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LANDERS TITLE GUARANTY
2000 N. BURGESS RD., SUITE 600
Hartman Center, Chicago 60168
708.529.6000 • Fax 708.529.6040

93437639

BPT/PT RECEIVED
JUN 2 1993 15:51:00
101111 TRAM 0156 08/09/93 15:51:00
19428 - 103-437639
COOK COUNTY RECORDER

[Space Above This Line For Recording Data]

MORTGAGE

Loan # 700149305

THIS MORTGAGE ("Security Instrument") is given on **May 28, 1993** by **GERALD B. GOLEMBIEWSKI and JOAN M. GOLEMBIEWSKI, HUSBAND AND WIFE**

("Borrower"). This Security Instrument is given to
G M S MORTGAGE CENTER, INC.

which is organized and existing under the laws of **THE STATE OF ILLINOIS**, and whose address is **800 E. NORTHWEST HIGHWAY #900, PALATINE, ILLINOIS 60067**

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 **JULY 1, 2013**. 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 principal sum of one hundred forty-six thousand and no/100 Dollars (U.S. \$ 146,000.00).

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 **JULY 1, 2013**. 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 50 FEET OF LOT TWO (2) (EXCEPT THE WEST 50 FEET), IN FREDRICK H. BARTLETT'S IVANHOE FARM, BEING A RESUBDIVISION OF LOTS TWELVE (12) TO FOURTEEN (14) BOTH INCLUSIVE IN FREDRICK H. BARTLETT'S IRVING PARK AND LAGRANGE ROAD FARMS, IN THE EAST ONE HALF (1/2) OF THE NORTHEAST ONE QUARTER (1/4) OF SECTION TWENTY ONE (21), TOWNSHIP FORTY (40) NORTH, RANGE TWELVE (12), EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

\$31.00

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93437639

PIN 12-21-103-107-0000
which has the address of
Illinois **3758 N. WEIRMAN AVENUE**
Zip Code **60170**

3758 N. WEIRMAN AVENUE
("Property Address");

SCHILLER PARK (Street, City)

31.00 ND

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more of the actions set forth above within 10 days of the giving of notice.

THIS SECURITY INSTRUMENT, Lender's duly give Borrower a notice identifying the Lien. Borrower shall satisfy the Lien or take care of this Security Instrument if Lender determines that any part of the Property is subject to a lien which may affect over easements of the Lien, or (c) secures from the holder of the Lien an agreement satisfactory to Lender forbidding the Lien to be sold or otherwise transferred out of the Lien, or (d) secures from the holder of the Lien, legal proceedings, which in the Lender's opinion operate to prevent the Lender from recovering his interest in the Lien in a manner acceptable to Lender; (b) contains in good faith the Lender writing to the payment of the obligation secured by the Lien in a manner acceptable to Lender; (a) agrees in writing to the payment of the obligation secured by the Lien in a manner acceptable to Lender.

Borrower shall promptly discharge any liens which has priority over this Security Instrument unless Borrower:

(f) Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payment.

to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph.

These obligations in the manner provided in paragraph 2, or if not paid in full manner, Borrower shall pay them on time directly

which may result priority over this Security Instrument, and leasehold payments of ground rents, if any. Borrower shall pay

4. Charges: Lender, Borrower shall pay all taxes, assessments, charges, fines and impositions it deems due to the Property

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

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

this Security Instrument.

of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sum received by Funds held by Lender. If, under paragraph 2, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any

unpaid monthly payments, at Lender's sole discretion.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower

such amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than

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 pay the Escrow items of application, if any, if the amount of the Funds held by Lender is less than the required amount of the Funds held by Lender.

For the excess Funds in accordance with the requirements of application, if any, if the amount of the Funds held by Lender is less than the amount necessary to pay the Escrow items of application, if any, if the amount of the Funds held by Lender is less than the amount necessary to pay the Escrow items of application, if any, Lender shall account to Borrower

debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

Without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each

Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds, Lender shall give to Borrower,

applicable law requires interest to be paid, Lender shall pay Borrower any interest or earnings on the Funds.

used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or

a charge, however, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service.

Escrow items, unless Lender may charge Borrower for holding and applying the Funds, usually satisfying the escrow account, or

including Lender, if Lender is such an institution or in my Federal Home Loan Bank, Lender shall apply the Funds to pay the

The Funds shall be held in a institution whose deposits are insured by a federal agency, instrumentality, or entity.

Escrow items or otherwise in accordance with applicable law.

Lender may estimate the amount of Funds due on the basis of current due and reasonable estimates of future

sets a lesser amount, if so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount.

