S3863301

DEPT-11 RECORD TOR

\$31,50

T#2222 TRAN 8829 10/26/93 15:50:00

+5333 + *-93-863301

COOK COUNTY RECORDER

- [Space Above This Line For Recording Data] -

MORTGAGE

THIS MORTGACE ("Security Instrument") is given on

October 18, 1993

The mortgagor is

MIRIAM SANTOS, SINGLE WOMAN NEVER MARRIED

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

Cole Taylor Bank

which is organized and existing under the laws of the State of ILLINOIS
1965 N. Milwaukee Ata, Chicago, IL 60647

, and whose address is

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

ONE HUNDRED FIFTY NINE THOUSAND AND 00/100

Dollars (U.S. \$ 159,000.00). This orbit 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 November 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:

THAT PART OF LOT 119 IN SUBDIVISION OF BLCCK F IN SHEFFIELD'S , ADDITION TO CHICAGO IN THE EAST HALF (1/2) THE SOUTHEAST , QUARTER (1/4) OF SECTION 32 TOWNSHIP 40 NORTH RANGE 14 EAST OF, THE THIRD PRINCIPAL MERIDIAN DESCRIBED AS FOLLOWS: COMMENCING AT, THE MOST SOUTHERLY CORNER OF SAID LCT 119 THENCE NORTH 44, DEGREES 46 MINUTES 13 SECONDS WEST ALONG THE SOUTHWESTERLY LINE, OF LOT 119 A DISTANCE OF 68.26 FEET: THE POINT OF BEGINNING OF, THE TRACT TO BE DESCRIBED HEREIN CONTINUING THENCE NORTH 44, DEGREES 46 MINUTES 13 SECONDS WEST ALONG THE SOUTHWESTERLY LINE, OF SAID LOT 119 A DISTANCE OF 16.66 FEET; THENCE NORTH 45, DEGREES 13 MINUTES 47 SECONDS EAST A DISTANCE OF 61.954 FEET;, THENCE DUE EAST A DISTANCE OF 15.823 FEET TO THE EAST LINE OF, SAID LOT 119; THENCE DUE SOUTH ALONG THE EAST LINE OF LOT 119 A, DISTANCE OF 7.771 FEET TO A POINT WHICH IS 96.149 FEET NORTH OF, THE SOUTHERLY CORNER OF LOT 119; THENCE SOUTH 45 DEGREES 13, MINUTES 47 SECONDS WEST A DISTANCE OF 67.715 FEET TO THE POINT, OF BEGINNING IN COOK COUNTY ILLINOIS. PIN: 14-32-421-017.

10863363

which has the address of

1717 N. BISSELL STREET

CHICAGO

(City) 2

Illinois

60614

("Property Address");

[Zip Code]

LOAN NUMBER 0290012542 Form 3014 9/90 (page 1 of 6 pages)

Great Lakes Business Forms, Inc.

ILLINOIS -- Single Family -- Fannle Mae/Freddle Mac UNIFORM INSTRUMENT ITEM 1878L1 (9202)
ILMORT

Distaine

TO CHOOSE

201 (2013) T. J. (1)

oninctel becapilif constantly follow

INCRESSES OF **船0桶0部**、自1990)

100.184

-- Litate gother, od and said ridly synde spendiff-

MORTGAGE

THIS MONTGAGE ("Society included by the colors MINIAM SANTUS, SINGLE WORLD DEVEN MARKTON सं १७५६भी कात्र क्रिंड

ini ng rag ta sayabantan yingbak kakti i gasama.Hill

Wolle Faylor Hable

al abortles ready but .

publishing organized and existing make the base of the fitte of the Filling ASSET A MAL MORROW Terry , Children AL offer !

