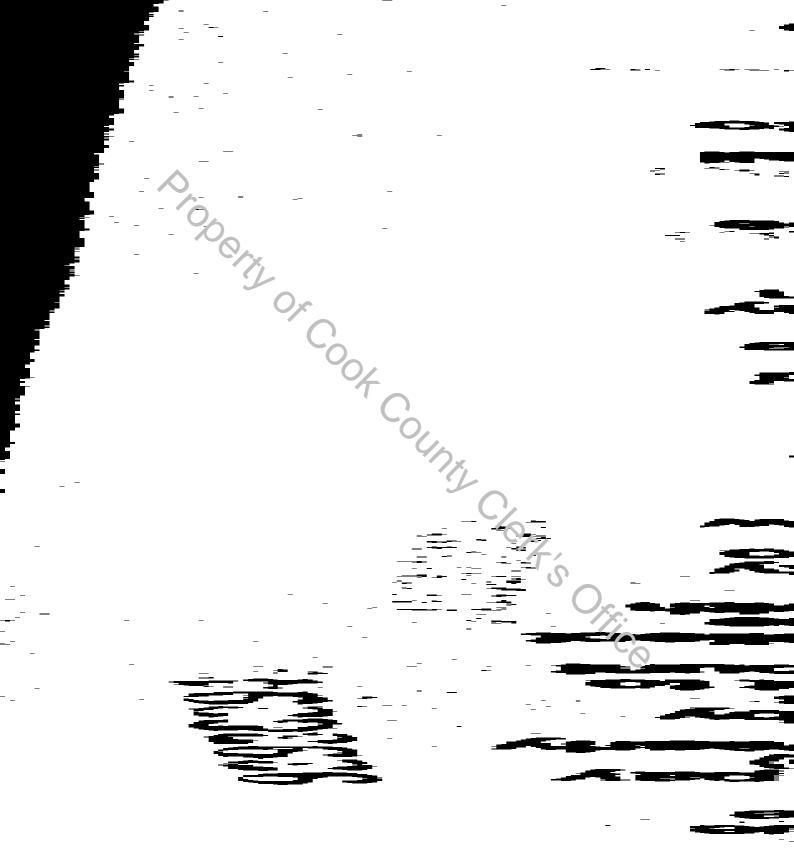
विश्वासी विश्वासी स्थानिक स्था AFTER RECORDING MAIL TO INC. FFE TO LOCAL COMPANY OF THE TOTAL COMPANY OF THE PROPERTY OF THE 28 NORTH GROVE AVENUE COLUMN TUNG COM A martier providing the linearings above to the 1987 day are and 1989, ELGIN, ILLINOIS SO 180 HE TO THE <mark>surpecial Principle beautiferina sma</mark>ll Columbia (mall monaphicae) MARGREN FIL GRESSING 3 1 2 3 11 5 The Partie of the state of the COOK, COUNTY, RECOGNED FOR Lender subsoldmaling has near to this Secondy map tradition of variancements of the flew or (c) series to the flew of the production of the contract of the first of the flew of हासाहित सम्पर्धापृत्व वस्तुवरं क्यांच्या वर्षा विवर्ते स्टानिक THIS MONTGAGE (Security Instrument) is given on De t'ober 29, 1993 The mortgagor is doubt as y safe Dachelox and Dewise Landpetty & SINGLE WOMAN NEVER HARRIED TO THE TOTAL DESCRIPTION OF THE TOTAL Emploity which pay all an princip granting September includeest, and include the control of the This Security Instrument Swen to HORTHY IEVE BANK WARE RUST TO JUST AND DESCRIPTION OF THE PROPERTY OF THE PRO स्तावतः विवासकृति में हु मिलेतु स्वानात्मको पेणेद रिवसी। देव क्रिकेन्सि विवस् नामान्य, क्रिकेन्सि मान्यान्य स् which is organized and existing under the laws of THE UNITED STATES OF AMERICA , and whose address is 2 1 1 VAUKEBAN REDAID THE LELD LE 16009 3 Control of the principal sum of the Hundred Fifty Thousand Collers and Collers Dollars (U.S. \$ 150,000.00). This debt is no/,1,00 evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, it not paid earlier, a lie and payable on November 1, 2023. This Security instrument secures to Lander: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) tile sevment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; end (c) the performance of Borrower's covenants and agreements under this Security instrument and the Note: For thic purpose, Borrower does hereby mortgage, grant and convey to Lander the following described property located in .C a g Country Ministers program (among the party of the second LOT 14 IN REICHEL AND ABLAMONICZ'S ADDITION TO NILES, A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JUNE 19, 1930 AS DOCUMENT 10686268, IN COOK COUNTY, ILLINOIS. The months of the state of the पिछि हर्तान्य प्रमुख किन्मनेवर्ष कि बीच किनेब्रिकार्य लेक्किक्विय वांत क्षेत्रकार px व इत्येक्सरे क्षेत्रकार जोको का लेकिन करे invalidated plane (1997) or grammanism on the incomedy in rang (2) yearly has an expression to examine the control of the cont TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and focures 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 inwfully select 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. had<mark>red vallations by fudschone</mark>d to committee a noberm security mean resurce on a reserve to the frequency

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All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

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

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

- Leaseholds. Borrower and eccupy, establish, and use the Property as Borrower's Loan Application; Leaseholds. Borrower's coupy, establish, and use the Property as Borrower's principal residence within skdy days after the execution of this Scouldy Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or in pair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default a ray forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in comittine of the Property or otherwise materially impair the lien created by this Security instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security instrument or Lender's security interest. Borrower shall also be in default it Borrower, during the loan application process, gave materially false or inaccure (e information or statements to Lender (or failed to provide Lender with arry 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 Property are represented by writing.
- 7. Protection of Lender's Rights in the Property. If Sorrower falls to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or religiture 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 light 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 Berower 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 notics 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 crosses 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 insurance coverage is not available; Borrower shall pay to Lender each month a sum equal to one-twelfith of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or cassed to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage 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.

