RETURN TO:

93785476

CHICAGO MORTGAGE CORPORATION 1200 SHERMER ROAD, SUITE 220 NORTHBROOK, ILLINOIS 60062

COOK COUNTY, ILLINOIS
FILED FOR RECORD

93 SEP 30 PM 1: 54

93785476

[Space Above This Line For Recording Data]

**MORTGAGE** 

LOAN NO. 930-688569

THIS MORTGAGE ("Security Instrument") is given on

SEPTEMBER 23, 1993

. The mortgagor is

ARTHUR T. KRAMER AND DEBURDS B. KRAMER, HUSBAND AND WIFE

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

CHICAGO MORTGAGE CORPORATION, IN ILLINOIS CORPORATION

THE STATE OF ILLINOIS which is organized and existing under the laws of THE STATE OF ILLINOIS address is 1200 SHERMER ROAD, SUITE 220, NORTHBROOK, ILLINOIS 60062 address is

, and whose

ONE HUNDRED SEVENTY TWO THOUSAND AND 00/100

Dollars (U.S. \$

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

172,000.00

This debt is evidenced by Borrower's note dated the same date as this Security instrument ("Note"), which provides for OCTOBER 01, 2008 monthly payments, with the full debt, if not paid earlier, due and payable on

This Security Instrument secures to Lender: (a) the repayment of the debt 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 County, Illinois: described property located in

LOT 5 IN EDGEWOOD GROVE, BEING A SUBDIVISION IN THE SOUTH 1/2 OF SECTION 7, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JULY 20, 1979 AS DOCUMENT 25,061,114, IN COOK COUNTY, ILLINOIS.

PIN-#04-07-416-005

which has the address of 60062

3909 RAINTREE LANE, NORTHBROOK

[Street, City],

Illinois

(Zip Code)

("Property Address");

ILLINOIS-Single Family-Famile Mae/Freddie Mac UNIFORM INSTRUMENT (330) -BR(IL) (9105)

Form 3014 9/90 Amended 5/91



23785476

Openy

AND NOTE OF and the course the NATIONAL CONTRACTOR AND AND CONTRACTOR in a broad was personal

atuenter

MOREELMA

Edopa Jaman Arti

Responsible to the Comment of the Co

of elegan is terremonal. In dignologic end for these closely,

Bertherman

Bearing Constitute paragraph to a boundary of the for the other constitute of the other of the constitute of the constit

to a production of a distance one attended

of the profit of

es in Egyptical Control Learning at per transfer and a superior at the period of the superior of the superior continues of

> 。 对作,一个"你说来"。这个话题是一样不懂你许在Da with the property of the first terms of the party of in the recommendation of the section of n bywning, nig wyden y ei y y bryddiodd rei y gael y dael y brigh y benyddiodd a'r bryddiodd a chaellaeth y br

1000 8 8 8 4

The walls you distinguish 100 B.H.P 411 (12)  $\{\{1,2,3,4\}$ 

66.5 Area yest Into the Addison of the

3.25、名文的是19.30mg。

- Continue Continue

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. Burrower 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 taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on inc Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly floed insurance premiums, if any; (e) yearly montgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, 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 for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 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 law.

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

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. In the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall cromptly 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 applicable the sums secured by this Security Instrument.

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

tem productive manageth intersection for post of the following production was numerically at the MTLW ARMITECOR.

