AFTER RECORDING PLEASE MAIL TO:

**EN MORTGAGE CORPORATION** 6700 FALLBROOK AVE., STE. 293 WEST HILLS, CA 91307

93598580

LOAN NO. 1743327

Space Above This Line For Recording Data!

#### MORTGAGE

DEPT-01 RECORDING

TRAN 7537 07/30/93 15:57:00

**≄8387** € ¥-93-5985**8**0

COOK COUNTY RECORDER

THIS MORTGAGE ("Security In trument") is given on

JULY 28, 1993

. The mortgager is

JOHN A WHITLEY, AND TECORA WEITLEY, HUSBAND AND WIFE

("Borrower"). This Security Instrument is given to

GN MORTGAGE CORPORITION, A WISCONSIN CORPORATION

THE STATE OF WISCONSIN which is organized and existing under the laws of 6700 FALLBROOK AVE., STE. 293, WEST HILLS CA 91307

, and whose

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

ONE HUNDRED THIRTY SEVEN THOUSAND FIFTY AND 00/100

Dollars (U.S. \$ 137050.00

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 AUGUST 51, 2023 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 County, Illinois:

LOT 391 (EXCEPT THE NORTH 12 FEET THEREOF) AND LOT 392 (EXCEPT THE SOUTH 13 FRET THEREOF) IN GALEWOOD, BEING A SUBDIVISION IN THE SOUTH EAST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 13-31-411-061

CHICAGO

[Street, City].

which has the address of 1708 M RUTHERFORD Illinois

60635

("Property Address");

[Zip Code]

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Puzz 1 of 6

Form 3014 9/90

-R(IL) (9105)

VMP MORTGAGE FORMS - (213)293-8100 - (900)521-7291

Township of Artist Artist (1996) Albert Areas, Mitable (1996)

PACKATER.

ji kwali alburado upikobenya uga Safinji ji bila bila baliwaka Akka Safin Malika ndi Laburd Sakali

er en mende kriste in de tem elle kriste en en gjorde påkry kriste på på for en skappe flette en kriste for de Det en til skappe for en kriste en en en en en kriste en kriste en kriste en en

は resignate がい こうこう とうしょうさいけんせい しょうしゃ a selective item a making week in item a few of 質

were the first are commented by the second of the defining were been

and the state of the second of the second of the second

ed a crasino de elimento a procedenti.

Amazor da. 1994 m. 199 1994 m. 1995 m. 1994 m

in earlies in the terming of the terminal for the left of the artists of the first and the control of the control

Alter to be effecting that a first energy of the energy of

i de la latina de sentido de la comerción de l La comerción de la comerción d La comerción de la comerción de

en filosofie de la companya de la c La companya de la co

o Promotiva de Camara da Carteria Parro que o residencia da Agrameira de la como agra do como arte da Carteria O recensionadas e que a como a como espacia de la final de la como en la como que casa de la Referencia de Car

e Oktobrita i kilomoti Oktobrita i kilomoti

and the book of the

Mark the second of the second of the second

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 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 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 texes 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 (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 9, in lieu 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 in 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 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 as.

The Funds shall be held in an institution who deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or it any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-true charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law requires otherwise. Unless an agreement is made 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. Lender shall give to Borrower, without charge, annual accounting of the Funds, showing credits and debits to the Funds, and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by mis Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the a nour 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 virting, 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 promoty 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 Lerger under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable caver paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.
- 4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender 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 notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

Form 3014 9/90 hitlate:

 $\{\chi^{2}, \epsilon_{1}, \ldots, \epsilon_{n}, \epsilon_{n}, \epsilon_{n}, \epsilon_{n}\}, \{\chi_{1}, \ldots, \epsilon_{n}, \epsilon_{n}\}, \{\chi_{1}, \ldots, \chi_{n}\}\}$ And a good alleger of the form to have the grade of the second Care experience of the control of th out agreement that the authorized a recommendation is to be a complete the restriction of the content of the content of there is the contract of the c en de la composition de la composition de la composition de la composition de la Metrolia de la Composition de la Here the contract of the constant expression of the constant expression and the constant expression of the constant expression of the constant expression and the constan

