MFCD5312

Loan Number: 5193578

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THIS MORTGAGE ("Security Instrument") is given on FERBLARY 28. 1992. The mortgagor is BONALD A. JAMES AND SUSANX. JAMES. HUSBAND AND WIFE. *** *** *** *** ** ** ** **		MORTGAGE	- 91484 : M - COOK COUR	ORDING 1 5537 03/19/92 4-92-18 HTY RECORDER
Example 1 (Borrower'). This Security Instrument is given to SPELTER MORTGAGE CORPORATION which is organized and existing under the laws of The Frate OF WISCONSIN and whose address is 201 EUCLID AVENUT BOLLING MEADOWS. IL 60008 ("Lender"). Borrower owes conder the principal sum of O'45 HUNDRED FORTY FIVE THOUSAND AND NO/100 Clare of the principal sum of O'45 HUNDRED FORTY FIVE THOUSAND AND NO/100 ("Lender"). Borrower's note dated the same date as this Security in trument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on MARCH 1. 2012. This Security Instrument secures to Lender: (a) the repayment of the other sums, 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 parformance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Bo rower does hereby mortgage, grant and convey to Lender the following described property located in CQQY County, Illinois: LOT 20 IN BLOCK 3 IN TALCOTT TERRACE, Be NG A SUBDIVISION OF LOT 2 IN SUNSION OF 42 ACRES OF LAND, WEST LINE 1974 NP ARALLEL WITH THE EAST LINE THEREOF, AND BEING ALL OF LOT 1 IN ASSESSOR'S DIVISION OF THE NORTHHEST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. Tax Key Not. 12-02-218-003 which has the address of 1335 SQUTH ASHLAND PARALLEL WITH THE EAST COOK COUNTY, ILLINOIS.	THIS MORTGAGE: ("Security Instru 1992.The mortgagor is RONALD A. JAMES AI	ment") is given on <u>FE</u> ND SUSAN X , JAMES, HUS	BRUARY 28. BAND AND WIFE.	
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County, Illinois: LOT 20 IN BLOCK 3 IN TALCOTT TERRACE, BLYING A SUBDIVISION OF LOT 21 IN DIVISION OF 42 ACRES OF LAND, WEST LINE DR NYN PARALLEL WITH THE EAST LINE THEREOF, AND BEING ALL OF LOT 1 IN ASS', 53OR'S DIVISION OF THE NORTHWEST 1/4 OF SECTION 1 AND THE EAST PART OF LOT 2. IN ASSESSOR'S DIVISION OF THE NORTHEAST 1/4 OF SECTION 2. ALJ IN TOWNSHIP 40 NORTH RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. Tax Key No: 12-02-218-003 which has the address of 1335 SQUTH ASHLAND , PARK RIDGE ,	security of this Security Instrument; and (c) t	c performance of Borrower's	covenants and agreements	under this Security
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TOGETHER WITH all the improvements now or hereafter erected on the property, and all casements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully selsed of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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

(page 1 of 5 pages)



UNIFORM COVENANTS. Barrows and Lords coverism and agric as follow:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Fands") for:

(a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting services sed by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to some wer, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security lastrogent.

If the Funds held by Lorder exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender it a amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, presented in sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds seld by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicance law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, a see sments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in payments, or if not paid in that manner. Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments (uncelly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Socurity Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceeding; which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lim. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. 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 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 approved, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph in

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 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.

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or make any accommodations with regard to the terms of this Security Instrument or the Mote without that Borrower's consent. secured by this Security Instrument, and (c) agrees that Lender and any other Borrower may agree to extend, modify, sother Bottower's interest in the Property under the terms of this Security Instrument, (b) is not personally obligated to pay the sums Instrument but does not execute the Mote: (a) is co-signing this Security Instrument only to mortgage, grant and convey that of puragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions a walver 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

Borrower of Borrower's successors in interest. Any forbeinnince by Londer in exercising my right of remedy shall not be otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or of Borrower shall not operate to release the limbility of the original Borrower or Borrower's successors in interest. Lender modification of amortivation of the sums seemed by this Security Instrument granted by Lender to any successor in interest

11. Bottower Not Released; Forboarance by Lender Not a Walvor. Extension of the time for payment or or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend

to the sums secured by this Security Instrument, whether or not then due.

given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or make an award or seale a claim for damages, Borrower fails to respond to Leader within 30 days after the acts the notice is

If the Property is abandoned by Borrower, or it, after notice by Lender to Borrower that the condatanor offers to provides, the proceeds shall be applied to the same secured by this Security instrument whether or no the sums are then due. immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise which the fair market value of the Property immediately before the taking is less than the amount of the sums secured (a) the total amount of the sums secured immediately before the taking, divided by (b) the far ranket value of the Preperty in immediately before the taking. Any balance shall be paid to Borrower. In the event of a partal aring of the Preperty in anuly accured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: secured by this Security Instrument immediately before the taking, unless Borrower and Londer otherwise agree in writing, the Instrument, whether or not then due, with any excess paid to Borrower. In the ever, of a partial taking of the Property in which the taking is equal to premer than the amount of the sums which the taking is equal to greater than the amount of the sums

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

assigned and shall be paid to Lender.

any condemnation or other taking of any part of the Property, or for conveyince in lieu of condemnation, are hereby shall give Borrower notice at the time of or prior to an inspection specifiving reasonable cause for the inspection.

