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RECORD IND RETURN TO: SEARS MORTGAR COMPORATION 2205 ENTERPLISE ORIVE SUITE 501 WESTCHESTEN. II

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DEPT-01 RECORDING \$29.50 Te4444 TRAN 7754 04/28/92 09:24:00 97750 D # #92-285134 COOK COUNTY RECORDER

LENDER'S # 09-58-95650

THIS MORTGAGE ("Security Instrument") is given on JOHN R. KFAMER AND DEBORAH A. KRAMER, HUSBAND AND WIFE

APRIL 24, 1992 . The mortgagor is

("Borrower"), This Security Instrument is given to SEARS MORTBABE CORPORAT Co.

which is organized and existing under the laws of the STATE OF OHIO

address is 1500 LAKE COOK ROAD, RIVERWOODS. ILL HOIS 60015 ("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED THENTY-TWO THOUSAND DOLLARS AND ZERO CENTS-

Dollars (U.S. \$122,000,00----). This debt is evidenced by Borrower's note dated the same date e. Pris Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not peld earlier, due and payable on 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, and an renewals, extensions and modifications of the payment of an 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, Ittinois:

LOT 61 IN MAPLE GROVE SUBDIVISION BEING A SUBULVISION OF PART OF THE MEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 9. (EXCEPT THE SOUTH 1637.38 FCCT THEREOF AND FXCEPT THE EAST 541.6 FEET THEREOF) IN TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. 28-09-102-012-0000

which has the address of 14404 MAPLE LANE, MIDLOTHIAN 60445-2468

[Zip Code]

("Property Address");

[Street, City]

PMI CERTA - 53875421

Form 3014

ILLENOIS-Single Family-Famile Mac/Freddie Mac UNIFORM INSTRUMENT
VAMP MORTGAGE FORMS = (3.13)293-8100 = (600)921-7291 MC1800DAAA OS

TOGETHER WITH all the improvements now or hereafter erected on the property, and all casements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered

by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised 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. UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

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

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

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

The Funds shall be ne'd 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 cincluding Lender, if Lender a such an institution) or in any receral Home Loan Bank. Lender snall apply the runds 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 mrue or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid to the Funds. Borrower without charge an appunit percentage of the Funds showing 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 or which each debit to the Funds was made. The Funds are piedged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the ar ioi nts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance what are requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Ferraw Items when due, Lender may so notify Borrower in writing,

and, in such case Borrower shall pay to Lender the air ount necessary to make up the deliciency. Borrower shall make up the deliciency in no more than twelve monthly payment, a' Lender's sole discretion.

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

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 prepayment charges die under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and lest, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, the ges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and lest chief payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 1, or 1, 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 all notices of a lender receipts evidencing the payments. to Lender receipts 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, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a policy 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

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5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on b. Hazard or Property Insurance. Borrower shall keep the improvements now existing or netative elected on the Property insurance 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 falls to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with

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.

Juless 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 leasible and Lender's security is not lessened. If the resto atton 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 offened 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 be allowed the proceed to restore the proceed to repair or restore the procedure. begin when the notice is given.

Inless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postrone the due due of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraphs 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

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, Irre-ervation, Maintenance and Protection of the Property; Borrower's Loan Application; Leastholds. Borrower's all occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Courty 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 ionfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forcellure of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action of 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 Borrower, during determination, precludes forfeiture of the Borrov er'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 Borrower, during the loan application process, gave materially first 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 octaviancy of the Property as a principal residence. If this Security instrument is on a leasehold, Borrower shall comply van all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not medge units. Lender agrees to the merger in writing.

". Protection of Lender's Rights in the Property If Eorrower fails to perform the covenants and agreements contained in this Security instrument, or there is a legal processing 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 right in the Property. Lender's actions may include paying any survis secured by a lien which has priority over this

right in the Property. Lender's actions may include paying any sures secured by a lien which has priority over this Security instrument, appearing in court, paying reasonable attorneys' free and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not liave to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of pryment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, unon notice from Lender to Borrower requestions paying any sures and shall be payable, with interest, unon 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 select, 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 rnortgage 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-twellth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or clased to be in effect. Lender will accept, the and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required,

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the Note are declared to be severable. 15. Governing Law; Severability. This Security Instrument shall be governed 5. tederal 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 Mole conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which the property is security instrument and which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and

as provided in this paragraph.

principal ower under the fole of by that high a theer payment charge the fole.