The first of the second of State & B. C. and the second of the second o gradient seeking kaar bevergen. and the control of the protection of the stage of the stage of the control of the stage of the s the figure of the control of the con State of the second and the first of the state of the state of the state of The second process of the second process of the second second second second second second second second second Companies of the Section of the Sect Santager and the state of the sandager of the the control of the co into a lead to the material transfer of the common with With English to several control for

is making the facilities of the particle, the edition raj tala di kikito da jiya ake make es enterior proportion of the following Compression of the Artist of the Compression of the Compression  $\mathbf{v}_{i} + \mathbf{v}_{i} + \mathbf{v}_{i} + \mathbf{v}_{i} + \mathbf{v}_{i} = \frac{1}{2} \left( \mathbf{v}_{i} + \mathbf{v}_{i} - \mathbf{v}_{i} \right)^{-1} .$ uner Is as envisor at enviended to a less are to ex-Landard State of the Control of the Control thing from the extreme and one of the in the Hill of the control of the temporal graduate the state of the contraction of BECOME SOLD FREE BOOK STANDS en periodica e de maria de la compania de la compa er 🕶 Arroger (1841) and filter program. Leva et al., and the later of the terms

establish the second of a line rankeli positi i energi filozofik (filozofika politika po i sa positika politika pol gang than a second of the second treating that is second to be a second of the second provides and the property of the property of the contract of the

and protection and acceptance of the control of the ender prediction and extremely and extremely recommendate and the state of the contraction and plate the experience of the paper material and the control of the control of

salge and the Alberta design of the Alberta and the control of the control of the control of the control of the nak dalam samura beraja dalam samura. Begin belarah samura beraja dalam yang be were with the first of the Co **y** Lateral State of the Control of the State

 $\{a_{n,j}\}_{j=1}^{n}$  for the suppression of the superscripture  $A_{n,j}$ or any grown and district the control of the contro The second of th entre de la Maria de la Region de la Carlo de la Region de grant the company of the transfer of the company of and was the expression and the expression and the See Section 1985 the second section as a sec-Contract to the contract to the contract of th Burgas Land Burgas Commence the second of the control of the second of the second of the second of the the appropriate of the particular section of the second If the section of the stage of the section is a section of the section of the section  $\mathcal{L}_{\mathcal{A}}$ and which the course for the first of the factors. and the second of the company of the second en, kilegiji kaj gradino gradi. Akinardi kileninin ni en antari kaj kileninin . The substituting of the substituting  $\hat{\mathcal{A}}_{ij}$  is a substituting of the substituting  $\hat{\mathcal{A}}_{ij}$ 

en en anterior de la filonomia de la compactación de la participación de la compacta de la participación de la is the edge statigated to grade a section of the constraint  $\hat{\theta}$ 

3. 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.

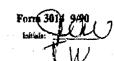
Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's 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 and 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 Fortover otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the menthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lorder, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition she's pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

- 6. Occupancy, Preservation, Mainte au ce 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 it. 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 ction 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. Bur over shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or structure 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 Powrty, 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 part graph 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



#### an period like UNOFF

### **UNOFFICIAL COPY**

ogalise e en jugo inglasja i ogna minje skinnst het basa trakkin blok de en de en eller stande i Alli. Alli de Annon e en historia e en juste en monte en de mengen et al Moster i en skinnst en et annon en eller en de form Das historia en en historia e eller en en en en en trakt en de trakt en en en eller en eller en en en en en e

A service of a description of the control of the co

Appropriate to the property of the property of

Of Colyna and a second reaching a second reaching the second The first of the court was grounded to so when State and the second state of the second 化价格的过去式和过去分词 医精髓炎 and the second of the control of the second Market Compatible State Compatible State of the Compa the common and the second of the con-Line of the territory in the The second second of the second second But the more than the second the street of the the party transfer of all the street as the and all and the absence and see to a pay the control of a place see that we have Button State on butter care a second of a  $\label{eq:problem} p(x,y) = p(x,y) + p(x,y) +$ that is a first to be the smelt on a conservation of the passes.

The source of seather than the season of the season of the strong of the season of season when the season of s The season of the event of the season of

Application of the second of the first of the formula of the first of the end of the second of the s

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 damage. For ower 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 the condemnation of the Property or to the sums secured by this Security Instrument, whether or not the condemnation of the Property or to the sums secured by this Security Instrument, whether or not the condemnation of the Property or to the sums secured by this Security Instrument, whether or not the condemnation of the Property or to the sums secured by this Security Instrument, whether or not the condemnation of the Property or to the sums secured by this Security Instrument, whether or not the condemnation of the Property or to the sums secured by this Security Instrument, whether or not the condemnation of the Property or to the sums secured by this Security Instrument, whether or not the condemnation of the Property or to the sums secured by this Security Instrument, whether or not the condemnation of the Property or to the sum of the Property or

