

PREPARED BY:  
CINDY CHEN  
CHICAGO, IL 60616

# UNOFFICIAL COPY

93721773

RECORD AND RETURN TO:

FIRST QUALITY MORTGAGE COMPANY  
222 WEST CERMAK-SUITE 304  
CHICAGO, ILLINOIS 60616

93721773

[Space Above This Line For Recording Data]

## MORTGAGE

3/4

THIS MORTGAGE ("Security Instrument") is given on SEPTEMBER 1, 1993  
KAM LEUNG LI, UNMARRIED PERSON  
AND MARK T. KURUC, UNMARRIED PERSON

The mortgagor is

("Borrower"). This Security Instrument is given to  
FIRST QUALITY MORTGAGE COMPANY

which is organized and existing under the laws of THE STATE OF ILLINOIS , and whose  
address is 222 WEST CERMAK-SUITE 304  
CHICAGO, ILLINOIS 60616 "Lender"). Borrower owes Lender the principal sum of  
EIGHTY TWO THOUSAND  
AND 00/100 Dollars (U.S. \$ 82,000.00 ).

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 OCTOBER 1, 2008  
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:

LOT 22 IN THE SUBDIVISION OF BLOCK 6 (EXCEPT THE NORTH 2 3/4 ACRES) IN  
H. L. STEWART'S SUBDIVISION OF THE SOUTHWEST 1/4 OF SECTION 1, TOWNSHIP  
38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK  
COUNTY, ILLINOIS.

19-01-321-020

which has the address of 4551 SOUTH SACRAMENTO, CHICAGO  
Illinois 60632 ("Property Address");  
Zip Code

Street, City ,

ILLINOIS-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
VMP MORTGAGE FARMS - 703-293-8150 - 800-621-7281  
VMP - GRILL (FAX)

Page 1 of 6

DPS 1689  
Form 3014 9390

Init. MK  
kll

# UNOFFICIAL COPY

K 77

MK

Form 301a 0/90  
DPS 1080

Page 2 of 6

GRILL 9100

none of the actions set forth above within 10 days of the filing of notice.

If Security Instrument, Lender may give Borrower a notice demanding the return, Borrower shall satisfy the lien or take one of this Security Instrument, if Lender determines that any part of the Property is subject to a lien which may affect ownership over this Security Instrument, if Lender holds title to the lien in a manner satisfactory to Lender, Borrower shall satisfy the lien to the extent of the lien, or if securities from the holder of the lien in agreement satisfactory to Lender's opinion operate to prevent the Lender from recovering his interest in the Property, Lender may give Borrower a notice demanding the return, Borrower shall satisfy the lien by, or demands against the instrument of the lien in, legal proceedings which in the Lender's opinion operate to prevent the Lender from recovering his interest in the Property, Lender may give Borrower a notice demanding the return, Borrower shall satisfy the lien by, or demands against the instrument of the lien in a manner acceptable to Lender; (b) contains in good faith the lien according to the payment of the obligation secured by the lien in a manner acceptable to Lender; (c) agrees in

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) Borrower makes timely payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments;

(c) the person owed payment, Borrower shall promptly furnish to Lender all notices of nonpayment to be paid under this paragraph;

(d) these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly

which has attain priority over this Security Instrument, and leasedhold payments of ground rents, if any; Borrower shall pay directly

4. (Charges; Liens, Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property

which, to interfere due fourth, to principal due and last, to any late charges due under the Note;

5. Application of Payments, Unless applicable law provides otherwise, all payments received by Lender under paragraphs 2;

6. Security Instruments, shall be applied first, to any prepayment charges due under the Note; second, to amounts payable under paragraphs 2;

7. Secured Insturment, if Lender is entitled to receive payment of the sum secured by this Security Instrument, Lender shall make up the deficiency in no more than

of the Property, shall apply any Funds held by Lender at the time of acquisition of sale as a credit against the sum secured by

Funds held by Lender, if, under paragraph 2, Lender shall acquire or sell the Property, Lender, prior to the acquisition of sale

of the funds held by Lender, shall apply all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any

balance monthly payments, in Lender's sole discretion.

