WHEN RECORDED MAIL TO

Household Bank, f.s.b

100 Mittel Drive Annual

Wood Dale, IL 60191

LOAN NUMBER: 6053235



[Space Above This Line For Recording Data] -

MORTGAGE

THIS MORTUAGE ("Security Instrument") is given on

MARCH 26TH

JUNIS L. HANSEN AND ANNE M. HANSEN, HUSBAND AND WIFE

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

: Household Bank, f.s.b.

which is organized and existing under the laws of

UNITED STATES

, and whose address is

1100 Mittel Drive, Wood Dals, IL 60191

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

SEVENTY ONE THOUSAND AND NO/100

Dollars (U.S. \$ 71,000.00

). 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 1ST, 2007 This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and mobilications 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

County, Illinois:

LOT 28 (EXCEPT THE NORTH 44.50 FEET, AS MEASURED AT FIGHT ANGLES TO THE NORTH LINE THEREOF) IN BLOCK 3 IN STREAMWOOD GREEN UNIT FIVE, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 06-24-112-118 plane m. Harven

DEPT-01 RECUPTING TH5555 TRAN SP21 04/03/92 11:04:00

DEP COOK SECONDER

T44666 TRAN 0660 04/02/92 10:35:00

DOK COUNTY RECORDER

ANGELA DEPAUL Notary Public, Store of Illinois My Commission Expires 3/23/93

"OFFICIAL SEAL"

which has the address of 266 WHITEWOOD DRIVE UNIT# 2 Street ... (Street)

[Zip Code] ("Property Address"):

ILLINOIS -- Single Pamily -- Fanate Mac/Freddle Mac UNIFORM INSTRUMENT

MFIL3112-04/91

STREAMWOOD [City]

Form 3014 9/90 (page 1 of 6 pages)

To Order Call: 1-800-530-9393 '[] FAX 818-791-1131

Troperty insured against loss by lue, hazards uncluded whum the term extended coverage and any one limit insurance shall be managed for which Lender requires insurance shall be managed and managed and shall be shall be managed. Property insured against loss by fite, hazards included within the lerm "extended coverage" and any other lands included within the lerm "extended coverage" and any other lands including insurance. This insurance shall be maintained including and insurance shall be maintained including and Assusty include of property institute on the actions are form above within 10 tays of the giving of motion of the improvence from the improvence from the improvence for the protection of the createst for the included within the tent of the included of th

Suborthresing the nen to mes decurity instrument, Lender may give Borthwer a notice identifying the lien, Bortower and the first on the serions set forth above within 10 days of the giving the lien. Bortower and the giving the lien, Bortower and the giving of notice, and the lien of notice, and the lien is notice identifying the lien. Bortower and the giving of notice, bortower and long the lien is notice. which his? such property lives his decurity manument, express may give deriving a money and the schools set forth above within 10 days of the giving he increased or being the morning of the schools which increases now existing or the property increases a morning the schools when the increases now existing or house. subordinging the lien to this Security Instrument. If Lender delemines that any part of the Property is subject to security instrument. It lender delemines that any part of the Property is subject to 8 lien which may ausin minimize their may often an expression that the property is subject to 8 lien. Howard the may often an expression that the from the lien parameter and the property is subject to 8 lien. prevent the enforcement of the field of (c) secures from the holder of the lien an agreement of openion openion in the short of the lien an agreement of bottom openion to this security insumment if tender that any may of the prevent is subsert to a lien. in writing to the payment of the idea of the lies in, legal proceedings which in the Lender's opinion operation of the idea of

in writing to the payment of the obligation security over any near the payment of the obligation security the ien in a manner acceptable to Lender (b) susteement of the lien in least uncoordines which in the Lender's continuous near the lien in least uncoordines which in the Lender's continuous near the lien in least uncoordines which in the Lender's continuous near the lien in least uncoordines which in the Lender's continuous near the lien in least uncoordines which in the Lender's continuous to the least uncoordines which in the Lender's continuous to the least uncoordines which in the Lender's continuous transfer. Bostower shall promptly discharge any lien which has priority over this Security instrument unless Bostower (a) agrees a writing to the maument of the obligation security by the lien is manner accountly instrument of the contract of the lien is manner accountly instrument of the lien in a manner accountly in a manner accou under this paragraph. If Bortower arm prompty turnish to Lender receipts evidencing the navments.

