WHEN RECORDED MAIL TO

DOWNERS GROVE NATIONAL BANK

MAIN & CURTISS

DOWNERS GROVE, ILLINOIS 60 015

Loan Number: 0598



ISPACE ABOVE THIS LINE FOR RECORDING DATAL

MORTGAGE

THIS MORTGAGE (" Security Instrument") is given on

4, 1992

FIRST NATIONAL BANK OF CICEPO, AS TRUSTER EMPER TRUST AGREEMENT DATE OF CORER 17, 1974 AND KNOWN AS TRUST NUMBER 104351 The mortgagor is

(Borrower'). This Security Instrument is given to

DOWNERS GROVE NATIONAL BANK

which is organized and existing under the laws of STATE OF ILLINOIS MAIN & CURTISS, DOWNERS GROVE, ILLINOIS 60515

, and whose address is

("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED SIXTY THOUSAND DOLLARS AND 00/100

160,000.00). 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 . This Security Instrument secures to Lender: (a) the repayment of the debt 1, 2022 June evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (h) the payment of all other sums, with interest, advanced under paragraph 7 to project 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, Illians: COOK

LOT 8 IN ROBERT BARTLETT'S COUNTRY CLUB HIGHLANDS, A SUBDIVISION OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 AND THE NORTH 15 ACRES OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 IN SECTION 30, JOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER 18-30-205-008 VOL. 84.

9233838

which has the address of 11440 73rd.PLACE [Street] BURR RIDGE City

Bisois

60525

("Property Address");

(Zie Code)

ILLINOIS-Single Family-Famile Mac/Freddie Mac UNIFORM INSTRUMENT

ITEM 1876 (9012)

Form 3014 9/90 (page 1 of 6

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 seised of the estate hereby conveyed and has the right to 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. Punds for Taxon 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 leasthold payments or ground reats on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage issurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph (i, i) lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, reflect 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. § 2601 et seq. ("RESPA"), 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 by:

The Funds shall be held in an institution whome deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in tay 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-up, 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 or applicable law requires interest to be paid, Lender shall not be required to pay Isorrower any interest or carnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid in 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 which each debit to the Funds 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 implicable 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 Lender 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 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 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.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by 1. when under paragraphs 1 and 2 shall be applied; first, to any prepayment charges due under the Note; second, to amounts possible under paragraph 2;

third, to interest due; fourth, to principal due; and last, to any late charges due under the note.

4. Charges; Liem. Borrower shall pay all taxes, assessments, charges, fines and impositious attributed 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 receipts evidencing the payments.

Borrower shall promptly discharge any lies which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lies in a manner acceptable to Leader; (b) contests in good faith the lies by, or defends against enforcement of the lies in, legal proceedings which in the Leader's opinion operate to prevent the enforcement of the lies; or (c) secures from the holder of the lies an agreement satisfactory to Leader subordinating the lies to this Security Instrument. If Leader determines that any part of the Property is subject to a lies which may attain priority over this Security Instrument, Leader may give Borrower a notice identifying the lies. Borrower shall satisfy the lies 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. 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 Borromer 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 Leader and shall include a standard mortgage chaise. Leader shall have the right to hold the policies and renewals. If Leader requires, Borrower shall promptly give to Leader all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Leader.

Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the growthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument

immediately prior to the acceptation.

6. Occupancy, Preservation Maintenance and Protection of the Property, Borrower's Loan Application; Lesseholds. 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 waste Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or 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 or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrowell's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security in crest. Borrower shall also be in default if Borrower, during the loan application process, gave materially fake or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a 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 Leader 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 exhautever is necessary to protect the value of the Property and Lender's argues in the Property. Lender's actions may include paying any sums secured by a tien which has priority over this Security Instrument, appearing in court, paying 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 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 payment, these amounts shall be a interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower aquesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loss 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 insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

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

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 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 if, after notice by Lender to Borrower that the condemnor 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.

Unless Lender and Porrower 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.

11. Borrower Not Received: Portearance By Lender Not a Walver. Extension of the time for payment or 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 securessor 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.