To must believen sali rebacci seven remesself 🗆

OME REPRESENT THE THOUSEND AND SELECTION OF SMO

पुरिवार है रहे हैं। कार्य अववह अपै के मही व्यक्त र राज्यात है 🥣 Lathers of Mah Half (00.000.031 des victores for ante colors and near to victo the construction of provider that the contraction of provider the contraction of . The Second distance in access of a contract of the experimental of the debt of the conference Terombian I, 2029 T the deal with interest and all courses of the course with a course with the property of a course with the cour Programal to contractive, with the final tectories are taken for their areas for incorrect diagraphy editor necessarily in incorrect and the contraction of the final tectors are the incorrect to the contraction of the final tectors are the incorrect to the contraction of the final tectors are the incorrect to the contraction of the final tectors are the contraction of the final tectors and the contraction of the final tectors are the contraction of the contraction programs and agreements under this Samely be transfer the test of the deligible Comment dues and a mongrep.

of the activities are a supported and the state of the state of the support of th

2000

CHICEGO

manife that t

A CLERET RESERVE OF THE REPORT OF THE PROPERTY OF THE REPORT OF THE PROPERTY O TEASSTED SWY TO TIVE SUITS THAT DEEP ME OBATINE OF MELVISION TEAR AT STREET LIFE VIOLET CONFIDER AS RECEIVED AND CONFIDENCE FOR STANDARD MARKET AND LABOURED CONTRACTOR AND AREA NES MONE DES LOS ESPACOS ENGRESOS PRÓMETAS LOS LAS ARRESTAS PROPERTOS DE CONTRA LA CONTRA CONTRA CONTRA CONTRA and amount then become a fit was that in a retained in a street in SERVINE RESERVE BENKE, OF DE CEN ELECTRONIC OF SE 26 PROC HER BURGERY TOUGHAUS AND HE ROWAR DOWN TO THE THE ABOUT AND THE PARTHER REGIONS FOR A PARTH ARE DOING A METALLIC CR SENDENS ALONG THE RESPONDENCE OF THE LAND STURIORES A FIRE DESCRIPTION OF RUBELLE TO EXTENSE A EXPENSE OF SERVERSE OF SERVED BEINGER WERE car a construct of the for the sector and a version of the contract of the con ART THERE THE THE PROTECTION THAT THEY BUT OF THEY EST RE DE E PER REPRESENTE LA PER PER LOS COMENSAS PRAPARES EN REPRESENTA William to the color wishes the term that the color which it or wind accommon CONTRACTOR SE CONTRACTOR MARKET CONTRACTOR ASSESSED NO LIMITOR THE LEFT FOR THE TWO THE WIREASTERS A TRIBE RESIDENCE BESTERNING TWO COOK COOKES COOK SOLD. FOR THE TRADEST.

13. 75.24

Election Address to

which has the nations of a little was exabled a central

43000 (·)

(abs/) qi3);

ILL INOISE Single Sendly a Family and the Frederick State Control of the State of t

THOMAS:

inmill

udin magair briodición Pormina din gare la respon Marian sa sanjaga and been anca-fac ara (25 °) seca con ara o decimande

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 Times 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 assess nexts 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 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 Sculement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable 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 Be frower 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 me, 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 required 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. To: 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. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums

secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender 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 at butable 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.

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

ITEM 1876L2 (\$202)

and continuing an energy. In this group we all the loss would make our structure open and in 1918 AND AND AND C and off and the reason and eater the trade of a time etc. The edges the company and no fing a real corest and comment time carry or increasing the first of the property of the property of the street and the first carry and

to the first the transfer of the first transfer of the first of the first transfer and the transfer of the first transfer of transfer of the first transfer of transfer anali ta anka menarah kelabah kelabah kendarah di gerupak d**i teb t**mengangkel teb gamba <mark>min puna angang</mark>nan om COR ylav Merza le Leo greine los el molles con crea en el circulos est rituales y existab til velem sim reve religionist ด้าย การ โรร์ สมเภามหนีในเอาสา

