

PREPARED BY:
JOANN C. MORSE
NORTHBROOK, IL 60062

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RECORD AND RETURN TO:

J M MORTGAGE SERVICES, INC.
3340 DUNDEE ROAD-SUITE 2N3
NORTHBROOK, ILLINOIS 60062

BOX 392
93937488

93937488
(Space Above This Line For Recording Data)

MORTGAGE

5467628

THIS MORTGAGE ("Security Instrument") is given on OCTOBER 26, 1993. The mortgagor is
A. FREDERICK CHAPEKIS
AND KRISTINA M. CHAPEKIS, HUSBAND AND WIFE

("Borrower"). This Security Instrument is given to
J M MORTGAGE SERVICES, INC.

: DEPT-01 RECORDING \$31.00
: T40011 TRAN 819S 11/17/93 14:37:00
: 45164 # *-93-937488
: COOK COUNTY RECORDER

which is organized and existing under the laws of THE STATE OF ILLINOIS, and whose
address is 3340 DUNDEE ROAD-SUITE 2N3
NORTHBROOK, ILLINOIS 60062
TWO HUNDRED FOUR THOUSAND
AND 00/100

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

LOT 42 IN SANDERS CROSSING BEING A SUBDIVISION OF PART OF THE SOUTH
HALF OF THE NORTH HALF OF SECTION 6, TOWNSHIP 42 NORTH, RANGE 12, EAST
OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

04-06-103-056

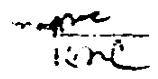
which has the address of 4116 APPLEWOOD LANE, NORTHBROOK
Illinois 60062
Zip Code

Street, City .

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

U.S. MORTGAGE FORMS • 1000 EAST 100 • 800-551-1234

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OFS 1000

2000-2-19

BRILLIANT

more of the actions set forth above within 10 days of the giving of notice.

this Security Instrument, Lender may give Borrower a notice terminating the lien, Borrower shall satisfy the lien or this Security Instrument, if Lender determines that any part of the property is subject to a lien which may claim priority over any other instrument or (c) securites from the holder of the lien an agreement satisfactory to Lender's opinion operate to prevent the collection of the lien in legal proceedings which is to the Lender's opinion operate to prevent the collection of the lien by, or debtors against enforcement of the lien in, legal proceedings which is to the Lender's opinion operate to prevent the return to the payee of the payment of the obligation secured by the lien by ~~any party~~ ~~any party~~ to Lender; (b) contains in good faith the lien returning to the payee of the payment of the obligation secured by the lien which has, ~~any party~~ ~~any party~~ over this Security Instrument unless Borrower; (a) agrees in

Borrower shall promptly discharge any lien which has, ~~any party~~ ~~any party~~ over this Security Instrument unless Borrower; (a) agrees in

to the person owed payment, Borrower shall promptly furnish to Lender all notices of amounts to be paid under this instrument to the holder provided in paragraph 2, or if not paid in full manner, Borrower shall pay them on time due fully these obligations in the amount provided in paragraph 2; and Lender shall pay which may claim priority over this Security Instrument, if Lender makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payment.

4. **Charges:** Lender, Borrower shall pay all taxes, assessments, charges, fines and impositions applicable to the Property

which may accrue over this Security Instrument, and Lender shall pay all taxes, assessments, charges, fines and impositions applicable to the Property

which may accrue over this Security Instrument, and Lender shall pay all taxes, assessments, charges due under the Note;

5. **Application of Payments:** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied, first, to any late charges due under the Note; second, to amounts payable under paragraph 2;

6. **Security Instrument:** Lender may apply all sums secured by this Security Instrument unless Borrower

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

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

upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any

overdue monthly payment, at Lender's sole discretion.

shall pay to Lender the amount necessary to make up the deficiency; Borrower shall make up the deficiency in no more than

time is not sufficient to pay the amount necessary to pay the deficiency, Lender may sue only Borrower in writing, and, in such case Borrower

for the excess funds in accordance with the requirements of applicable law; if the amount of the funds held by Lender is any

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

debt to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

and Lender, in annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each

without charge, Lender may agree to pay the amount necessary to pay the deficiency, Lender shall give to Borrower

Borrower and Lender shall not be required to pay the amount necessary to pay the deficiency, Lender shall give to the Funds,

applicable law requires interest to be paid, Lender shall pay Borrower any interest or earnings on the Funds,

used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or

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

renting the Borrower items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such

Borrower items, Lender may not charge Borrower for holding and applying the Funds, usually analyzing the borrow account, or

including Lender, it Lender is sued, or instituted by a federal agency, instrumentality, or entity

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity

Excess funds or otherwise in a circumstance with applicable law.

Lender may calculate the amount of Funds due on the basis of current date and reasonable estimates of expenditures of future

date as a lesser amount, if any, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount,

1974 as demanded from time to time, 12 U.S.C., Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds

related mortgage loan may require for Borrowers account account under the Federal Real Estate Settlement Procedures Act of

Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a Lender for a federally

the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums, if any sums payable by Borrower to Lender, in accordance with

it may; (e) ready mortgage insurance premiums, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums,

or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (b) yearly leasehold payments

and assessments which may attach priority over this Security Instrument as a lien on the Property; (f) (a) yearly taxes

Lender on the property payments are due under the Note, until the Note is paid in full, a sum ("Funds"), for the Note and Lender, Borrower shall pay to

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

payment of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

1. **Payment of Principal and Interest:** Prepayment and Lender covenant and agree as follows:

UNIFORM COVENANTS. Borrower and Lender mutually covenant and agree as follows:

Parties by jointure to constitute a uniform security instrument covering real property.