1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds

related mortgage loans may require Borrower's escrow account under the Federal Real Estate Settlement Procedures Act if

Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a Lender for a detailed

provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow items,

if any); (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with

or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums

and assessments which may affect priority over this Security Instrument as a Lien on the Property; (b) yearly leasedhold premiums

and day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly tax

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay

principal of and interest on the debt evidenced by the Note and my prepayments and late charges due under the Note.

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due all

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

variations by jurisdiction to constitute a uniform security instrument covering real property.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited

and will defend generally to the Property against all claims and demands, subject to any circumstances of record.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage.

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

fixtures now or hereafter a part of the property. All replacement and additions shall also be covered by this Security

instrument, together with all improvements now or heretofore erected on the property, and all assessments, support expenses, and

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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 policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

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

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

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall 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 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 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 the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable 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 bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage 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

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

to be severable.

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

Security instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to

it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address if by first class mail or by mailing it or by mailing

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing preparatory charge under the Note.

payable to Borrower. If a refund reduces principal owned under this Note without any payment to Lender may choose to make this refund by reducing the principal owned under this Note or by making a direct loan exceeded the permitted limits; then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge and that law is finally interpreted so that the interests of other loan charges collected or to be collected in connection with the make any accommodation with regard to the terms of this Security Instrument or the Note without this Borrower's consent.

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

Borrower, Lender may choose to make this refund by reducing the principal owned under this Note or by making a direct

to the permitted limits; and (b) any sums already collected from Borrower which exceed principal owned under this Note or by making a direct

Borrower's interest in the Property under the terms of this Security Instrument: (d) in all personally obligated to pay the same

Instrument but does not exceed the Note: (e) is co-signing this Security Instrument only to merge, grant and convey that

paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security

Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of

any right or remedy.

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

successors in interest. Any joint venture by Lender in exercising any right or remedy shall be a waiver of or precludes the

successors secured by this Security Instrument or reason of any demand made by the original Borrower or Borrower's

compliance proceedings against any successor in interest or refuse in certain time for payment or otherwise modify amortization

not operate to release the liability of the original Borrower or Borrower's successor in interest; Lender shall not be required to

of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall

11. Borrower Not Released; Forfeiture by Lender Not a Waiver. Extension of the time for payment or modification

postpone the due date of the monthly payments, unless agree to in paragraphs 1 and 2 or change the amount of such payments.

unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not exceed or

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

Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums

award or settle a claim for damages, or to respond to Lender within 30 days after the date the notice is given,

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condominium offers to make an

be applied to the sums secured by this Security Instrument whether or not the sums are then due.

unless Borrower and Lender otherwise agree in writing or unless applicable law provides, the proceeds shall

market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the final

before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the full

amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately

this Security Instrument shall be reduced by the proceeds multiplied by the following fraction: (a) the sums secured by the

Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by the

market value of the Property before the taking is equal to or greater than the amount of the sums secured by the

whether, or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the full

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument,

shall be paid to Lender.

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

insurable ends in accordance with any written agreement between Borrower and Lender or applicable law.

the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage

that Lender requires) provided by an insurer approved by Lender against losses available and is obtained. Borrower shall pay

payments may no longer be required, at the option of Lender, if mortgagage insurance coverage (in the amount and for the period

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Series 301a

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 it is beneficial interest in Borrower, its note or any other debt or interest in it), Lender may exercise this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of no 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. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date Security instrument. If 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.
18. Borrower's Right to Retain title. If Borrower meets certain conditions, Borrower shall have the right to have sole possession of this Security instrument despite our demand on Borrower.
19. Sale of Note. Change of Loan Service. The Note or a partial factor 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 (borrower) information required under paragraph 17.
20. Hazardous Substances. Borrower shall do all cause or prevent the destruction, claim, demand, lawsuit or other action by any property owner against us for damage to property or personal injury resulting from the removal or other remedial actions in accordance with Environmental Law.
21. Acceleration of any agreement or understanding between Lender and Borrower prior to acceleration of the Property. Borrower shall provide further coverage and agree as follows:
- NON-UNIFORM COVENANTS. Borrower and Lender further agree as follows:
- (a) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and
- (b) the action required to cure the default in the notice may result in acceleration of the Property.
- (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) the failure to cure the default on or before the date specified in the notice may result in acceleration of the Property.
22. Release. Upon payment in full of all sums secured by this Security instrument, Lender shall release this Security instrument without charge to the borrower.
23. Waiver of limitation. Borrower waives all right of homestead exception in the Property without charge to Lender.

As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that regulate the use of hazardous substances by persons and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in Environmental Law and the following subsections, "hazardous substances" are those substances defined as toxic or hazardous substances by applicable law otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; and (c) any covenant or agreement in this Security instrument (but not prior to acceleration of the Property); provided, however, that failure to timely furnish a copy of the notice to Borrower prior to acceleration of the Property is a breach of any covenant or agreement in this Security instrument. Lender shall give notice to Borrower prior to acceleration of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any property owner against us for damage to property or personal injury resulting from the removal or other remedial actions in accordance with Environmental Law.

