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COOK COUNTY CLERK'S OFFICE
 100 N. LAUREL ST., CHICAGO, ILL. 60602
 TEL: (312) 309-3000
 FAX: (312) 309-3001
 WWW: WWW.COOKCOUNTYCLERK.COM

Each has the address of _____ (Street)
 _____ (City)
 _____ (State)

PROPERTY OF COOK COUNTY CLERK'S OFFICE

ATTENTION: PLEASE READ THE FOLLOWING INFORMATION CAREFULLY. THIS DOCUMENT IS A LEGAL INSTRUMENT AND SHOULD BE KEPT IN A SAFE PLACE. IT IS THE RESPONSIBILITY OF THE PARTY RECORDING THIS DOCUMENT TO VERIFY THAT THE INFORMATION PROVIDED IS CORRECT AND COMPLETE. ANY ERRORS OR OMISSIONS MAY AFFECT THE VALIDITY OF THIS DOCUMENT.

THE PARTIES TO THIS INSTRUMENT ARE: _____ (Name)
 _____ (Address)
 _____ (City, State, Zip)

THE PURPOSE OF THIS INSTRUMENT IS TO _____ (Purpose)

THIS INSTRUMENT IS SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS: _____ (Terms and Conditions)

MORTGAGE

\$ 17.00

(Please Refer to This Line for Recording Date)

92125854

11/12/2011

11/12/2011

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...with the Lender and Lender's agreement and agree as follows:
1. Payment of Principal and Interest, Prepayment and Late Charges. Borrower shall pay to Lender the principal amount of the Note and the interest thereon as provided in the Note and the Security Instrument.
2. Funds for Taxes and Insurance. Borrower shall pay to Lender the amount of the taxes and insurance charges due on the property.
3. Payment of Taxes and Insurance. Borrower shall pay to Lender the amount of the taxes and insurance charges due on the property.
4. Lender's Lien. Lender shall have a lien on the property for the amount of the principal and interest due on the Note and the Security Instrument.
5. Security Instrument. Lender shall have a security interest in the property.
6. Assignment of Payments. Lender shall have the right to assign the payments due on the Note and the Security Instrument.
7. Substitution of Funds. Lender shall have the right to substitute funds for the payments due on the Note and the Security Instrument.
8. Application of Payments. Lender shall have the right to apply the payments due on the Note and the Security Instrument.
9. Prepayment. Lender shall have the right to receive prepayments on the Note and the Security Instrument.
10. Late Charges. Lender shall have the right to charge late fees on the Note and the Security Instrument.
11. Default. Lender shall have the right to declare a default on the Note and the Security Instrument.
12. Remedies. Lender shall have the right to take remedies on the Note and the Security Instrument.
13. Waiver. Lender shall have the right to waive certain provisions of the Note and the Security Instrument.
14. Assignment. Lender shall have the right to assign the Note and the Security Instrument.
15. Severability. If any provision of the Note and the Security Instrument is found to be unenforceable, the remaining provisions shall remain in effect.
16. Entire Agreement. This Note and the Security Instrument constitute the entire agreement between the parties.
17. Governing Law. This Note and the Security Instrument shall be governed by the laws of the State of California.
18. Notices. All notices shall be given to the parties at the addresses set forth in the Note and the Security Instrument.
19. Counterparts. This Note and the Security Instrument may be executed in counterparts, each of which shall be deemed to be an original copy, and all of which together shall be deemed to constitute one and the same agreement.
20. Electronic Execution. This Note and the Security Instrument may be executed electronically.
21. Electronic Delivery. This Note and the Security Instrument may be delivered electronically.
22. Electronic Signature. This Note and the Security Instrument may be signed electronically.
23. Electronic Recordation. This Note and the Security Instrument may be recorded electronically.
24. Electronic Filing. This Note and the Security Instrument may be filed electronically.
25. Electronic Recording. This Note and the Security Instrument may be recorded electronically.
26. Electronic Recording Office. This Note and the Security Instrument may be recorded at the Electronic Recording Office.
27. Electronic Recording Fee. This Note and the Security Instrument may be recorded for a fee.
28. Electronic Recording Date. This Note and the Security Instrument may be recorded on a certain date.
29. Electronic Recording Time. This Note and the Security Instrument may be recorded at a certain time.
30. Electronic Recording Location. This Note and the Security Instrument may be recorded at a certain location.
31. Electronic Recording Authority. This Note and the Security Instrument may be recorded by a certain authority.
32. Electronic Recording Capacity. This Note and the Security Instrument may be recorded by a certain capacity.
33. Electronic Recording Signature. This Note and the Security Instrument may be recorded by a certain signature.
34. Electronic Recording Date. This Note and the Security Instrument may be recorded on a certain date.
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12. **Loan Changes.** If the Lender changes the terms of the Security Instrument, the Lender shall notify the Borrower in writing at least 30 days before the change becomes effective. The Borrower may, at its option, terminate the Security Instrument if the Lender changes the terms of the Security Instrument in a manner that materially and adversely affects the Borrower's obligations under the Security Instrument.

13. **Legalization Affecting Lender's Rights.** If a court order or other legal action is taken that affects the Lender's rights under the Security Instrument, the Lender shall notify the Borrower in writing at least 30 days before the action becomes effective. The Borrower may, at its option, terminate the Security Instrument if the Lender's rights are materially and adversely affected.

14. **Notice.** Any notice to the Borrower shall be given in writing to the Borrower at the address designated by the Borrower in the Security Instrument. If the Borrower changes its address, it shall notify the Lender in writing at least 30 days before the change becomes effective. Any notice to the Lender shall be given to the Lender at its address designated by the Lender in the Security Instrument.

15. **Assignment of the Security Instrument.** The Lender may assign the Security Instrument to another lender. The Borrower shall remain obligated to the Lender under the Security Instrument until the Security Instrument is paid in full.

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17. **Transfer of the Property or a Beneficial Interest in the Property.** If the Borrower transfers the property or a beneficial interest in the property, the Borrower shall notify the Lender in writing at least 30 days before the transfer becomes effective. The Lender may, at its option, terminate the Security Instrument if the property is transferred to a third party.

18. **Borrower's Right to Redeem.** The Borrower shall have the right to redeem the Security Instrument at any time by paying the outstanding principal and interest to the Lender. The Lender shall provide a partial release of the Security Instrument if the Borrower pays the outstanding principal and interest to the Lender.

19. **Partial Release.** If the Borrower pays the outstanding principal and interest to the Lender, the Lender shall provide a partial release of the Security Instrument. The partial release shall be provided in writing to the Borrower at least 30 days before the partial release becomes effective.

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Property of Cook County Clerk's Office

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COOK COUNTY CLERK'S OFFICE
JAN 01 2018