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MORTGAGE

011906855

THIS MORTGAGE ("Security Instrument") is given on MARCH 27, 1992 The mortgagor is CAROL A GRIFFY, A SPINSTER

("Borrower"). This Security Instrument is given to St. Paul Federal Bank for Savings

which is organized and existing under the laws of United States of America and whose address is 6700 W. North Ave, Chicago, Illinois 60635

("Lender"). Borrower owes Lender the principal sum of FIFTY FOUR THOUSAND AND NO /100 Dollars U.S.S. 54,000.00

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 APRIL 1, 2007. 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 1 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreement, 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 25 (EXCEPT THE SOUTH 6 FEET THEREOF) AND THE SOUTH 12 FEET OF LOT 26 IN BLOCK 8 IN FEUERBORN & KLODE'S LATTING PARK WOOD FIRST ADDITION, BEING A SUBDIVISION OF THE NORTH 3/4 OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 23 TOWNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
PIN #12-23-215-049-0000

92216525

which has the address of 3815 N PAGE CHICAGO
Illinois 60634 ("Property Address")
(Zip Code)

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73 56-782
32436

Property of Cook County's Office

declared to be severable. To this end the provisions of this Security Instrument and the Note are

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 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.

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 and unless applicable law requires use of another method. The notice shall be directed to the

Property. Address of any other address Borrower designates by notice to Lender. Any notice shall be given by first

class mail 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 Lender when given as provided

in this paragraph.

13. Loan Charges. The loan secured by this Security Instrument is subject to a law which sets maximum loan

charges, and that law is hereby incorporated so that the interest or other loan charges collected or to be collected in connection

with the loan exceed the permitted limits, then, to the extent such loan charges are collected or to be collected in connection

with the loan, the charge to the permitted limits, and to the extent such loan charges are collected or to be collected in connection

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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 to 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 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 the Security Instrument. If Borrower fails to pay the debt or any part of the debt within the period Lender may invoke remedies permitted by this Security Instrument or a power of attorney, Lender may, at its option, demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower ceases to remain in compliance with the terms of this Security Instrument, Borrower shall have the right to have enforcement of this Security Instrument reinstated and to reinstate the Security Instrument if all sums secured by this Security Instrument are paid in full to the satisfaction of Lender. Borrower shall have the right to have enforcement of this Security Instrument reinstated and to reinstate the Security Instrument if all sums secured by this Security Instrument are paid in full to the satisfaction of Lender. However, this right to reinstate shall not apply in the case of an acceleration pursuant to paragraph 19.

19. Sale of Note (Change of Loan Servicer). The Note or a portion thereof shall be sold to a third party with this Security Instrument. The sale of the Note or a portion thereof shall be subject to the terms and conditions set forth in the Note. The sale of the Note or a portion thereof shall be subject to the terms and conditions set forth in the Note. Borrower will be given a copy of the Note and a copy of the terms and conditions set forth in the Note. The sale of the Note or a portion thereof shall be subject to the terms and conditions set forth in the Note. Borrower will be given a copy of the Note and a copy of the terms and conditions set forth in the Note. Borrower will be given a copy of the Note and a copy of the terms and conditions set forth in the Note.

20. Hazardous Substances. Borrower shall be responsible for the removal, cleanup, and disposal of any hazardous substances or other materials located on the Property. Borrower shall be responsible for the removal, cleanup, and disposal of any hazardous substances or other materials located on the Property. Borrower shall be responsible for the removal, cleanup, and disposal of any hazardous substances or other materials located on the Property. Borrower shall be responsible for the removal, cleanup, and disposal of any hazardous substances or other materials located on the Property.

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 that not prior to acceleration, Lender shall give notice to Borrower prior to acceleration. Lender shall give notice to Borrower prior to acceleration. Lender shall give notice to Borrower prior to acceleration. Lender shall give notice to Borrower prior to acceleration. Lender shall give notice to Borrower prior to acceleration.

22. Release. 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 litigation. 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 litigation. 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 litigation.

23. Waiver of Homestead. Borrower hereby waives the right to claim a homestead exemption in the Property.

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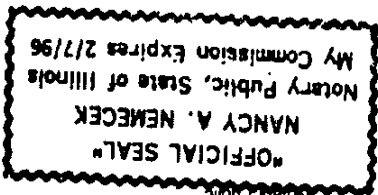
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GRITNEY CAROL A
Notary Public
011906855

Form 3014 9/90 (page 6 of 6 pages)

2395 SEP 91

RAYMOND F SEIFERT
ST PAUL FEDERAL BANK FOR SAVINGS
6700 W NORTH AV
CHICAGO, IL 60635



My Commission expires

(Given under my hand and official seal, this

set forth.

signed and delivered the instrument as

subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that

personally known to me to be the same person(s) whose name(s) is/are

a Notary Public in and for said county and state, certify that

State of Illinois, County ss:

of the County ss:

[Space Below This Line For Acknowledgment]

Social Security Number

---Borrower (Seal)

Social Security Number

---Borrower (Seal)

and in any riders) executed by Borrower and recorded with it.

By Signing Below, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument

supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security

Instrument. (Check applicable boxes)

Adjustable Rate Rider

Graduated Payment Rider

Ballloon Rider

(Others) [Specify]

LOAN RIDER

Condominium Rider

Planned Unit Development Rider

Rate Improvement Rider

1-4 Family Rider

Biweekly Payment Rider

Second Home Rider

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(Others) [Specify]

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Condominium Rider

Planned Unit Development Rider

Rate Improvement Rider

1-4 Family Rider

Biweekly Payment Rider

Second Home Rider

52591026

COOK COUNTY CLERK'S OFFICE

UNOFFICIAL COPY

LOAN RIDER

LOAN NO

DATE

011906855

MARCH 27, 1992

THIS RIDER is incorporated into a certain Security Instrument dated of even date herewith given by the undersigned (the "Borrower") to St. Paul Federal Bank For Savings (the "Lender") to secure a mortgage indebtedness said Security Instrument encumbers real property commonly described as

3815 N PAGE, CHICAGO IL 60634

(PROPERTY ADDRESS)

1.) Borrower and Lender agree that notwithstanding anything contained in Uniform Covenant 21 of the Security Instrument, Lender is hereby authorized to charge a reasonable fee for the preparation and delivery of a release deed

2.) Borrower and Lender agree that if the Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation buy all or some of the Lender's rights under the Security Instrument, this Rider will no longer have any force or effect

IN WITNESS WHEREOF, BORROWER has executed this RIDER



CAROL A GRIEF

Borrower

Borrower

011906855