Address the first function of a first of the first of the productive of the following in the type of the first o

化二氢甲酚二甲酚 医克莱氏病管 化二氯 A stage of program of the Control of t (t-1) + (t-11967年 - 1967年 - 1968年 Control of the Control of the State of the Control  $(q_{2}, \dots, q_{p}) = (q_{p}, \dots, q_{p}) \times (q_{p}, \dots, q_{p}) \times (q_{p}, \dots, q_{p}) \times (q_{p}, \dots, q_{p}) \times (q_{p}, \dots, q_{p})$ 

en die een begegeben die begeen gebeur San Barrier Committee State of San S The contraction of the property of the degree  $\Omega_{\rm c} = \frac{1}{2} (1 + \frac{1}{2} (1 +$ The second section is the second section of the second The second of the first A second of the s The state of the s where the solution of the sol the professional and the 

And the second of the second o

State of the form of Section 1999 and the Contraction to the contract of The state of the s

the region of the second second Here the second of the second attiga alike eti kalandari attigen eti ja kalandari eti atti  $(a_{i,j}, \dots, a_{i,j}, a_{i,j}, \dots, a_{i,j}, a_{i,j}, \dots, a_{i,j}, a_{i,j}) = 0$ Albania de la compania de la compan En esperante la compania de la comp

Control same of the supplement of the

The state of the state of the second state of the second s The second of th the commence of the second of the second Contract Contract and the control of the control of the control of and the second of the second o ing a series of the series of

A CHARLES

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 Lorrower 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 dorrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit vaste 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 to Porrower'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 ineccurate 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 coverants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's right; 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

A three of the second s

2004 COUNTY COM  $(0,1)^{2} \exp \left( \frac{1}{2} a_{0} + \frac{1}{2} a_{0} + \frac{1}{2} a_{0} \right) \exp \left( \frac{1}{2} a_{0} + \frac{1}{2} a_{0} + \frac{1}{2} a_{0} \right)$ Make the englishment of a A service of the servic where  $\mu \to 0$  , the state particles with the The second of the second of the second A CARLO CONTRACTOR OF THE SAME OF THE SAME Law you got a writer for this and the second section of the first second gradient state of the second particles of the state And the second of the second of the second of the second The second of the second of the second Cartination of the Control Burney Commence of the State of The second second second second The second of the second of the second of graph of the Control of ada a ser a transfer de la companie. La companie de The state of the state of Sample of the second

A property of the control of the

(a) A supplied of the control of

gradiente se apropriate de la Bergard De en partir de la companya del Companya de la Companya de la Companya del Companya de la Companya de l

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 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 caree 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 ratuse 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 see 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.

heaver our realities marking out any one course of reportances in relings to house outs or housepoint infanction gives surveying and that we want the models as few antiferior when all many persons it becomes removal the order to be a superior come fresh progression and pulse are between experience of the process of Control of the Control of the Control of the State of the Control The production of the Control of the Burgary of the  $\lambda = 1/3$  . The size  $\lambda \approx 100$  , we constitute that the second of the second second second second and the feet to the program and the feet of the

Programme of the William Control Control of the Control of the project of the control of the second of the way is required by that work in a consequence of several and an are profit. Commercial Soft to the grade souther The Article Manager to the Europe Historical and the first of the contract of the selection the action of the second second of the second 大大大型 (1987年) 1985年 · 新大阪 (1987年) 1986 State of the state of the same of the in the street on the constanting the

And the first of a consequence of the the action of the table of the second of the control of the control of the parameter of the first beautiful to the form of the contraction of Control of the Contro

of the control of the substitute of ed bud to be a second of the agency Programme of the section of the same market because hit of the same of the or and the state of the state o A Company of the Company Harris Control of April 1985 April 1985 AND BUILDING TOWNS OF STREET State of the state of the state of and the Parker of the Company of the Marke