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give Borrower notice at the time of or prior to an inspection specifying resonable cause for the inspection. S. Inoposition. Lander or its agent may make reasonable entries upon and inspections of the Property. Lander sha

49. Condemnation or cheer taking of any part of the Property, or for conveyence in lieu of condemnation, are hereby

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In the event or a total taking or 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 pential faiding of the Property in which the English before the taking is equal to or greater then 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 Immediately before the taking, divided by the Security Instrument Immediately before the taking, divided by (b) the fair market following its total amount of the sums secured by the Berunder of the fair the event of a partial value of the Froperty Immediately before the taking of the Property Immediately before the taking of the Property Immediately before the taking of a partial shount of the sums secured introducts of the fair market and the Property Immediately before the taking its less than the amount of the sums secured in market and the Property Immediately before the taking its less than the anneal secured in the Property Immediately before the taking its less than the anneal secured in the Property Immediately before the taking its less than the anneal secured in the Property Immediately before the taking of the fair the event of the sum elements and the Property Immediately before the taking of the fair market and the fair market

Property or to the sums secured by this Security instrument, whether or not then due. makes an evend of the chain for damages, Borrower take to respond to Lender within 30 days after the date the national and expert of the national and separation of the national and separ of shello normetrical entitles of it, after notice by Lender to Borrower that the condemnor offers to Aub north one armue arti for so ma which arrowment

postpone the due deta of the more income referred to in paragraphs 1 and 2 or change the amount of such Unless Lander and Borrower Phendies agree in writing, any application of proceeds to principal shall not extend or

demand made by the original Borrower or Borrower's ruo sesors in interest. Any forbearance by Lender in exercising any right or remedy. time for payment or otherwise modify amontzation of in a sums secured by this Security instrument by reason of any interest. Lender shell not be required to comment a proceedings against any successor in interest or refuse to extend ni arossassus a neworrod to reworrod lanigho arit to thildell a to seems to tenego for liste reworrod to itenefri modification of emortization of the aums acured by this Security instrument granted by Lender to any successor in 11. Borrower Mat Released; Fortunara ice By Lander Not a Walver. Extension of the time for payment or -smemyaq

al (d) imeniustral yamoes sait to some sa the Property under he terms of this Security Instrument; (b) is co-signe this Security instrument but does not execute the Note: (a) e - signing this Security instrument only to provisions of paragraph 17. Borrower's coverants and agreements and be joint and several. Any Borrower who this Security instrument shall bind and benefit the successors and security instrument shall bind and benefit to the 12. Buccessors and Assigns Bound; Joint and Several Libbility; Co-signers. The coverants and agreements of

Instrument or the Mote without that Borrower's consent. Borrower may agree to extend, modily, forbeer or make any accommodation with regard to the terms of this Security not personally obligated to pay the sums secured by this Security Institutions: and (c) agrees that Lender and any other

exceeded permitted limits will be refunded to Borrower, Lander may choose to make this refund by reducing the principal and under the refund to Borrower. If a refund reduces principal, the reduction necessary to reduce the charge to the permitted limit; and (b) any sume already collected how fortower which commedion with the toan exceed the permitted limits, then: (a) any such loan charge shan revoluced by the amount charges, and that law is finally interpreted so that the interest or other loan charges concernd or to be collected in 13. Loan Charges: If the loan secured by this Security instrument is subject to a law which sets maximum loan

Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first cless mas to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any ent of betoenib ad fierts solvon anti-bontern rentions to seu seniper wat adecidate seelve flam sealo and yd it grilliam 14. Notices: Any notice to Borrower provided for in this Security instrument shall be given by delivering it or by Will be treated as a patrial prepayment without any prepayment charge under the Note.

at Coverning Law; Severability. This Security Institutions shall be governed by federal law and the law of the ... nganganag aigt ni bablyorg as notice provided for in this Security instrument shall be deemed to have been given to Borrower or Lander when given

Note are declared to be necessitive and of periods which can be given effect without the conflicting provision of the provisions of this Security instrument and the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument of the Note triediction in which the Property is located. In the event that any provision or clause of this Security instrument or the

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in Borrower is not a beneficial present in Borrower is sold or transferred and Borrower is not a last and of the benefit in the full of all personal lands in full of all and a full of a full and a full of a full 16. Borrower's Copy. Screwer shall be given one conformed copy of the Note and of this Security Instrument.

- 1) secured by this Security instrument. However, this option shall not be exercised by Lender II exercise is prohibited by federal law as of the date of this Spourty in strum and.

If Lender exercises this option, Lender shall give Borniwer notice of anceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

- 18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security instrument; or (b) entry of a judgment enforcing this Security instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.
- 19919. Sale of Note, Change of Loan Servicer. The Note of a partial interest in the Note (together with this Security instrument) may be so'd one or more times without prior notics to Borrower. A sale may result in a change in the entity (known as the "Loan Screet") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more of more of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given witten 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. Bolton 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 mair (er since 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 ir volving 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 autions 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: gascline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, mai rials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

- 21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify (a) the default; (b) in a 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 processing. Lander shall be entitled to collect all expenses incurred in pursuing the remedles provided in this paragraph 21, including, but not limited to, reasonable attorreys lies and costs of title evidence.
- 22. Release Upon payment of all sums secured by this Security Instrument, Lender shall release this Security instrument without offerge to Borrower. Borrower shell pay any recordation costs.
 - 23. Walver of Homestead. Borrower walves all right of homestead exemption in the Property.

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