Ack andress, estens and lead to be the order and common continual tenth first Transmit the third Control profile in the Control of the Control of the Control of the Basic of the Control of the Anna begin in the Control of t

oral policy for the time one contract that the properties it is (A bit 70% 75% 方形群

the officer of the majority that it is a second of the control of the control of the control of the control of the first terminal of the control of the cont

The fact of the state of the second country that a very limit and absence of the second of the secon CHARLEST AND A DAMENT OF A SECOND STORY in the contract of the income of quarter has been been a conserved by several gregoria de la composición del la composición del la composición de la composición del l and the care of 100 to the real word meanable based June 1432 19 or an expected book been existenced the Colored Color of the Color Settled control and mail admini to the die grand has transport and thomas and transmis respectively and every all the executed their relative stratement on the imprises

sure, we among a manger of particle este veste a compare e di compositione di etablica di la compare di compositione di compositio August a mark they but had but Control test of Course to Section Control Sethaltens n sangan ing padagat na saggalagin sa garat the Karner Berns, build only a compared the Cartery was richerly as I'm countries? realistic contract to the second announce here were productional configuration i producei e appoir e case amorti di mimbi and the application of the anagor eta 115 da, 50 ao desar eta arragana was a so their any distribute Same of the state of the state of the of the or Off library of the manufactor wa all the first and build the taken ន្តានស ខេត្តក្នុងនៃវិមា សេកការា សសសៅ ការ មេមា វីគ្គែកកាមេបង្គ that expect these police that anything the bins and the first of the comment of the state of the state of Janua Barad - warlest eath ad Ferances

a recognitive and an house report of the folial and the then, the constant will be also given by the \mathcal{A} า ที่ ที่เปลาต่อง (), บาษคณิตต์ เป็นที่ (ก็เป็น) และ การตามสุดิต เป็นต่องการตาม และครั้ง และ ดีสารสารตามสายสา สามารายความ เกาะสารตามสังสารตาว การตามการตาม ค.ศ. 1555 เป็นต้องสุดิต เป็นต้องสุดิต สารตามสารตามสารตามสาย (ค.ศ. त्र में प्रदानकेंग के बहुत के अपने के किया है जो का का का का का का अपने के किया के का महिला के का महिला के महिल

such every nounce of the second of the d definancy in no second of the electric of the second of the one for recording the males of each age of a form of made, only their field on algorithms the chief and nighter (19) copy side the homeous

alian rener the bowless and be also be released in the release of the beginning and the beginning of the begin paragrafia form. And on applica flat, is a property classes of a more property with a figure on that the family out attribution with a gratic control of the first ingledities classes with its routes at the inglessing

and a second of the second of tian taloning a final series substance function of the control of the first markan biga digili dibancisi a kama kepilik dikera bida keca bikan madalah properti dan mengan dan mengeripari and a solid behavior in common to the large of the compare which may be also obtained a solid be smill any link tener of a line is a comment of a first and how comment and the comment of a managed and accommend on which comments in a managed and a managed and the comment of the comm Parameter sill been to love

particles from contration with amount office of the real properties that in 1944 get contribute of govern finds to manufact about their an amount of the first of the contraction of the first transport only like which is insuring but or guilles we ad ne opouedanje a rekansk mit na sloktu v sooroomjek oorden at it bookeen de kien kinkrige etarik 6 😘 geber dati escription of thirtage which comes of this colored sits end to receive the autitod off No Erichologics with converge and contrigion and graft of the first contributions of the first parameters at the second of all of selectionalists The second of the plant was a second of the second of the second of the second of the plant of the second of the s

than statement of all feminants of first owns went this is the set of their relief thicket in a majorith the specific of the contract of the c rem 1875.2 (2020) ·

for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above. Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and

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

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

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

Instrument immediately print to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall cocipy, 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 extending circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or 1th rwise materially impair the lien created by this Security Instrument or Lender security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leavehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that thay significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or for cu are 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 provity over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to mak 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 Bi rrower secured by this Security Instrument, Unless Borrower and Lender agree to other terms of payment, these amounts and 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 load 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 morigage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