8. Payment to Lender, if Lender is unable to make up the deficiency, Borrower shall make up the deficiency in no more than

one month after Lender fails to pay the Escrow items when due, Lender may repossess Borrower in writing, and, in such case Borrower

shall pay to Lender the amount necessary to pay the Escrow items to the Fund, Lender may repossess Borrower in writing, and, in such case Borrower

shall pay to Lender the amount necessary to pay the Escrow items to the Fund, Lender may agree to pay the Escrow items to the Fund, Lender shall give to Borrower

for the excess Funds in accordance with the requirements of applicable law, if the funds held by Lender shall account to Borrower

if the funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower

depth to the funds held by Lender, Lender may repossess Borrower for all sums secured by this Security Instrument.

9. Funds Held by Lender, The Funds are pledged as additional security for all sums secured by this Security Instrument.

10. Funds Held by Lender, 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, Lender shall be paid on the Funds, Lender shall give to Borrower

applicable law requires interest to be paid, Lender shall not be required to 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 of

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

or the excess Funds, unless Lender pays, Borrower interest on the Funds and applying the Funds annually adding the escrow account, or

escrow items, Lender may not charge Borrower for holding the Funds, and applying the escrow account, or

including Lender, if Lender is unable to pay the Federal Home Loan Bank, Lender shall apply the Funds to pay the

escrow items, Lender shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity

otherwise in accordance with applicable law.

11. Funds Held by Lender, Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future

Lender may collect and hold Funds in an amount not to exceed the lesser amount,

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

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

related mortgage loan may require Borrower's escrow account under the federal Real Estate Settlement Procedures Act of

1974 as amended, or, a time, collect and hold Funds in lieu of the payment of mortgagel insurance premiums, these items are called "escrow items,"

and provisions of paragraph 8, in a amount not to exceed the maximum amount a lender for a federally

chartered bank, as, a time, collect and hold Funds in lieu of the payment of mortgagel insurance premiums, these items are called "escrow items,"

and (c) ready mortgage insurance premiums, if any; and (d) any sums payable by Borrower to Lender, in accordance with

any (e) ready mortgage insurance premiums, if any; and (f) yearly flood insurance premiums;

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

and ass, suments which may add an additional priority over this Security Instrument as a lien on the Property; (i) yearly leasehold payments;

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

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

principal of and interest on the debt evidenced by the Note and any prepayment late charges due under the Note;

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 late charges due as follows:

1. **DEFINITIONS**, Borrower and Lender and Lender's covenants and agreements as follows:

2. **SECURITY INSTRUMENT**, combines uniform instruments for national use and non-uniform covenants with limited

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

3. **BORROWER GOVERNANTS**, that Borrower is lawfully vested of the entire hereby conveyed and has the right to mortgage,

instrument, All of the foregoing is referred to in this Security instrument as the "Property";

4. **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 improvements and additions shall also be covered by this Security

# UNOFFICIAL COPY

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 immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured 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 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 Lender Not a Waiver.** 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 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-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 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.

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

DPS 1082  
Form 3014 9/90

initials: MK  
KLL

# UNOFFICIAL COPY

K 7 K

W/K

Form 301A 9/80  
OFS 1901

Page 1 of 9

© 1980, FORMS INC.

be in effect. Lender will accept, use and retain these payments as a loss, reserve in lieu of mortgage insurance, loss reserve and welfare of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage period is equal to the period of the equivalent mortgage coverage is not available, Borrower shall pay to Lender each month a sum equal to one-half of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If cost of Borrower of the mortgage insurance is available to the mortgage insurance previously in effect, at a cost substantially equivalent to the original coverage subsequently established by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage insurance coverage required by Lender for any reason, the instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the premium payment

due at disbursement in the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment instrument, Lender, unless Borrower and Lender agree to offer terms of payment, these amounts shall bear interest from the day amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this instrument.

