instrument immediately belore the taking, unless Bortower and Lender otherwise agree in writing, the sums secured by this secured by the string amount of the proceeds multiplied by the following fraction; (a) the total amount of the proceeds multiplied by the following fraction; (a) the total amount of the proceeds multiplied by the following fraction; (b) this secured by the secured by this secured by this secured by this secured by this secured by the secured b whether or not the Property immediately before the taking is equal to or greater than the amount of the Property in which the fau market instrument immediately before the taking is equal to or greater than the amount of the sums secured by this Security before the taking, unless Bostower and Lender otherwise agree in writing, the sums secured by this Security In the event of a total taking of the Property, the proceeds shall be applied to the sums accured by this Security Instrument.

Value of the Property inminediately before the taking is cound to referent than the amount of the sums secured by this Security.

he 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. to. Condemnation. The proceeds of any award of ciain for damages, duect of consequential, in connection with any about he ender, and the property, or for conveyance in lieu of condemnation, are hereby assigned and the back and the property.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any and on the property, or for conveyance in lieu of condemnation, are hereby assigned and any award or claim for damages, direct or consequential, in connection with any and any part of the property, or for conveyance in lieu of condemnation, are hereby assigned and

Jance ends in accordance with any written agreement detween hortower and length of the property. Lender shall give alternate of or into the property of the property is a seen that inspections of the property. Lender shall give 8000 wer notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

In Condemnation The measure of any award or claim for damage for the inspection. surance ends in accordance with any unition agreement between Borrower and Lender or applicable law. insurance ends in accordance with any written agreement between Bottower and insurance of the principle law. nined to maintain moreosan insurence in effect or to movide a loss reserve mail the requirement for movide and a loss reserve mail the requirement for movide and a loss reserve mail the requirement for movide and a loss reserves mail the requirement for movide and a loss reserves mail the requirement for movide and a loss reserves mail the requirement for movide and a loss reserves mail the requirement for movide and a loss reserves and a loss requirements and a loss requirements and a loss reserves and a loss requirements are a loss requirements. The total of the Option of Lender, if mortgage insurance coverage (in the amount and for the period of the order of the period of the order of the o

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

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without 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 offective 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 encelated 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 stall 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 proceeding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances and 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 actified 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, orner Demmable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or for nald byde, 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 requires 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 shed 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.

Form 3014 9/90 /

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[Check applicable Bate Bider the covenants and agreenance of this Security Instrument as if the rider(s) were a part of this Security Instrument. Security Instrument, the coverants and agreements of each such rider shall be incorporated into and shall amend and supplement 24. Riders to the Security Instrument. If one or more riders are executed by Borrower and recorded together with this

LOT 20 IN HAENTZE AND WHEELER'S SUBDIVISION NO. 5 BEING PART OF LOT 7 IN DAVLIN KELLEY AND CARROL'S SUBDIVISION OF THE NORTH WEST 1/4 OF SECTION 26, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THRID PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. Property of County Clerk's Office

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