Torcoot Colling Contic that we consider the control of the and the second of the second o 1-11-20  $\label{eq:constraints} \mathcal{L}_{ij} = \{ (i,j) \in \mathcal{L}_{ij} : i \in$ Application of the state of the The second of the second of the second  $\mathcal{C} = \mathcal{C}_{\mathcal{A}} \left( \mathcal{C}_{\mathcal{A}} \right) = \left( \mathcal{C}_{\mathcal{A}} \right) \left( \mathcal{C}_{\mathcal{A}} \right) = \left( \mathcal{C}_{\mathcal{A}} \right) \left( \mathcal{C}_{\mathcal{A}} \right) \left( \mathcal{C}_{\mathcal{A}} \right) = \left( \mathcal{C}_{\mathcal{A}} \right) \left( \mathcal{C}_{\mathcal{A}} \right) \left( \mathcal{C}_{\mathcal{A}} \right) = \left( \mathcal{C}_{\mathcal{A}} \right) \left( \mathcal{C}_{\mathcal{A}} \right) \left( \mathcal{C}_{\mathcal{A}} \right) \left( \mathcal{C}_{\mathcal{A}} \right) = \left( \mathcal{C}_{\mathcal{A}} \right) \left( \mathcal{C}_{\mathcal{A}} \right)$ through the another and the developing the transfer of the segment of the second Color of the second second by the an and an argenteral expens

the control of the control of the state of the control of the cont Contract of the Contract of the contract of the state of the back of A CONTRACTOR OF STREET and the second second 1.34 (1.15) But the second of the second of the second The All the Market was part of well-private that the following state of  $\Phi_{ij}(M)$  , where  $\Phi_{ij}(M)$  , we have and the second of the second o Consideration of the second contract in the subject of the second o

and any diversity state for the factor of the second perfect for any or distributions and a complete of the second of the second

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 and the obligations secured hereby said remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration ander 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 more than 5 and the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to 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 of 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 represent 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.

13. Priniter of the Property new Bonefield laters of in Bone over 15 to access pass of the frequency or not investigate to วิเดอร์ และสมบานตาม ที่ การเกาะ เก็บ โดย ในว่าการ ประมา และ การ พ<mark>ละพรี พายะพรการ</mark>ที่ มีและได้ การ โดย เพื่อกมี แก้สัก ใช้ alityak kalifuk katalah dia mengan beramulas kalifuk di katalah mengalak kalifuk di Kabupaten di Kabupat kalif Banasa berampulan di mempulan di kacamatan di Kabupat Banasa Banasa Banasa Banasa Banasa Banasa Banasa Banasa

in a property of the second of

 $\phi_{ij}(x) = \phi_{ij}(x)$  (1)  $\phi_{ij}(x) = \phi_{ij}(x)$  (2) Contracts of Edition Species in the and the second section of the second Supplied to the discountry of the supplied of Commence of the control of the contr  $(x_1, x_2, \dots, x_n) = \frac{1}{\lambda} (x_1, \dots, x_n) = \frac{1}{\lambda}$ Control of the Contro of the arms of the first of a service of the servic and the second of the second of the second of the second which we have the strong that the strong results of  $\theta$ Control Company of Committee to the property And the second section of the second section is Approximately and the second of the second

200/COOF COUNTY COOF The second of the particle of the second of the in the property of the second of the second Section 1981 Control of the Control of Contr and the family and comments. ment of the common of the first black as with the The first of the first of the first of the second section of the sectio A Charles of the Control of the State of the . The configuration is the property of the specific configuration of the specific configuration

and the state of the state of the state of The specific of the conservation of the second the and looking to his will be the purpose of the the first the same of the same and and the control of the second State of the State of the Comme (g(X, x), (x, y), x, y) = (g(X, y), (x, y), (x, y), y) + (g(X, y), (x, y), y) + (g(X, y), (x, y), y) + (g(X, y), y) + (g(X,

Here is a superior of the superior of the superior and the second of the second 18 A 18 A 18 A 18 A 