Unless Londer and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Levider Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Listraturent granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-agners. 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) in 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 seem 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 rejuded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a nirect payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

Form 1014 9/90

the engine set to make an engine of a training test to encount to encount the firequest of the engine where the control of the encountry of th

type parties and between the transfer of the second of the second and the second of th

entropies of question may be found to the content of the content of the profit of the content of

and there exists a first of the control of the conjugation is the control of the electric or group of the control of the contr

what is a first of the periodic transfer. and the first property of the combination of the best of the first Book for the control of the section Carried Commander of Alling and Art part offices. In the property of the even Enter a servett bereit bei in an bestellter. effected state of the source of the Control of the As the second of the second of the second A section of the good to have a section of Compare the second reduction a section of the pro-. ; " in a militario sono in transporting a financial de la comparation warm meranda Maraba na Maraba 医骨髓性结膜 医静脉 医水杨属 医水杨属 医线线 parties in the second of this error section in week The Royal Control of the Control of

to the early of the early representation of the Carlot of the American September 19 for the expect of the early representation of the early of the early representation of the early of the

augental et integentificipia augustites insacraticular au person integenções performitarios insacraticament. A central integratica esta esta esta como esta festiva miseral como estapa destruidades aportar a destruir est Souten, le alante esta tea estate persona en la como en como solo esta presente disconectivamente en el como e Americano de la como entre transportar en en en entre en securidad de la como en el como en contras formamentos En entre entre esta esta entre en entre en entre en entre en entre entre entre en entre ent

ene do la compara del processo de plus en la compara en escaparate en por la confleta en escapa en el desenvid La filmencia de la estaplación de la consideración de la comparate de forma de popular de la confleta en la place de la estaplación del estaplación de la estaplación de la estaplación de la estaplación de la

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. 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 (b) entry of a judgment enforcing this Security Instrument. These conditions are that Borrower: (a) pays Lender 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 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, Lander'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 arteress to which payments should be made. The notice will also contain any other

information required by applicable law.

20. Hazardous Substances. Borrower shill not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or it sufficed by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting he 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, offer flarumable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formuldely de, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

- 21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required a cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall durther inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- 22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.
  - 23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.



The provided Application of the control of the cont

and the second of the production of the second of the seco and form a library and a section of the second of the seco

and the state of t Although the control of the contr 11111 1 1. A space of the second s

(a) The control of e in the contract of the contract of lander for the second of the s Burney of the programme ment that we have not the

And the control of the control of the section of the control of th

green hood and hood of an area are to be to be a second or the conin a first of the second secon All the second of the contraction of the second of the second

etigu frjetigegjer i Newskaft gjereg (f. 1995). De

public the area communical research in the consideration of the research gardegter, jog garagetjansk i oper og kolonist i 1865 garden steri and providing a help gravity with two or other control of a recommendation of the first ger det favor de la composition della compositio en genouwe a 1800 te was a petrological and have a contract of a content team of the contract of the dark of and the area of the experience for the contract and the second

anderson in the state of the second of the control of the control of the control of the second of the control o The control of the second of the control of grower than the figure of the second section of the second section of the second section of

# UNOFFICIAL COPY LOAN NO. 1743327

24. Riders to this Security Instrument.	If one or more riders are executed by Borrower and recorded together with this
Security Instrument, the covery as and agreer	nents of each such rider shall be incorporated into and shall amend and supplement
	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  Biweekiy 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 records	
Witnesses:	TECORA MITLEY (Seal) -Borrower
Due Padella	(Seal) -Borrower
Doma whote	2/ (Seal) (Seal)
STATE OF ILLINOIS,	-Borrower County ss:
i. Denise m fine 1	, a Notary Public in and for said county and state do hereby certify that
Jan A. Whitley	TECOPOLICATION TO THE NEW WHOSE FIGURES)
subscribed to the foregoing instrument, appears signed and delivered the said instrument as Given under my hand and official seal, this	d before me this day in person, and acknowledged that he he he forth
My Commission Expires:	Notary Public
This instrument was prepared by:	OFFICIAL SEAL DENISE M FRIEL NOTARY PUBLIC STATE OF ILL INCIS AY COMMISSION EXP. PERFORMS
TRILLY (71W)	THE COLOR OF THE PARTY OF THE P

may regarded the contract of t

e man e de la competition de esta