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 IIMIGI (9202)

ar province that the state of the following states are provinced to the state of th

nders Committee programme to a train of the social of the social state of material and extending considered by The programme of the programment of the social company of the first consideration of the substitution of the substitution of the social consideration of the social conside

The control of the second field the second control of the control

name and the control of the control

สิ่นหมายคนาด คนาด หมายคนาด เมื่อ ประการต่อง การ ที่มี เป็น สินคุณขณา ประชาชา และความ เป็นสินคุณคณามา คลาม ประชาชาว การ ประการ เป็น คือ ความ เป็นคลิส เป็นสินคุ graductions of the transfer of the second of and Charles to the could be placed by the course o kan jiha per seringan okulawan, jih didu dingangangan, was to be the company of the supplied of the contract of the c forther comments of the second subject anka, ha dhaaraa Salahar keetha da da aa aa aa aa aa aa aa ah dhaharaa a along the configuration is the condition to exist the best of the the first and exist the condition of the condition and exist more to progent their probabilities from Money with the few transports source plants what I and the first state of the Service and Alband Bernella. Challeng and Industrial of all pathodomy of on a comment of the property of the property of the controlly ent of a most first of colors, as on order wearon, assume Only so their as of standard or was accomplished senging as North author of a care and their contractors (48 cm)? description of the most out Birthali. 点点 (pxx) 医性食品放射 (px) 医结合物 (c) rand profession and reduced accompanies and the design of the contract of the and the energy of the the theory of parties to the too were established bestellings beginning above exceptive or the second of र आहो है। एक पूर्व का प्रवीदेश है और उत्तर रहा है। gently concentration will be soon in

general properties of the context of

compression would care to send the control of the c

The second of all contains a colours of a colour register of higher that it is continued and an expensive of the second of the process of the second of the process of the second of the

For the state of t

10. Fundamention. The proceeds of any swart of this to distingly direct or consequences to competent with

word armide bein

93363301

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 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 ket used; 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 c. any right or remedy.

12. Successors and Assigns Bound; John And Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the incressors 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 lear 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 Bo rower 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 too ed 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 nouce in Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice in Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided

n this nargeranh

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.

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

high condemnation or other advect of any pain of the Property, or her care exercise is been be condemnation, are meally article for their of Heils this bospiese

he the event of a vital entropy of the placeter, the proceeds shall be excluded as a country to the time because Instrument, whether for our their dien, arith may a self to the results. It the earth of a pagnet taking of ind Projects in and the companies of the companies of the color of the co The control of the second state of the control of the control of the control of the second state of the control and thin digress due in editor a very consideration of the someones are englished the recent Annihommi branche There are no enforced manufactures of the consideration of the eggs of their process, and manufactures of particular

the at the City and make a will find to say told by take the constitut of the Common and will be wherein at groups it, will H years the first state of the statement of the first second will be the second the day the day in the second second will be the second of the second second of the second second second of the second s sala a contre porti an trabajo no ocita i cono i entre porage sa de plovo anguale place tratastas de basicalizació asignal and a new per an variation is for exemple the serial content being a wearing

the source for the following the form of the source of the source of the source of the following form of the field with the source of the sour ารณา (เลง ตัวละโดลเราตา) เป็น (สมาคราย เวลา โดย แบบละ) เลง (โมสนิก) สมาครูล ซู่แสดย แล้ว โดยสมาค<mark>ม หมายผ</mark>ลวัน (สม

ar Linguego, un mais 😅 y arministra a For awar Neb Ustonall, Corporation W. Laplach Shirt & Microscope Little to the control of the control the angles of the Egistes Road of Egisters are also because the leader to eather all fraum is an establishment the englishment with except on the stage from their tiple engine to SAME TO STAND OF MICHAEL STAND No threw conjugation of simples of the Control of the second control of providing the second of th adt ed stein biolech vor Er teinis og komme soci ostaste som og bornen and de nomeskumme vidiga og ungsjen. Historianna nordja os, gjenvines et som et som et bornes til det som et en gjenvis de vermed na rengenes bioleche when it is every a got to an over a self which was no source in order as