Advancing the navments these physicals directly, Bortower shall promptly furnish to Lender receipts. sinu pay urese oouganons in tie manner provincu in paragraph s, or u nor paid in the manner, morrower shall prompily furnish to Lender all notices of amounts to be paid independent if Romower independent directly. Borrower shall prompily furnish to Lender all notices of amounts to be paid shall pay these obligations in the manner provided in paramone, and respending payments or ground reine, it any bottower shall pay these obligations in the manner provided in paramone, and in that manner; Bottower shall pay them on the nerson owed desemble the nerson owed desembly formally furnish in Lender all notices of amounts to be usid

Construct, which may attain priority over this Security is considered, and leasthold payments or ground rents, if any, Botrower and the manner morvided in manner manner manner and man As Charges, Liens, Borrower shall pay all last see assessments, charges, lines and impositions attributed to the may admin priority over this Security and leasability charges, lines and impositions attributed to the may admin priority over this Security and leasability remains or primary if any primary is primary and insurance or primary if any primary is primary and interest or primary if any primary is a primary or primary in the primary of the primary or primary if any primary is a primary or primary in the primary i paragraphs I and 2 shall be applied. That, to any prepayment charges due under the Note: second, to amounts payable under the Note; should be applied that as mineral charges due under the Note; much as mineral charges and last to any last charges due under the Note; under the Note; much as mineral charges and last to any last charges due under the Note; under the Note; much as mineral charges and last to any last charges due under the Note; u

argaments I and 2 chall be annised. Great to any menavarian charge due under the Moles second, to amounts dayable under under the Moles second, to amounts dayable under under the Moles second, to amounts dayable under the moles second to amounts dayable under the Moles second. runds near by Leaner, 11, under paragraph 21, Leaner again acquire of acquisition of sale as a cross. Stans the sums of acquisition of sale as a cross. Stans the sums of acquisition of sale as a cross. Funds held by Lender, If, under paragraph 21, Lender shall acquire or sell the Property, Lender, programmers and another many and render along the time of acquiring or sell the property, Lender, programmers and another render held by Lender at the time of acquisition or sale as a cream sums.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promper a soic discretion.

Index heald by Lender the index narsaranh 21. Lender shall armine or sell the proment Lender and to Burrower any or sell the proment of the security instrument. Lenger as any unic is not sunneign to pay use engrow using when one, leaves may so wenty bourder in withing and, in deficiency in no more than twelve meanfuly navingers at lender's sole discretion. Bertower shall make up the deficiency in more than twelve meanfuly navingers at lender's sole discretion. Lender at any time is not sufficient to pay the Escrow Heins when due, Lender may so actify Borrower in writing and, in ascert case Borrower shall nay to Lender the amount necessary to make un the deficiency. Rommer shall make make any the deficiency. Borrower for the excess Funds in accordance with the requirements of applicable law, Lender snau account to the funds in accordance with the requirements of applicable law, Lender snau account to the Funds have been due Lender may or active in writing and in writing and in the same of the funds held by the fine since is not sufficient to nay the Eacrow Mans when due Lender may or active funds held by the fine since is not sufficient to nay the Eacrow Mans when due Lender may or active funds held by the fine since is not sufficient to nay the Eacrow Mans when due Lender may or active funds held by the fine since is not sufficient to nay the Eacrow Mans when due Lender may or active funds held by the fine since is not sufficient to nay the Eacrow Mans when due Lender at any or active funds when the fine since is not sufficient to nay the Eacrow Mans when due Lender at any or active funds when the fine since is not sufficient to nay the Eacrow Mans when the fine since is not sufficient to nay the Eacrow Mans when the fine since is not sufficient to nay the fine since it is not sufficient to nay the fine since it is not sufficient to nay the fine since it is not sufficient to nay the fine since it is not sufficient to nay the fine since it is not sufficient to nay the fine since it is not sufficient to nay the fine since it is not sufficient to nay the fine since it is not sufficient to nay the sufficient to nay deficiency in no more than twelve monthly payments at Lender's sole discretion.