7. **Protection of Lender's Rights in the Property.** If Borrower fails to perform the covenants and agreements contained in this instrument, Lender under this paragraph 7 shall have the right to do so, Lender does not have to do so, reasonable alternatives, fees and entitling on the Property to make repairs. Although Lender may take action under this paragraph to provide funding any sums received by a lessor which has priority over this Security instrument, appearing in court, paying judgments, whatever is necessary to protect the value of the Property and Lender's rights in the Property, Lender's actions may proceed in bankruptcy, probate, for condemnation or forfeiture or to enforce laws of regulations), when Lender may do and this security instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property such as a proceeding during the loan application process, gave written notice of 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 date such a default and remits, as provided in paragraph 8, by causing the action or proceeding to be dismissed with the property or otherwise immediately upon the loan created by this Security instrument of Lender's security interest, Borrower may discontinue or terminate proceedings, whether or not Lender's good faith judgment could result in forfeiture of the property, allow the Property to deteriorate in a common waste on the Property, Borrower shall be in default if any forfeiture of the property, damage to the Property, or damage to the Security instrument of Lender in writing, unless Lender fails to answer, unless Lender fails to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender fails to make timely payment and shall claim the amount of the payment of the Security instrument and shall sue the Property as Borrower's principal residence within sixty days after the execution of this instrument, establishes, establishes, and sue the Property as Borrower's principal residence in writing, any application of proceeds to restore the Security instrument and Borrower otherwise agree in writing, any application of proceeds to restore the Security instrument and Borrower otherwise agree in writing, whether or not the note is given, unless Lender and Borrower otherwise agree in writing, any application of proceeds to restore the Security instrument and Borrower otherwise agree in writing, whether or not the note is given. The 30-day period will begin when the note is given.

8. **Deputancy, Pre-emption and Protection of the Property; Borrower's Loan Application; Leasehold Interests.** Lender may collect the insurance premiums referred to in paragraphs 1 and 2 of change the amount of the payments, unless Lender and Borrower otherwise agree in writing, any application of proceeds to restore the Security instrument and Borrower otherwise agree in writing, whether or not the note is given. The 30-day period will begin when the note is given.

Lender may use the proceeds to repair the Property or to pay sums under paragraph 2 of the monthly payments referred to in paragraphs 1 and 2 of change the amount of the payments, unless Lender and Borrower otherwise agree in writing, whether or not the note is given. The 30-day period will begin when the note is given.

Lender may use the proceeds to repair the Property or to pay sums under paragraph 2 of the monthly payments referred to in paragraphs 1 and 2 of change the amount of the payments, unless Lender and Borrower otherwise agree in writing, whether or not the note is given. The 30-day period will begin when the note is given.

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

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 renewals, in the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender.

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

9. **Hazard of Property Insurance.** Lender shall keep the improvements now existing or hereafter erected on the property insured against loss by fire, hazards included within the term "extreme hazards" and any other hazards, including floods of 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, shall not be unreasonable with him, 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.

# UNOFFICIAL COPY

**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. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no 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 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 preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other 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, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" 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 to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) 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 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.

DPS 1083  
Form 3014 9/90

# UNOFFICIAL COPY

DPS 1094

Page 8 of 8

24. Ridders to this Security Instrument. If one or more ridders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such riddar shall be incorporated into and shall amend and supplement the covenants and agreements of this Security instrument as if the ridders were a part of this Security instrument.

25. Security Rider. A Security Rider is an addendum to this Security instrument which contains additional terms and conditions relating to the Security instrument. It is recorded together with the Security instrument.

26. Security Rider Addendum. A Security Rider Addendum is a document which amends the Security instrument. It is recorded together with the Security instrument.

STATE OF ILLINOIS, COOK COUNTY, UNMARRIED PERSON AND

MARK T. KURC, UNMARRIED PERSON

County of:

Cook

Borrower and wife in and for said

Notary Public

Notary Public

and Subscribed to the foregoing instrument, appurtenant to THEIR

My Commission Expires: 5/1/96

Property of Cook County Clerk's Office

same person(s) whose name(s) is/are subscribed to the foregoing instrument, appurtenant to THEIR

Date and place where signed and delivered the said instrument as follows:

Year and day of month and year instrument was signed and delivered this / day of / year at , Illinois.

Notary Public

Signature of Notary Public

Signature of Borrower

Signature of Spouse

Signature of Unmarried Person

Signature of Notary Public

Signature of Notary Public