who is a arguery and has grant are till a surface by different forces and the control of that are unancered till as under the different forces and find the area and the control of the co an a stage and the confidence of a stage of the second of that martine spect out in magnetic, in the chart of the co ายสาของสาขาราชานาน

and meaning at a made and notice of the second of wheeling the definition of the Norman and Company of the Norman and Company of the second of white and the fine qualifier and decrease and earlies as a substance of 19 few most explained and 6 courts out Type and as any out white result in the proposition of the foreign shown as an year miner to be sweared as behavior gal an the chain angulg hitting is in his 1900 to 1900 and is good of terator in the grown in the morning of anything The publishmen octable to be available

ad so a marcarda gá escriptodos so toutente la pinenes más re so ladáriam commente a crimia ence ambiente del gat ar respondence that confine and the following content of the content of the department of the content and the content of t ord and a state expect of their constraint of the horizones for entering inversely a could be a grant and an enterely a simple to the foreign their constraints of the shart and simple in the constraint of the shart and simple in the constraints of the constrai Louising a more than a return of the content of the content of the content of the street management of the content of the cont

and the first area and described and the second of the contraction of the contract and the and alternamen ar gendem dir berra an marka ay paradir berra at el markada, ajtregrebatt dairis Semialbéraj will could be accommon page for the course of mark make out the fallog of his fact decidings this million. on and on the terrespect on our state of the control of the block of the design quintings of motion shifts made of misall the first the his security had a

16. Universerds (1993) - moreover skip to occupant and hope it had out of the 48 mass headings. **17. Franklin af t**he Property or a Run fall bater out born out. The our open of his happay or an according and the property of the consequence for the consequence of the consequence of the property of the property of the consequence o ad traper concede to that on manager which is a concept which is an extensive the announcement problem to be willow was a distributed by the first of the contract of the contract of the expectance of the expectance of the contract of the cont

และเครื่องเกล้า ๆ ก็แบบเป็นผู้คน โดยในเมื่อ แห่

Surfaces of all the colors of the distribution of the complete the transfer of the colors of the following and the City ennament og til store fra til store for årette skriver i for en beskriver til bette skrivet og fra til med skriver Ennamente for god fra til store for årette skriver i for en beskriver til bette skrivet og god til med skolera van dellem y bland familie gelig for egypter i d'an am apparise de la begret fallen gregorie (f. filmar rateal y<mark>name de</mark> glab Sussequel Course of Sustain and Course the water artist of them. The course be continued to interest the course of the course of

the booking the book are the common training of the common the common the common and the common that the common as to long your drivers) and if his the circus sides come could war in the distributionally throughly drivers diff. To distribution

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 cosmall 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 remodiation of any Hazardous Substance affecting the Property is necessary, Borrower

shall promptly take all necessary remedial ar uon: 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 Porrower 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 judicia 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, render 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.

To Order Celt: 1-800-530-9393 | FAX 818-791-1131

signification of the state of a simulation to be a secretic consensus in the process of all or and the secretical consensus of a secretical consensus of the secretical co

opleask ander in olderna, was required to the force of the control of the land of against the file of Million of the capture o

The state of the s

errore and all a considered for help made, the process of the color of

As a solution of the property of the content of the

And the second of the experience of the second of the seco

the control of the co

24. Rabasse, Carresor of all up and income the file of a file for an early and the file of the same formally the formal and formally and formally and the file of the file of