Then memority of the otherwise demonstrate the former teamon to the feature.

If the Funds held by Lender exceed the amounts permitted to be field by applicable law. Lender shall account to another for the excess funds in accordance with the requirements of amount of the Funds held by hand the purpose for which each debit to the Funds was made. The funds are pledged as additional security for all sums some Or carmings on merchinds, borrower and leading the Funds was made. The Funds showing credits and debits to the Funds was made. The Funds are pledged as additional security for all same. or estimps on the Funds, Borrower and Lender may serve in whing, however, that mistoric shall be paid on the Funds. Funds an annual accounting of the Funds shall be paid on the Funds. agreement is made or applicable law requires interest to be (1871) Lender shall not be required to pay Bottower any interest and Lender shall not be required to pay Bottower any interest and the writing however that interest he maid on the Finnes. Science to make such a charge, frowever, Lender in connection with this loan, unless applicable law provides otherwise. Unless an independent real new monitorials have required instruction for the connection of account, or vertiving ine escrow items, uniers reader pays northwer meres on the runus and appareate taw permission ax remerent service used by Lender in connection with this idan, unless annicable law movines otherwise. Unless an Secount, or verlying the Escrow Henrs, unless I ender pays Bottower in theresay on the Funds and applicable law pennils and applicable law pennils and applicable law pennils.

Lender to make such a charge. However, Lender may nature Bottower to nay a one-time charge for an independent read the Escrow liens, Lender is such an assignment of an any reacta mome Losa paint, Lender and applying the Funds, annually analyzing the escrow seconds of vertiving the Escrow liens, unless Lender mays Romower interest on the Funds and anniteable law norming (including Lender, if Lender is such as assessment whose usposite are insured by a redeau agency, insurancement, or energy the Funds to pay the Eserow Heins. Lender may not charge a create and analying the Funds to pay a redeau the may not charge a create the holding and analying the Funds to pay a second thems. Lender may not charge a create the holding and analying the Funds analysing the second Sommes on expension of the strain of the strain of the strain whose deposits are instructed by a federal agency, instrumentally, or entity including tender it such as exemption of the many rederal theme I and the form that it is such as exemption of the principle of the strain of t

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These penggraph B in lieu of the payment of mortgage insurance opportunity. These opportunities are called "Excrow lieurs," Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum. insurance premiums, if any (c) yearly mortgage measures premiums, if any and (f) any sums payable by Bottower to conduct in accordance with the movisions of namerable 8 in lieu of the navneau of mortgage in summers of namerable 8 in lieu of the navneau of mortgage incurrence in accordance with the movisions of namerable 8 in lieu of the navneau of mortgage incurrence incurrence in accordance in accordance of the navneau of the navneau of navneau o incurrance members if any: (a) vestly mortgage members if any (c) yearly hazard of property insurance premising (d) yearly flood by managed premising it any: (a) vestly mortgage members in any: (b) yearly flood by managed premising it any: (c) yearly flood by managed premising it any: (a) vestly mortgage members in any: (b) yearly flood by managed premising it any: (c) yearly flood by managed premising it any: (d) yearly flood by managed premising it any: (e) yearly flood by managed premising it any: (e) yearly flood by managed premising it any managed premising it and managed premising it any manage to Lenger and assossments which may attain priority over this Security Instrument as a lien on the property (b) yearly instrument as a lien on the property (c) yearly instrument as a lien on the property (c) yearly instrument as a lien on the property if any (c) weathy haven instrument instrument (d) yearly lessehold in the property if any (c) weathy haven instrument instrument (d) weathy lessehold in the property of any (c) weathy haven instrument instrument (d) weathy lient the property in the property of any (c) weathy haven instrument instrument (d) weathy lient the property in the property of any (c) weathy haven instrument instrument (d) weathy lient the property in the property of any of the property in the property of the property o Lo Londor on the day monthly payments are due under the Wole, until the Note is paid in full, a sum ("Funds") for (a) yearly V same anain priority over this Security Instrument as a lien on the property (b) yearly (c) yearly (c) yearly (d) wearen's find on the property (d) yearly (d) yearly (d) wearen's find on the property (d) yearly (d) yearly (d) wearen's find on the property (d) yearly (d) yearly (d) wearen's find on the property (d) yearly (d) yearly (d) wearen's find on the property (d) yearly (A Lender on the day monthly payments are due maker the long and the long is raid in full a sum ("Funder") for (a) wenty for the long is raid in full a sum ("Funder") for (a) wenty for the long is raid in full a sum ("Funder") for (a) wenty for the same of the long is raid in full a sum ("Funder") for (a) wenty for (b) the long is raid in full a sum ("Funder") for (a) wenty for (b) the long is raid in full a sum ("Funder") for (a) wenty for (b) wenty for (b) wenty for (b) wenty for (b) wenty for (c) we principal of and interest on the debt evidenced by the Note and any prepayment and late charges.