 $(p_{ij})^{2} = 2^{p_{ij}} \left( (p_{ij})^{2} + (p_{ij})^{2} \right) = \left( (p_{ij})^{2} + (p_{ij})^{2} \right) \left( (p_{ij})^{2} + (p_{ij})^{2} \right)$  $\frac{1}{2} \left( \frac{1}{2} \right) \right) \right) \right) \right)}{1} \right) \right) \right)} \right) \right) \right) \right) \right) \right) \right) \right) \right) \right)} \right) \right)} \right) \right)} \right) \right)} \right) \right)} \right) + \\ + \\ + \left( \frac{1}{2} \left( \frac{1}{2}$ 

de parento de en arredo o puede de la estada de seguido de la composición de la composición de la composición weeken to proved the section waters because of a section The Market Control of the State of the The Paris of Control of the Control of the Control The second of th The Control of the Co in the state of th Salar Adams (All Control Book Servery and the object of the and the second of the second of the second Control of the second of the second where  $D_{ij} = 4 h \epsilon_i + \epsilon_j$  , the property of  $\epsilon_i$ Control of the Contro and the contribution of the second second And the state of t The state of the same time and the same of Burger of the second of the se and with the second content of the foreign of in the second of the second of

may be a some of the engineering of the second of the period of the



	VEELCIAL CO	930-688569
Of Billian to Alla Committee Statement	FFIUIALU	Borrower and recorded together with this
Security Instrument, the covenants and agree	monts of each such rider shall be incorn	brated into and aball amend and sumplement
the covenants and agreements of this Security	Instrument as if the rider(s) were a part	of this Security Instrument.
[Check applicable box(cs)]		
Adjustable Rate Rider	Condominium Rider	1-4 Family Rider
Graduated Payment Rider	Planned Unit Development Rider	Biweekly Payment Rider
Balloon Rider	Rate Improvement Rider	Second Home Rider
V.A. Rider	Other(s) [specify]	
BY SIGNING BELOW Romower acce	nts and agrees to the terms and covenan	ts contained in this Security Instrument and
in any rider(s) executed by Borrower and reco		
Witnesses:	1/11/1.	
	Mille	(Seal)
	ARTHUR T.	KRAMER -Borrower
		a 11
	Noborsh	B Kemer (Seal)
· O <sub>A</sub>	DEBORAH B.	
	,	
C/X		, , , , , , , , , , , , , , , , , , ,
	(Seal)	(Seal)
0	-Borrower	-Bottowei
STATE OF ILLINOIS, COOL	Cou	nty ss:
	a Notary Public in and	for said county and state do hereby certify
inai Osthew T. RN	ame, and be	boral B Kramer
	' (	
les works		me to be the same person(s) whose name(s)
subscribed to the foregoing instrument, appear	ared before me this day in person, and ac	knowledged that the
signed and delivered the said instrument as	theu free and 101 intary act,	for the uses and purposes therein set forth.
Given under my hand and official seal,	lins 23 k // day of	pleney
My Commission Expires:		lebled smith
	Notary Public	
This Instrument was prepared by:		$T_{\alpha}$
		0,
CH AFE	CONTRACTOR CONTRACTOR	$O_{\mathcal{E}}$
\$ DEBI	DIE SMITH }	
NOTARY FUBI	IC. STATE OF ILLINOIS	(C)

93785476

the fighty of this formity backgrounds to me of more where the content of first over the content resemble to the many depart for any and begin the controller and that and over a first management has a leaver for the controller the supplementation of the controller for the contr Sements of agreement and a surviving a problem of bases because the Austral Progression of the August of State of the second of the

> $\{(i,j,j),(i,j)\} \in \mathcal{C}^{1}(\mathcal{A}_{i},\mathcal{A}_{i}) = \{(i,j),(i,j)\}$ e programme energy ex to the York Clark 2008 N. M. S.

esh Musika a digili Bulan di kabulan digi A CHARLES A POST AND THE WAY  $(p, m) = m \cdot p \cdot (p + r) + r \cdot (2r^2)$ Str. Str. and a

Fair can car vid savadi Albagrica (como the color and have a company or from the JAP HE CONTROL OF Constitution of the Constitution of the Constitution of the Constitution of and the party

 $f_{0}(e_{i,2})^{\frac{1}{2}}(\epsilon)$ 

co. Marchalland R.

25 

400000

Kentungan kindid regar dari baras di Kentendi da da Hamaning Supplies to the co and he Maradill equipment of the process.