23. Walver of Romanical, Burneway was an aftergraph of her makes of a spring in one Progress.

And Ball

Adjustable Rate Rider	Condominium Ric	Condominium Rider		1-4 Family Rider	
Graduated Payment Rider	Planned Unit Development Rider		Biweekly P	ayment Rider	
Balloon Rider	Rate Improvemen	Rate Improvement Rider		Second Home Rider	
Other(s) [specify]					
BY SIGNING RELOW, Borrower according Instrument and in any rider(s) executive Instrument and in any rider(s) executive Instrument and in any rider(s) executive Instrument and Instrument	epts and agrees to the terms outed by Borrower and reco	and covenants con rded with it.	tained in pages 1 thro	ough 6 of this	
litness:	Witnes	ss:			
0/x	· · · · · · · · · · · · · · · · · · ·				
nousm Sant	(Seal)			(Seal)	
ITRIAM SANTOS	-Borrower			-Borrowe	
	C				
	(Seal)			(Scal	
	τ_{\sim}				
			•		
TATE OF ILLINOIS,		County ss:	COOK		
1. The underseign	red)	a Notary Pub	lic in and for said cou	inty and state,	
I, The Under Sugnitive that MIRIAM SAN	YEOU SINGLE WOMAN			inty and state,	
hereby certify that MIRIAM SAN	ITOS, SINGLE WOMAN	nevek mapried	· · · · · · · · · · · · · · · · · · ·	nty and state	
hereby certify that MIRIAM SAN	TOS, SINGLE WOMAN ersonally known to me to be	MEVEL MAPRIET the same person(s) whose name(s)		
hereby certify that MIRIAM SAN	ersonally known to me to be cared before me this day in	nevel MAPRIED the same person(s person, and acknow) whose name(s) whose diameter that the	signo	
hereby certify that MIRIAM SAN	ersonally known to me to be cared before me this day in	nevel MAPRIED the same person(s person, and acknow) whose name(s)	signe	
hereby certify that MIRIAM SAN , posseribed to the foregoing instrument, app	ersonally known to me to be cared before me this day in	nevel MAPRIED the same person(s person, and acknow) whose name(s) whose diameter that the	signo	
hereby certify that MIRIAM SAN , po becribed to the foregoing instrument, app ad delivered the said instrument as orth.	PTOS, SINGLE WOMAN ersonally known to me to be cared before me this day in free a	nevel MAPRIED the same person(s person, and acknow	whose name(s) whose name(s) whose name(s) whose name(s)	signo	
hereby certify that MIRIAM SAN , posseribed to the foregoing instrument, app ad delivered the said instrument as orth. Given under my hand and offen seal	PTOS, SINGLE WOMAN ersonally known to me to be cared before me this day in free a	nevel Maprier the same person(s person, and acknow and voluntary act, for	whose name(s) whose name(s) whose name(s) whose name(s)	signo	
becribed to the foregoing instrument, app d delivered the said instrument as rth. Given under my hand and official seal	PTOS, SINGLE WOMAN ersonally known to me to be cared before me this day in free a	nevel Maprier the same person(s person, and acknow and voluntary act, for	whose name(s) whose name(s) whose name(s) whose name(s)	signo	
bscribed to the foregoing instrument, app d delivered the said instrument as rth. Given under my handland office a seal y Commission expires:	PTOS, SINGLE WOMAN ersonally known to me to be cared before me this day in free a	nevel Maprier the same person(s person, and acknow and voluntary act, for	whose name(s) whose name(s) whose name(s) whose name(s)	signo	
bscribed to the foregoing instrument, appud delivered the said instrument as orth. Given under my hand and office seal by Commission expires:	PTOS, SINGLE WOMAN ersonally known to me to be cared before me this day in free a	nevel Maprier the same person(s person, and acknow and voluntary act, for	whose name(s) whose name(s) whose name(s) whose name(s)	signo	
bscribed to the foregoing instrument, app d delivered the said instrument as rth. Given under my hand and official seal y Commission expires:	ersonally known to me to be cared before me this day in free a late of the lat	the same person(s) person, and acknowled voluntary act, for the same person and acknowledge of the same person and voluntary act, for the same person act, for the sa	whose name(s) whose name(s) whose name(s) whose name(s)	signo	
hereby certify that MIRIAM SAN poliseribed to the foregoing instrument, appud delivered the said instrument as orth. Given under my hand and office seal by Commission expires:	ersonally known to me to be cared before me this day in free a late of the lat	the same person(s) person, and acknowled voluntary act, for the same person and acknowledge of the same person and voluntary act, for the same person a	whose name(s) whose name(s) whose name(s) whose name(s)	signo	