2. Funds for Taxes and Insurance Subject to any prepayment and late charges due under the Note of the Note in any prepayment in any prepayment is a notice. In any or it is any prepayment in a national transmittent in any or it is any prepayment. In any or it is any prepayment in any prepayment in any prepayment in any prepayment.

I. Payment of Principal and Inferest: Prepayment and take Charges. Borrower shall monaply hay when due the line and any menavinent and late charges due under the Note.

THIS SECURITY INSTRUMENT Combines uniform covenants for national use and non-uniform covenants with instrument coverants real troperty. limited variations by jurisdiction to constitute a uniform scurity institute and more man more training its property. BOTOWCE WINTERED and WILL defend generally the title to the Property against all claims and demands, subject to any encumbrances of record. BOTTOWER WITTENES WITH Action of Residual and Will defend rendered to the Property and the title to the Property and the title to the Property and defend rendered to the Property and defend rendered to the Property and defend rendered to the Property and defined and demands, subject to the Property and defined to the Property and demands, subject to the the Property and demands, subject to the Property and demands and demands and demands.

BORROWER COVENANTS that Borrower is lawfully select of the estate hereby conveyed and has the right to conveyed and has the Property and that the Property is unencumbered, except for encumbrances of record. 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 forecoing is referred to in this Security Instrument as the "Property". TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurienances, and fixtures now or hereafter a narr of the property. All replacements and additions shall also be covered by this Security and fixtures now or hereafter a narr of the property. All replacements and additions shall also be covered by this Security distriment All of the foregoing is referred to in this Society Instrument as the "Property".

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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 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 ccc.py, 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 externed a 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 o'ne wise materially impair the lien created by this Security Instrument or Lender 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 Borro ver, 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 tas hold, 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 forfaire 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 property over this Security Instrument, appearing in court, paying reasonable atterneys' 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 Brirower 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 insurance 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 payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

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

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

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

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Form 3014 9/90 (page 4 of 6 pages)

enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have remedies permitted by this Security Instrument without further notice or demand on Borrower.

this Security Instrument. If Borrower fails to pay these sums prior to the expusation of this period, Lender may invoke any not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of

the date of this Security Instrument.

this Security instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person)

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. It all or any part of the Property or any interest.

declared to be severable.

can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which jurisdiction in which the Property is located. In the event that any provision or clause of this Security instrument or the Note

15. Coverning Law; Severability. This Security Instrument shall be governed by federal Law and the law of the

provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender given as provided first class mail to Lender's address stated herein or any other address Lender designates by refice to Borrower. Any notice Property Addiess or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the

14. Notives. Any notice to Borrower provided for in this Security Institution shall be given by delivering it or by

prepayment charge under the Mote.