12. Successors and Assigns Bound; Joint and Neveral Linbility; 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 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 given by first class mail to Lender's 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 Security

Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this personnel.

15. Governing Law, Severability. This Security Instrument shall be governed by federal law and any paw 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.

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 Lander enercises 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. If Borrower fails 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 (h) entry of a judgment enforcing this Security Instrument. These conditions are that Borrower: (a) pays Lendér all sums which then would be due under this Security Instrument and the Noise as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other

information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances up or in the Property. Borrower shall not do, nor allow anyone che to do, anything affecting the Property that is in violation of any Covironmental 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 conder 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 knowledge. If Borrower learns, or is 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, "Flazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances, jasoline, herosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing ashestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal law and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Ikenimer and Lender (unber einenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Bo rover 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 artist 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 arist 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 essert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to 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 specific in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without Pather demand and may ferection 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, buy not limited to, attorneys' fees and costs of title eticlesce.

22. Release. Upon payment of all sums secured by this Security Instrument, Leader shall receive this Security Instrument

without charge to Borrower. Borrower shall pay any recordation costs.

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

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and of and hank to and instrument so said findeant Services a own free and voluntary are and as the free and voluntary are	Given under my hand and Hotarial Sont his 30th day of 2711 19	Given under my hand and Notarial Seet this 30th day of DT11 18. Given under my hand and Notarial Seet this 30th day of DT11 18. Notary Fulls: I M P O R T A N T FOR THE PROTECTION OF BOTH THE RESPONS THE TRUST DEED BY THE TRUSTER MANGED RESERVE THE TRUST DEED FOR THE TRUSTER MANGED RESERVE THE TRUST DEED	and contracted and a personally to pay tamed, all such is such is such in and its successor berefuler shall is sided or by action 1N WITNESS possible seek to be a possible seek	grand that notion here to ve us and note of the used note or any interior in that may not selected if any hence experted a solved by a not said Fest National land only a recipion to the presents hereby on eye to enforce the personal inhibitor of the grant notion of	routsened shall be construed as creating any liability on the said rout threath, or any indebted aris according bereader, or to performer and he every person in an indeptation claiming and he every person in an indeptation claiming are represented by the enforcement of the personal structured by the enforcement of the personal any routed first and the series of the personal and say and year further written. Sational By John of Cicero As Trustee By John of the Understand has caused these processing the same series of the state after John who principle. Sectory Public in and for and Courty in the state after John who principle after the personal series of the state of the same series of the corporate and answered to servetary respective against any desirant servetary and delivered the out-directions of the respective against any desirant servetary and their contributions of the corporate servetary and delivered the out-directions of the corporate servetary, as equipment of the corporate servetary, as equipment of the corporate servetary.	First Party be on and First National Rank of Community command either papers of implied became in accuraty hereunder and has to far as the host filled the inner of inners. I amy inder tedens according to the inner of inners. I amy inder tedens according to the manner hereit and its said note; it executs to be signed by its Vice-President and its of events to be signed by its Vice-President and its of Vice-President. Assistant Secretary vice-President and its of the president and as the fine of the said Assistant Secretary and the fine of the said Assistant Secretary and the complete of the comp
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and delivered, in and by which said Note the Party promises to pay out of that portion of the trust estate subject to said Trust

THAT, WHEREAS Pirst Party has concurrently becomed an establisher note beauth over date between the with in the

Banking Association, not personally but as Trustee under the provisions of a Deeds in trust duly secondly but delivered to

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

without charge to Borrower. Borrower shall pay any recordation costs.

acceleration and the right to smert in the foreclosure proceeding the son-existence of acts to the total parameters of the right to smert in the foreclosure proceeding the son-existence of a feel of the right to smert. It the cleane of the foreclosure proceeding the son-existence and the parameter in that of all sums socured by this Socurity Instrument without further or and any foreclosure. Security Instrument by judicial proceeding, leader shall be entitled to collect all expenses incurred, by persuing the remedies provided in this parameter of all sums socured by this Socurity Instrument in this orders.