20. Hazardous Substances. Borrower shall do all cause or prevent the destruction, claim, demand, lawsuit or other action by any property owner against us for damage to property or personal injury resulting from the removal or other remedial actions in accordance with Environmental Law.

21. Acceleration of any agreement or understanding between Lender and Borrower prior to acceleration of the Property.

Property that is in violation of any Environmental Law, the proceeds from which may be used by any government agency or regulatory authority to prevent the removal or other remedial actions in accordance with Environmental Law.

20. Hazardous Substances. Borrower shall do all cause or prevent the destruction, claim, demand, lawsuit or other action by any property owner against us for damage to property or personal injury resulting from the removal or other remedial actions in accordance with Environmental Law.

21. Acceleration of any agreement or understanding between Lender and Borrower prior to acceleration of the Property.

Information required by applicable law.

19. Sale of Note. Change of Loan Service. The Note or a partial factor 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 (borrower) information required under paragraph 17.

20. Hazardous Substances. Borrower shall do all cause or prevent the destruction, claim, demand, lawsuit or other action by any property owner against us for damage to property or personal injury resulting from the removal or other remedial actions in accordance with Environmental Law.

21. Acceleration of any agreement or understanding between Lender and Borrower prior to acceleration of the Property.

Information required by applicable law.

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21. Acceleration of any agreement or understanding between Lender and Borrower prior to acceleration of the Property.

Information required by applicable law.

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21. Acceleration of any agreement or understanding between Lender and Borrower prior to acceleration of the Property.

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RECORD AND RETURN TO:
G M S MORTGAGE CENTER, INC.
800 E. NORTHWEST HIGHWAY #900
PALATINE, ILLINOIS 60067

R DEPT-01 RECORDING \$31.00
T#1111 TRAN 0156 06/09/93 15:58:00
#9428 & *-93-437639
COOK COUNTY RECORDER

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.
(Check applicable box(es))

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- V.A. Rider

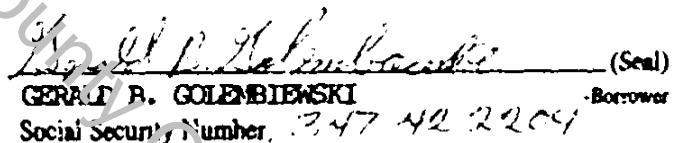
- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- Other(s) [specify] _____

- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

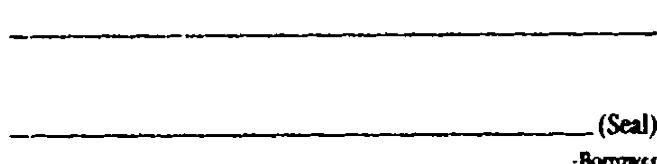
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:



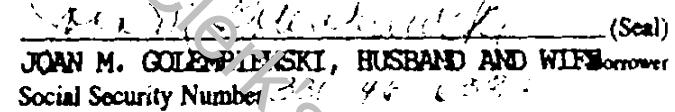


GERALD B. GOLEMBIEWSKI (Seal)
Borrower
Social Security Number: 347 42 2201



(Seal)

-Borrower
Social Security Number: _____



JOAN M. GOLEMBIEWSKI, HUSBAND AND WIFE (Seal)
Borrower
Social Security Number: 347 42 2201

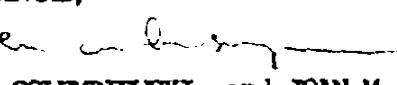
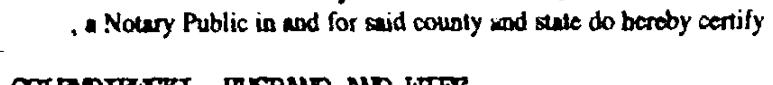
(Seal)

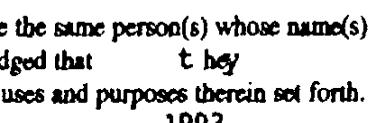
-Borrower
Social Security Number: _____

(Seal)

-Borrower
Social Security Number: _____

STATE OF ILLINOIS,

I, that 
GERALD B. GOLEMBIEWSKI and JOAN M. GOLEMBIEWSKI, HUSBAND AND WIFE

93437639
, personally known to me to be the same person(s) whose name(s)
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that 
signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 28th

day of May

, 1993

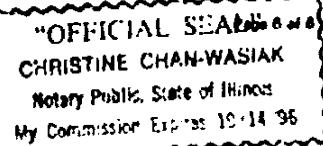
My Commission Expires:



Notary Public

This instrument was prepared by: JOANNIE OSBORNE

CRIMINAL 10101



Form 3014 8/90