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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on March 20, 1992.
The mortgagor is James F. Williamson and Mary E. Williamson, husband and wife,

(Borrower). This Security Instrument is given to
Union Federal Savings Bank of Indianapolis, which is organized and existing
under the laws of the United States, and whose address is 7500 West Jefferson Boulevard,
Fort Wayne, Indiana 46804 (Lender).
Borrower owes Lender the principal sum of One Hundred Twenty Four Thousand And 00/100

Dollars (U.S. \$ 124,000.00). 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 01, 2022. 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 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 Cook County, Illinois:

THE SOUTH 1/2 OF LOT 10 IN BLOCK 2 IN COLE'S SUBDIVISION IN THE WEST 1/2 OF THE SOUTHWEST
1/4 OF SECTION 8, TOWNSHIP 39 NORTH, RANGE 17, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN THE
VILLAGE OF RICHLAND, ACCORDING TO PLAT THREE (THREE) DATED MAY 19, 1892 AS RECORDED IN BOOK 111
COOK COUNTY, ILLINOIS.

PIN: 16-08-300-028
Volume 142

which has the address of 145 S. Ogden Avenue, Oak Park
[Street] [City]

Illinois 60302 ("Property Address")
[Zip Code]

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

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1. Payment of Principal and Interest: Borrower and Lender covenant and agree as follows: (a) 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 and the Note until the Note is paid in full a sum of (a) yearly property taxes and assessments which may attach to the Property, (b) yearly household payments or ground rents on the Property, (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 3, in full 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 C.F.R. § 203.201 et seq. (REG-27), 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, instrumentally, 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 service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made, an 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 Borrower, without charge, an annual accounting of the funds, showing credits and debits to the funds and the purpose for 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 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 Borrower 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 the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve months, payments at Lender's sole discretion.

Lender shall promptly return to Borrower any funds held by Lender under paragraph 2. Lender shall acquire or sell the Property, prior to the acquisition or sale of the Property, shall apply any funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument. Unless applicable 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 and, last to any late charges due under the Note.

4. Charges: Lender shall pay all taxes, assessments, charges, fees, and impositions attributable to the Property which may attach to the property, including this Security Instrument, and scheduled 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 receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower agrees in writing to the payment of the obligation caused by the lien in a manner acceptable to Lender, (b) contests in good faith the lien by or demands against enforcement of the lien in a good faith 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 substantiating the lien to this Security Instrument. If Lender determines that an part of the Property is subject to a lien which may attach priority over this Security Instrument, Lender may give Borrower a notice identifying the lien, Borrower shall satisfy the lien or take one or more of the actions set forth above within 30 days of the mailing 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 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 policy 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 and not make proof of loss if not made promptly by Borrower.

6. If 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 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 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 Property damaged.

7. If 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 Property damaged.

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6. **Occupancy, Preservation, Maintenance and Protection of the Property:** Borrower's Loan Application, 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 occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating 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 future action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security 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 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, representations concerning Borrower's occupancy of the Property as a principal residence. If the 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), 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, causing reasonable attorneys' 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 amount disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Lender and Borrower agree to other terms of payment, these amounts shall bear interest from the date of disbursement of the Note 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 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 mortgage 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 any condemnation or other taking of any part of the Property, or for a convenience 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 the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, which has market value of the Property 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 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 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, 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 in whether or not the sums are then due.

11. **Borrower Not Released; Forbearance by Lender Not a Waiver:** Lender's extension of time for payment or postponing the due date of the monthly payments referred to in paragraphs 1 and 2 or changing the amount of such payments, or 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 such payments. Modification of amortization of the sums secured by this 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 proceedings 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 a waiver of or preclude the exercise of any right or remedy.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the abandonment offers to make an award or settle a claim for damages, Borrower fails to respond 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.

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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 sums secured by this Security Instrument, and (c) agrees that Lender and any other Borrower may agree to extend, modify, forebear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this 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 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 mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this paragraph 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 and the Note are given effect 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, the option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

16. Borrower's Covenants. Borrower shall be given one conformed copy of the Note and of this Security Instrument declared to be severable. Borrower shall have the right to have enforcement of this Security Instrument discontinued (a) any time prior to the expiration of this period as 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 and the Note as if no acceleration had occurred; (c) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (d) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (e) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (f) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (g) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (h) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (i) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (j) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (k) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (l) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (m) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (n) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (o) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (p) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (q) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (r) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (s) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (t) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (u) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (v) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (w) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (x) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (y) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (z) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred.

