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This Instrument Was Prepared By

When Recorded Mail To

RECEIVED
COOK COUNTY CLERK'S OFFICE
ILLINOIS
RECORDED
MAY 12, 1992
S2226597

S2226597

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **MAY 12, 1992**.
The mortgagor is **WILLIE LEE COOPER AND MARY ASKA COOPER AND WIFE**.

DEPT-01 RECORDING

\$33.00

T84444 TRAN 4531 04/03/92 13141800
13863 LID W-72-226597

COOK COUNTY RECORDER

Borrower ("Borrower"), whose name is **WILLIE LEE COOPER**, and whose address is **1111 MAHOGANY DR., APT. 4A,** Chicago, Illinois, 60641, is the maker of a promissory note, dated **May 12, 1992**, and executed by Borrower, for the sum of

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

Dollars US \$ ********* and **00/100** (the "Note"). This debt is evidenced by Borrower's note dated the same date as the Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **May 12, 1997**. 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 (a) 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 68 IN SAMUEL BROWN JR.'S BELMONT AVENUE SUBDIVISION IN THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

S2226597

RECORDED BY **COOPER, WILLIE L.**

which has the address of

("Property Address"),

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, 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 seized 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 contains uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

331 R

CLOSER ID
RECORDED BY **COOPER, WILLIE L.**
AT THE REQUEST OF **COOPER, WILLIE L.**
IN THE CITY OF CHICAGO, ILLINOIS
ON BEHALF OF **COOPER, WILLIE L.**

Loan # **000000000000**
Copies: 1 at 3 x 5" - **1**
2 at 3 x 5" - **1**
3 at 3 x 5" - **1**

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UNIFORM COVENANTS, Borrower and Lender covenants agree as follow:

1. Payment of Principal and Interest, Prepayment and Late Charges. Borrower shall promptly pay when due the principal of an interest in, or the debt evidenced by, the Note, and any prepayment and late charge 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 due monthly payments are due under the Note, paid in full, amount "Fund," 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 premium, (d) yearly flood insurance premium, if any, (e) yearly mortgage insurance premium, 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 monthly insurance premium. The maximum "Fund" may be \$100. Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related non-to-rent loan may require for Borrower's escrow account under the federal Home Settlement Procedure Act of 1974, as amended from time to time, 12 U.S.C. paragraph 2691 et seq. ("RESPA"), unless another law that applies to the Fund or 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 Fund due in 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 Fund, annually, analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Fund, at a rate applicable to personal funds to make up a fee. However, Lender may require Borrower to pay some type of holder's or independent trustee tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Under no agreement, in deed, or applicable law requiring interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Fund. Lender and Borrower may agree, in writing, however, that interest shall be paid on the Fund. Lender shall give to Borrower 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 Instrument.

If the funds held by Lender exceed the amount permitted to be held by applicable law, Lender shall account to Borrower for the excess Fund in accordance with the requirements of applicable law. If the amount of the Fund held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may notify Borrower in writing, and, in any case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments at Lender's 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 1, Lender shall acquire ownership of the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Fund held by Lender at the time of acquisition or sale as credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied, first, to any prepayments, 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, assessments, 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 paragraph 2, 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 directly, Borrower shall promptly furnish to Lender receipt, evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security 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 a legal proceeding, which in the Lender's opinion operate to prevent the enforcement of the lien, or (c) assures from the holder of the lien an agreement satisfactory to Lender, abiding by 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 notice identifying the lien. 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, hazard, included within the term "extinguished 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 as required, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 1.

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 is not 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 payment referred to in paragraph 1 and 2 or change the amount of the payments. If under paragraph 2, the Property is acquired by Lender, Borrower's right to an insurance policy and procedure resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by the Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leasehold. Borrower shall occupy, 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 acquisition by Lender, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which have beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste to the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is issued that would result in permanent confinement or otherwise materially impair the tenancy created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in CLOSER OF TITLE.

THIS DOCUMENT IS A SECURITY AGREEMENT
FOR THE PAYMENT OF AN OBLIGATION.

Loan # 11721774

Copies 1st & 2nd - Yes
3rd & 4th - Yes
5th & 6th - Yes

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paragraph 15, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, preclude forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument if Lender's security interest, Borrower shall also be in default if Borrower, 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, representation concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation, or forfeiture or to enforce laws or regulations), 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 priority over this Security Instrument, appearing in court, paying reasonable attorney's fees and entering on the Property to make repairs. Although Lender may take actions under this paragraph, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph shall become additional debt of Borrower secured by this Security Instrument unless Borrower and Lender agree to other terms of payment; the amounts shall bear interest from the date of disbursement of the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender requires mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premium required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender is no longer in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, or a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the minimum coverage lapses or ceases to be in effect. Lender will accept, use and retain these payments as a loss reserve in case of mortality or insurance loss. These 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 is provided by an insurer approved by the 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 inspection 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 for claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for any evidence in lieu of condemnation, are hereby assigned and shall be paid to Lender.

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

If the Property is abandoned by Borrower, or it is after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower shall be paid to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument whether or not then due.

Lender and Borrower otherwise agree in writing, and application of proceeds to principal shall not extend or postpone the due date for the monthly payment referred to in paragraph 1 and/or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by the Security Instrument granted by Lender to any successor-in-interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence a proceeding against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be construed 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 this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note, (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument, (b) is not personally obligated to pay the sums secured by this Security Instrument, and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the Borrower's consent.