Great Lakes Business Forms, Inc.

To Order Call: 1-800-530-9393 | FAX 616-791-1131

UNOFFICIAL COPY the satisfied believes the control of believes the critic tank to the 11 december a record was at a result to the parties that are not the control of the

this Swumpy	i la Trug di browi se	grafaj alt II da unaugus Grafaj alt II da unaugus	ายคลามและเกา เหมืองที่หมูดเลือง 	oil to surviving this	u procesawu yanawa am atawa wa sah nalawalaga walay kalan nanawunan.
x Åe H	(Meroph I-1	ranin so	nsintanoppeds	Total States	Adjustante Ret
n jaki seranga	Buscally S.	: Description Rich	int frequesia	TELLIE TO THE TELLIE	Chadaan Pay
રકામ ઉત્પાદક	Mi Barras []	TOOL tomos	water far water		Bulken Ratu
				lv?	keenel Country [
े कारी के विश्वक	ran (2. zag ni terair	aturi eduluriries (des entre)			
	6			gi baliyasa (s) min yan	ii karang insumbang parang awai in
en Karamanan Kabupatèn L		120 mil 14			or and W
The same of the same of the product	tti oli elik ilikaanina kii tira ilipuliin katina pu	Agrama Carrent Comment	o manazaria.		e and the comment of
(HSE) - wernwill-	يوالونيو المراهم ودراك فاقتلا والمسائد المدافة ويوواد والمحاف		thistical Amarenisti		HIRLAM SARIOS
		C			
filis?] iswopuli	e de la companió que de en estado que en estado que en estado en entre en entre en entre en entre en entre en		(Scal)	and the second s	
	COOK	(County see	0/2		STATE OF ILLINOIS.
o para temperan	he distant for suit co	ldu Lymaki o .			and the second
		creases of market beare	IN SIEMIZ	MIRILA LAWSER,	do baceby certify that
• •	(ะ)รถบาท ธุระสโพ (is let the same property (a.)	क्ष व्यक्तसम्बद्ध	Businesq.	
hongia	and unit bradein	day in person, and set now	edilər radia	g in a mant, apposited h	subscribed to the longon
toe ulcoult saw	अधिक १००० द्वाली किया विकास	fired and variating act. R		es decembl	box to a clustered the south
					Canada
	EQG.	(adoubo - 75 ga	1.85%	adu desa legado essaba	Civili malar me lan
				3/7	My Commission expires
		A STATE OF THE STATE OF		5/1/50	
Carried Control of	The second secon	والمناسبة والمناسبة المناسبة والمناسبة والمناسبة والمناسبة والمناسبة والمناسبة والمناسبة والمناسبة والمناسبة والمناسبة	or solder admiral and		
		"OFFICIAÉ SEAL" DEANNA GLANS	4	An mark	ગુને શું રહે પ કેલ ગામક મહાલે હોલી 🦠
	} zion } zest	ucy Public, State of Illin Commission Expires 2/20	YM }	emailily anima	
Saggrannen (روان و المارية المارية المارية المارية المارية المارية المارة المارة المارة المارة المارة المارة المارة المارة	the second secon	óle Teylez Benk 169 M. Milwieker Lill - Art enser	f (brodd).
	total first army			hisago. In 60647	(2028) (800.31 M37)

An terris exili, expensioner skippingt