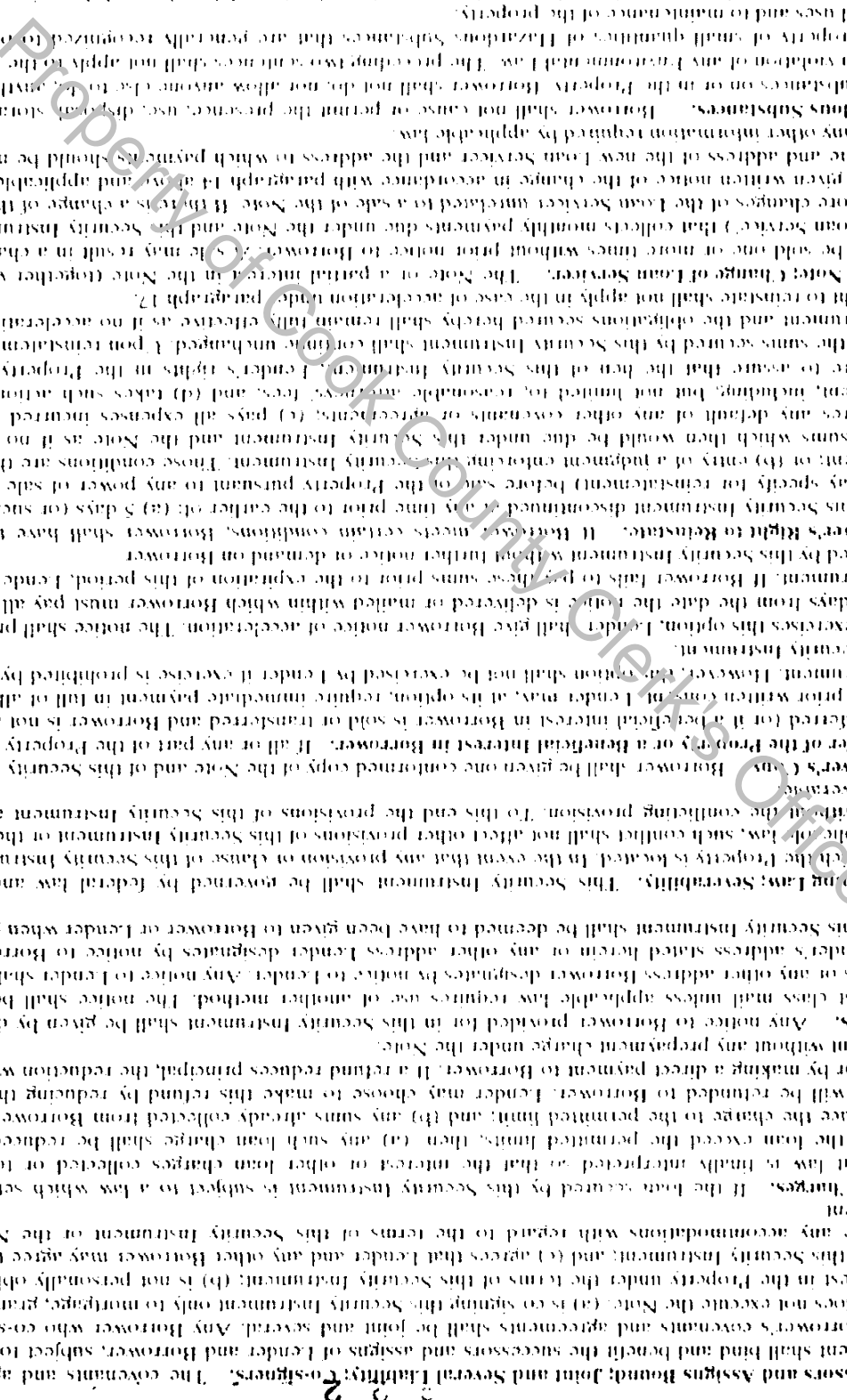
17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in the Property is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender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

18. Borrower's Right to Reinstatement. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued (a) any time prior to the expiration of this period as 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 and the Note as if no acceleration had occurred; (c) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (d) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (e) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (f) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (g) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (h) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (i) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (j) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (k) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (l) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (m) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (n) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (o) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (p) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (q) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (r) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (s) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (t) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (u) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (v) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (w) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (x) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (y) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (z) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred.

19. Sale of Note (Change of Lender). 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. There may be a change in the entity (known as the "Loan Service") that collects monthly payments due under the Note and the Security Instrument. There also may be one or more changes of the Loan Service involved to a sale of the Note. If there is a change of the Loan Service, Borrower will be given written notice of the change in accordance with paragraph 14 at all times and applicable law. The notice will state the name and address of the new Loan Service 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 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 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, 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 learns, or is notified by any governmental or regulatory authority, that any removal or other remedial action in accordance with Environmental Law 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 radioactive materials, 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.

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This instrument prepared by: Waterford Northwest Corporation
2500 S. Highland, Suite 100
Lombard, IL 60148



OFFICIAL
Pamela J. Rayburn
Notary Public, State of Illinois
My Comm. Expires 07/01/99

persons) whose name(s) are _____ they signed and delivered the said instrument as _____
in person, and acknowledged that _____ they signed and delivered the said instrument as _____
and voluntarily act for the uses and purposes therein set forth _____
My (company) name is _____ (given under my hand and official seal this _____ day of _____, 1992.

STATE OF ILLINOIS, Cook County ss. I, _____ a Notary Public in and for said county and state do hereby certify that _____ James P. Williamson and Mary B. Williamson

_____ (only ss. _____ a Notary Public in and for said county and

Social Security Number 330-50-0905

James P. Williamson (Seal) Borrower

Social Security Number 332-44-2683

James P. Williamson (Seal) Borrower

BY SIGNING HEREON, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- Other(s) _____
- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

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

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property. Instrument without charge to Borrower. Borrower shall pay any recording costs.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument not limited to reasonable attorney's fees and costs of title evidence.

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) 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 attorney's fees and costs of title evidence.

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