13. Loan Charges. If the law or act of the Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charge collected or to be collected in connection with the loan exceed the permitted limit, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit, and (b) any sum already collected from Borrower which exceeds the permitted limit 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 designate by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designate 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.

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.

CLOSER ID:

1234567890
1234567890
1234567890
1234567890

Loan # 1234567890
Copies 1 copy - regular + copies
2 copy - P.C. copy
3 copy - F.C. copy

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

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred) and Borrower is not a natural person without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender receives or the 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 for payment, which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay the amounts prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand from Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to the power of sale contained in this Security Instrument, or (b) entry of a judgement enforcing the Security Instrument. These conditions are that Borrower (a) pays Lender all sums which then would be due under this Security Instrument and the Note, 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 ensure 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 assumed 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 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 supplemented by. 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 on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentence 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 for normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower becomes so notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: oil,oline, kerosene, other flammable or toxic petroleum products, toxic peroxides and heptanes, volatile solvents, materials containing asbestos, formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal, state, and local law of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NOTE INFORM 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.

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 recording costs.

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

24. Riders to this Security Instrument. One or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of which rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument, if the rider(s) were a part of this Security Instrument. (Check applicable boxes.)

Adjustable Rate Rider
 Graduated Payment Rider
 balloon Rider
 Other (specify)

Condominium Rider
 Planned Unit Development Rider
 Convertible Rider

1-4 Family Rider
 Biweekly Payment Rider
 Second Home Rider

CLOSER ID: 123456789
This document is a copy of the original instrument.
It is not a legal document.
It is not a recordable instrument.

Loan # 123456789
Copies 1
Page 1 of 1
Printed 10/10/2023
at 10:10 AM

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any documents executed by Borrower and recorded with it.

Michael Mieling

3/24/92

Ann M. Kalaska

3/24/92

STATE OF ILLINOIS

MCHENRY

COUNTY OF MCHENRY

I, THE UNDERSIGNED, A NOTARY PUBLIC, AND FOR SAID COUNTY AND STATE, DO HEREBY CERTIFY
THAT MICHAEL J. MIELING & ANN M. KALASKA

PERSONALLY KNOWN TO ME TO BE THE SAME
PERSONS WHOSE NAMES ARE SUBSCRIBED TO THE FOREGOING INSTRUMENT, APPEARED BEFORE ME THIS DAY
IN PERSON, AND ACKNOWLEDGED THAT THEY MOVED AND DELIVERED THE SAID INSTRUMENT AS THEIR
FREE AND VOLUNTARY ACT, FOR THE USE AND PURPOSE THEREIN SET FORTH.

GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS 26TH DAY OF MARCH 1992

19

MY COMMISSION EXPIRES

NOTARIAL

NOTARIAL
MY COMMISSION

92226597

CLOSER ID

NOTARIAL
MY COMMISSION

Loan #
Copies
Printed
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Fax'd

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I-4 FAMILY RIDER Assignment of Rents

1-4 FAMILY COVENANTS.

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the property, the following property is subject to the security instrument: All real property owned by the Borrower, his wife, or any other member of the family, which is located in the same county as the property, and which is used for the same purpose as the property.

B. USE OF PROPERTY; COMPLIANCE WITH LAW. The Borrower shall not use the property for any purpose which would violate any law, ordinance, or regulation, or which would violate any zoning or building code.

C. SUBORDINATE LIENS. The Borrower shall not create any subordinate lien on the property, except as provided in the security instrument.

D. RENT LOSS INSURANCE. The Borrower shall not collect rent loss insurance on the property.

E. "BORROWER'S RIGHT TO REINSTATE" DELETED.

F. BORROWER'S OCCUPANCY. The Borrower shall not occupy the property.

G. ASSIGNMENT OF LEASES. The Borrower shall not assign any lease of the property, except as provided in the security instrument.

H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION.

I. CONSTRUCTION OF DOCUMENT. The construction of this document shall be governed by the laws of the state where the property is located.

J. GOVERNING LAW. The governing law of this document shall be the law of the state where the property is located.

K. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

L. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

M. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

N. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

O. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

P. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

Q. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

R. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

S. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

T. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

U. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

V. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

W. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

X. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

Y. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

Z. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

AA. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

BB. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

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II. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

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MM. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

NN. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

OO. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

PP. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

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SS. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

TT. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

UU. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

VV. NOTIFICATION OF CHANGES. The Borrower shall notify the Lender of any changes in his address or employment.

CLOSER ID: 1234567890
NAME: John Doe
ADDRESS: 123 Main Street
CITY: Chicago
STATE: IL
ZIP: 60601

Loan #:
Copies:
Date:
Time:
Comments:

92226150A

UNOFFICIAL COPY

3/24/92

This instrument is a copy of the original instrument and is not binding on the parties to the original instrument. It is being furnished to you for your information only. If you have any questions concerning this instrument, please contact the office of the Clerk of the Circuit Court of Cook County.

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I. CROSS-DEFAULT PROVISION.

If any one or more of the debtors named above fails to pay any amount due to the holder of this note, the holder may declare all amounts due and payable on this note and sue for payment of the same.

The undersigned acknowledge receipt of a copy of this note and agree to be bound by its terms.

Melinda Omie
3/24/92
Signature

3/24/92

Date

CLOSER IN

RECEIVED
CIRCUIT CLERK
COOK COUNTY, ILLINOIS

Loan #
Copies

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