22. Release, Upon payment of all sums secured by this Socurity Instrument, Leader shall release to all sums secured by this Socurity Instrument. Acceleration; Newtonian Leader shall give notice to Borrower prior to accelerate following Borrower's breach of any constant of a special state of the series of the series following Borrower's breach of any from the expensive. The notice shall specify (s) the definal (b) the action required to care the definal; (c) a date, not less than the definal; (c) a date, not les than the definal; (c) a date, not less than the definal; (c) a date, not les than the definal; (c) a date, not les than the definal; (c) a date, not less than the defi

NON-UNIFORM COVENATS. Borrower and Lender further coverage as follows:

to health, safety or environmental protection.

Environmental Law and the following substances: gasoline, hence, other thannable or tonic petroleum products, nonic petroleum products, and indicates and herbicides, volatile solvents, materials containing asbester of formaldehyde, and radioactive materials. As used in this passgraph 20, "Environmental Law" means federal laws and laws of the strindiction where the Property is located that relate As used in this paragraph 20, "Hazardous Substances" are thos; substances defined as toxic or hazardous substances by

necessary remedial actions in accordance with Environmental Lyn. emoval or other remediation of any Hazardow Substance affectal the Property is necessary, Borrower shall promptly take all Borrower at the prompty give Leader written notice of any investigation, claim, densed, haven or other action by any governmental or regulatory against party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or a soldied by any governmental or regulatory authority, that any which Borrower has actual knowledge. If Borrower learns, or a soldied by any governmental or regulatory authority, that any

d to ensintenance of the Property.

that is in violation of any Environmental Law. The proceding two sentences that not apply to the presence, use, or storage on the Property of small quantities of Hazardous Succlasses that are generally recognized to be appropriate to normal residential Hazardous Substances on or in the Property. By rower shall not do, nor allow anyone che to do, anything affecting the Property 29. Hazardous Sabetances. Borrower 'Acid not cause or permit the presence, une, disposal, storage, or release of any

information required by applicable law. written notice of the change in stock-lance with paragraph 14 above and applicable law. The notice will attace the name and address of the new Long Servicer and also contain any other address of the new Long Servicer and the address to which payments should be made. The notice will also contain any other Servicer") that collects anomally payments due under the Note, and this Security Instrument. There also may be one or more changes of the Loan Servicer, Borrower will be given may be sold one or more Live, without prior notice to Borrower. A sale may result in a change in the entity (known as the "Lonn

19, Sale of Note; Chat is of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) i Aqengeraq

reasonable attorneys, fees; and (d) takes such action as Lender may reasonably require so assure that the lien of this Security Instrument, Lenders, Lenders specify for reinstancent) before sale of the Property pursuant to any place of table objected including, but not instrument, or (b) to case the table Security Instrument. Those conditions are that Borroware (a) pays Leader all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other would be due under this Security Instrument and the Note as if no acceleration had occurred; (c) pays all exprendent and the Note as if no acceleration had occurred; (c) pays all exprendent including, but not limited to, covenants or agreement; (c) pays all exprendent including, but not limited to,

"MORTGAG	E STATES THE STATES TH	Assistant decretary of said Bank who are personally known to me to be the same persons whose names are the foregoing instrument so such Vice-President and Assistant Secretary, respectively, aspeared before me that do and acknowledged that they aspeed and delivered the end instrument as their own free and voluntary act and assistant part of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth, and the said Assistant then and there exhaustedged that said Assistant Secretary, as contacted of the corporate said and Bank, did fifth said of said Bank, to said untrussest as said Assistant Secretary own free and voluntary set and so the free and voluntary set and set the free and so
IST DEED"	ners Netar e My Gattaga	Given under my hand and Notarial Sout pie 30th day of April ALO Salali Notary Public

FOR THE PROTECTION OF BOTH THE BORROWER AND LEMDER. THE MOTE SECURED BY THIS TRUST DEED SHOULD BE EDENT! FRED BY THE TRUSTEE HAMED MERCH BEFORE THE TRUST DEED # FILED FOR RECORD.

The Note.... mentioned in the within Trust Eard and been ulentified he

ler identification No.