a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any refunded to Borrower. Lender may choose to make this refund by reducing u e principal owed under the Note of by making the charge to the permitted limit; and (b) any sums already collected it in Borrower which exceeded permitted limits will be with the loan exceed the permitted limits, then: (a) any such loan chair; shall be reduced by the amount necessary to reduce charges, and that law is finally interpreted so that the interest or early loan charges collected or to be collected in connection

13. Loan Charges. If the loan secured by this Secreit Instrument is subject to a law which sets maximum loan

BOTTOWCT'S CORSCRL.

forbear or make any accommodations with regard it the terms of this Security Instrument or the Note without that sums secured by this Security Instrument; and (c) agees that Lender and any other Borrower may agree to extend, modify, Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the Instrument but does not execute the Note: (a) it ro-signing this Security Instrument only to mortgage, grant and convey that paragraph 17, Borrower's covenants and agree nents shall be joint and several, Any Borrower who co-signs this Security Security Instrument shall bind and ben afterne successors and assigns of Lender and Borrower, subject to the provisions of

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

not be a waiver of or preclude the c. e. i.e. of any right or remedy.

original Borrower or Borrower's "accessors in interest. Any forbearance by Lender in exercising any right or remedy, shall otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or of Bortower shall not operate to release the hability of the original Bortower or Bortower's successors in interest. Lender modification of amo tizat on of the sums secured by this Security Instrument granted by Lender to any successor in interest

11. Borrowe: Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or postpone the due as 2 of the monthly payments referred to in paragraphs I 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 or

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

Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make

are then due.

otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums Property immediately before the taking. Any balance shall be paid to Borrower, in the event of a partial taking of the fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in 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. αυν condemnation or other taking of any part of the Property, or for conveyance in heu of condemnation, are hereby

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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

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 of 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 could quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to man tenance 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 convected. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remodiation of any Hazardous Substance affecting the Property is necessary, Borrower

shall promptly take all necessary remedial act ons in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous 3r. is ances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: 3a oline, 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 protect on.

NON-UNIFORM COVENANTS. Borrower and Lender farmer covenant and agree as follows:

- 21. Acceleration; Remedies. Lender shall give notice to Porrower 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 specific 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 conder 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. Walver of Homestead. Borrower waives all right of homestead exemption in the Property.

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24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with

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

THIS PLANNED UNIT DEVELOPMENT RIDER is made this day of 26TH MARCH, 1992 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to

Household Bank, f.s.b.

(the "Lender")

of the same date and covering the Property described in the Security Instrument and located at:

266 WHITEWOOD DRIVE, UNIT #2, STREAMWOOD, IL 60107

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in covenants, conditions, and restrictions

(the "Declaratioin"). The Property is a part of a planned unit development known as

STREAMWOOD GREEN

[Name of Planned Unit Development]

(the "PUD"). The Property also neeludes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

PUD COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender

further covenant and agree as follows:

A. PUD Obligations, Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the: (i) Declaration; (ii) orticles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-1 ws or other rules or regulations of the Owners Association. Borrower shall

promptly pay, when due, all dues and assessments introsed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory or Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including it e and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly

premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owter. Association policy.

Borrower shall give Lender prompt notice of any tapse in required hazzard insurance coverage provided by the master or blanket

policy.

In the event of a distribution of hazard insurance proceeds in lieu of restration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby a signed and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association

maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 10.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's pair, written consent, either

partition or subdivide the Property or consent to:

(i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the

Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts F. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the 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.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

SAMES L. HANSEN	(Seal) -Borrower	Amem. Hansen	(Seal)	
	(Scal)	"OFFICIAL SEAL"	(Seal)	
Subscibed and Sworn to me about day of Warch, 1993 MULTISTATE PUD RIDER-Single Family ITEM 1822LO (9102)	* 40,(2)	ANGELA DOPAUL Notary Public, State of Hillinois Great Lakes Burginess Man Content and Co	\$ Korm 3150 9/90	

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