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

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

Borrower and Lender or applicable law.

provide a loss reserve, until the requirement for mortgage in accordance with any written agreement between becomes available and is obtained. Botrower shall pay the recommes required to maintain mongage insurance in effect, or to insurance coverage (in the amount and for the period car is conderres) provided by an insurer approved by Lender again Londer each month a sum equal to one-tweith of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Loss reserve in the option of mortgage insurance. Loss reserve payment may no longer be required, at the option of Lender, if mortgage in the option of Lender, if mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to substantially equivalent to the cost to Bo lower of the mortgage insurance previously in effect, from an alternate mortgage premiums required to obtain coverage was aminally equivalent to the mortgage insurance previously in effect, at a cost reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any

8. Mortgage inautance. If Lender required mortgage insurance as a condition of making the loan secured by this

reducenug payment

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

this paragraph 7, Lender does not have to do so. court, paying teason able automeys' fees and entering on the Property to make repairs. Although Lender may take action under Lender's actions may include paying any sums secured by a tien which has priority over this Security Instrument, appearing in then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements

the merger in writing.

lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the the loan evidenced by the Mote, including, but not limited to, representations concerning Borrower's occupancy of the Property inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or interest in the Property or other material impairment of the lien created by this Security Instrument or Londer's security proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's be in default if any forteiture action or proceeding, whether civil or eriminal, is begun that in Lender's good faith judgment destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property, Borrower shall unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be for after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence Lesseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days 6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application;

- oan secure I by this Security in strument 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 muit 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 Leader 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.
- 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 I ender's prior written consent. Lender may, at its option, require immediate payment in full of all sums secured by this deparity Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the Drie 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 to invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower. invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

- 18. Borrower's Right of Asinstate. 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 reinsulment) 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 (ov nants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited v., reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Suray Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security It strument 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 and under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a raily 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 lave.
- 20. Hazardous Substances. Borrower shall not cause or permit the presunce, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow enyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two senter a 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, tax suit 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 a sy governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Frenerty 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 haz redus 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.

Instrument 23. \ 24. I this Securi supplemen	Release. Upon payment of all swithout charge to Borrower. Bo Walver of Homestead. Borrow Riders to this Security instrument, the covenants and agreements of the Covenants agreements agreement agreemen	rrower st er waives ont. If o i agreeme	adi pay any recordation con all right of homestead ex- one or more riders are executed ants of each such rider shall	sts. emption in the Pro- cuted by Barrower Il be incorporated i	perty. and recorded togonto and shall ame	ether with
instruction [7]	Adjustable Rate Rider	١١	Condominium Rider	1	1-4 Family R	ider
) ,	Graduated Payment Rider	, <u></u> ,	Planned Unit Developm	 ent Rider 1	Biweekly Pag	
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	Y SIGNING BELOW, Borrowe and in any rider(s) executed by			d covenants contai	ined in this Securi	ity
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a trace of an angel and a second of	700		SYSAN E.	JAMES		-Borrower
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STATE OF ILLINOIS	S. JA CELL	A				
mo this day	certify RONALD A. JAMES AN known to me to be the same pers y in person, and acknowledged the uses and purposes therein set for	O SUSAN ion(;) wh int they	gacd and delivered the sal	ND WIFE. d to the foregoing	instrument appea	red before tary
	er my hand and official scal, this assion expires: $(\sqrt{3} \alpha)$	28ТН	day of FEBRUARY	ary Public	Marki	200
	iment was prepared by:K		DBERTSON	ATOM?	OFFICIAL S KATHY MAS RYMERO, SYAH RYMERO, OLAM	in Hilmond
without rec	course the within Mortgage togeth	her with t	he indebtedness therein m	entional.	xx occorrocsc	COSCE.CCC
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ву	Kalli O Koll	TER MO	ORTGAGE CORPORATION (SEAL) Allese	ON ON KIND ASSISTANT Socretary	THECH	(SEAL)
28TH	inois, County of <u>COOK</u> day of <u>FEBRUARY</u> Corp., a Wisconsin Corporation,	1992	The foregoing instrument, by Kathi C. Robertson a of the corporation.	was acknowledge and Lisa D. Fleck o	d before me this f Shelter	
omm omm	ission expires: <u>3/27/</u>	93		Notary Public	Spusle	
this in tru	ment was prepared by:K	ATHLRC	BERTSON	* OFFICE	AL SEAL	
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Property or Cook (County Clark's Office