I.d. Motices, Any notice to Borrower provided for in this Security in frument shall be given by delivering it or by first class mail unless applicable law requires use of another milhod. The notice to Lender shall be directed to the mailing it by first class mail unless applicable law requires use of another milhod. The notice is borrower had property Address or any other address Borrower designates by notice to Lender shall be given by first class mail to Lender's address aburrower designates by notice to Lender designates by notice to Dentower. Any property Address or any other address aburrower had been supplied to the provided for in this Security Instrument shall be deemed to have been such a Borrower or Lender when given as provided for in this paragraph.

principal owed under the Note or by making a direct payment to Portower. It a refund reduces principal, the reduction

demand made by the original Box over or Borrower's successors in interest. Any lorbestance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

Is. Successors and Assigns Box, w'; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and convent and assigns of Lender and Borrower who co-significations of paragraph IX. Borrower who exercise the letters of this Security Instrument out does not execute the Note: (a) is co-signing this Security Instrument out does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, this Security Instrument of the Borrower's coverance of the Note; (a) is co-signing the Security Instrument only to mortgage, this Security Instrument to the Note without the Note and secured by this Security Instrument; and (c) agrees that Lender and any other lost connection with the Note without that Borrower's conser..

13. Loan Charges, if the loan secured by this Security instrument is subject to a law which sets maximum loan connection with the loan secured by this Security instrument is subject to the form secured by this Security Instrument is subject to a law which sets maximum loan connection with the loan exceed the permitted limits, then: (a) any such loan charges onlected or to be collected in necessary to reduce the charge to the permitted limits, then: Lender may choose to make this refund by reducing the exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the exceeded permitted limits will be refunded to Borrower. Lender may connection with the loan exceed the permitted limits, then: (a) any such loan charges principally the smount permitted limits will be refunded to Borrower. Lender may collected from Borrower which permitted limits will be refunded to Borrower. It is relund teduces principally the permitted by making a direct payment. It is relund teduces principally the permitted i

time tor payment or otherwise might amortization of the sums secured by this Security Instrument by reason of any interest. Lender shalt not be riguired to commence proceedings against any successor in interest or retuse to extend 11. Borrower 3.c. heleased; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amort sait, not the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shart not operate to release the liability of the original Borrower or Borrower's successors in

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due calc of the monthly payments referred to in paragraphs I and 2 or change the amount of such

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

instrument whether or not the sums are then due. 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, 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, unless Borrower, in the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking of the proceeds multiplied by the fair market value of the Property in which the fair market value of the Property in which the fair market value of the Property in which the fair market value of the Property in which the fair market value of the proceeds shall be paid to Borrower, in the event of the sums secured immediately before the taking, unless Borrower, in the event of an unless applicable is we otherwise provides, the proceeds shall be applied to the sums secured by this Security or unless applicable is we otherwise such as the proceeds shall be applied to the sums secured by this Security in which the sums are then due.

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 darriages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

9. Inspection, Lender or its agent may make reasonable entries upon and inspections of the Property, Lender shall 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 with any written agreement between Borrower and Lender or applicable law.

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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 exercise is prohibited by federal law as of the date of this Security Instrument.

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

any remedies permitted by this Security Instrument without further notice or demand on 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 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 accoleration 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 Bor ower's obligation to pay the sums secured by this Security Instrumentshall continue unchanged. Upon reinstatement by Forrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration

had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be old 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 note 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 naring 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 fazardous 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 Equironmental 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 of private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual inowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other comediation 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: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" ...cans federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental to otection.

NON-UNIFORM COVENANTS. Borrower and Lender further overnant 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 fotice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 36 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 spec. fied 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 a 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 it is Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Leader shall be entitled to collect all expenses incurred in pursuing the remrairs provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title wid nee.

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

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This Institution was prepared by: Linda 5. CENO, WESTCHESTER, 1L 60153
My Commission Expires 11/13/93 Notery Public
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Given under my hand and official Secution McMahon Laura McMahon Laura McMahon
therein set for th.
name(s) subscribed to the loregoing instrument, appeared before me this day in person, and acknowledged that $\pm hey$
personally known of arm of arm of arms personally known of the same person (s)
I, Laura McMahon , a Notary Table Miles County and state do hereby certify that JOHN R, KRAMER AND DEBORAH A, KRAMER, HLS WIFE
STATE OF ILLINOIS, COOK County ss:
-Borrower
(1692)
DEBORAH A. KRAMER BOTTOWET
(1808) EP/VC/12 MINING A LOUNDLY
JOHN H. KHAMER. BOLEOWER
(1805) Eb/hE/H YOULD VI & WHOLE
Instrument and in any rider(s) executed by Borrower and recorded with it. Witnesses:
BY SIGNING BELOW, Be rawer accepts and agrees to the terms and covenants contained in this Security
─ V.A. Rider
Graduated syment Rider Planned Unit Development Rider Biweekly Payment Rider Balloon Rider Second Home Rider
Adjus table Rider Condominium Rider 1-4 Family Rider
amend and supplement the covenants and agreements of this Security Instrument as it the rider(s) were a part of this Security Instrument. [Check applicable box(es)]
24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded logether with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall

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