THIS SECURITY INSTRUMENT combines uniform conventions for national use and non-uniform conventions with limited

garnet and generally the title to the Property is unencumbered, except for encumbrances of record. Borrower warrants

that and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants

that and convey the Property is lawfully seized of the estate hereby conveyed and has the right to manage.

Instrument All of the foregoing is referred to in this Security Instrument as the "Property".

Parties now or hereafter a part of the property. All replacements and additions shall also be covered by this Security

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurteances, and

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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 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.

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 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 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 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 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 covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this 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

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

To be severable.

17. Security without the contemplation provisions. To this end the provisions of this Security Instrument and the Note are declared void if any applicable law, which conflict shall not affect other provisions of this Security Instrument or the Note which can be satisfied in whole if the Property is leased. In the event that any provision of either of this Security Instrument or the Note is declared void by law and the law of the State Security Instrument shall be governed by federal law.

18. Governing Law: Security Interest shall be governed by the law of the state in which the Note was provided in this paragraph.

Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Note or any other address Borrower designates by notice to Lender. Any notice shall be given by first class mail to

it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Propety Address

and that law is finally interpreted so that the interest of other loan charges collected or to be collected in connection with the

19. Notices: Any notice to Borrower provided for in this Security Instrument shall be given by delivery during it or by mailing

prepaid mail charge under the Note.

20. Payment to Borrower: If a refund occurs principal, the reduction will be treated as a partial prepayment without any payment to Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct to the permitted limit; and (b) any sums already collected from Borrower which exceed principal limits will be reduced to loan exceed the permitted limit, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge and that law is finally interpreted so that the interest of other loan charges collected or to be collected in connection with the

21. Loan (Liquig): If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges,

make any accommodations with regard to the terms of this Security Instrument so as to note without that Borrower's consent.

22. Borrower's Co-signers and Accessories: and (c) agrees that Lender and any other Borrower may agree to extend, modify, lengthen or renewed by this Security Instrument; and (d) agrees that Lender and any other Borrower may agree to extend, modify, lengthen or Borrower's interest in the Property under the terms of this Security Instrument; (e) is not personally obligated to pay the sums instrument but does not execute the Note; (f) is co-signing this Security Instrument only to mortgage, grant and convey this instrument to Lender shall be liable to the same secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall

23. Succession and Assignment: Joint and Several Liability: Co-signers. The co-signers and agreeements of this

entitled to any right of remedy.

24. Successors in Interest: Any Borrower may release any right of remedy shall not be a waiver of or prejudice the successors in interest. Any Borrower may release any right of remedy shall not be a waiver of or prejudice the sum secured by this Security Instrument by the original Borrower or Borrower's immediate predecessors assigned any successor in interest or release to extend the time for payment modify amortization not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to amortization of the same secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall

25. Borrower Not Released: Full Waiver: Extension of the time for payment of nondisclosure

26. Lender and Borrower agree in writing, any application of proceeds to principal shall not extend or

27. Lender is authorized to collect and apply the amount of such payments.

28. Lender is authorized to collect and apply the proceeds, whether or not due.

29. Lender is authorized to collect and apply the proceeds, either to collection or repeat of the Property or to the same

30. Lender or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, award by this Security Instrument, whether or not due.

31. In the Property, a judgment held by Borrower, or if, after notice by Lender to Borrower that the condominium offers to make an

32. be applied to the same secured by this Security Instrument whether or not the same are then due.

33. unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall

34. market value of the Property immediately before the taking is less than the amount of a partial taking of the Property in which the fair

35. before the taking, any balance before the taking, divided by (b) the fair market value of the Property immediately

36. amount of the same secured immediately before the taking, divided by (b) the fair market value of the Property immediately

37. this Security Instrument before the taking, unless Borrower and Lender otherwise agree in writing, the same secured by

38. Security instrument immediately before the taking the same is equal to or greater than the amount of the same secured by the fair

39. market value of the Property immediately before the taking the same is equal to or greater than the amount of the same secured by the fair

40. 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

41. in the event of a total taking of the Property, the proceeds shall be applied to the same secured by this Security Instrument,

42. shall be paid to Lender.

43. condemnation or other taking of any part of the Property, or for damages, direct or consequential, in connection with any

44. condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any

45. Borrower notice at the time of or prior to an inspection specifically reasonable cause for the inspection.

46. Inspection, Lender or its agent may make reasonable between Borrower and Lender or applicable law.

47. insurance funds in extraordinary with any agreed arrangement between Borrower and Lender or applicable law.

48. premiums received to maintain insurance in effect, or to provide a loss reserve, until the requirement for mortgage

49. that Lender requires provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay

50. premiums until no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period

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17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

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

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument, or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

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

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

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

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

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Form 3014 9/90

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6B111 313-2

This instrument was recorded at the office of the County Clerk of Illinois
My Commission Number: OFFICIAL SEAL OF COOK COUNTY, ILLINOIS
Given under my hand and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes herein set forth
Signed and delivered the said instrument, appeared before me this day in person, and acknowledged that they
Subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that
Personally known to me to be the same person(s) whose name(s)

A. FREDERICK CHAPPEKIS AND KRISTINA M. CHAPPEKIS, HUSBAND AND WIFE
I, Duane E. Wood, COOK
(County of)

-Borrower
(Seal)-Borrower
(Seal)-Borrower
(Seal)-Borrower
(Seal)-Borrower
(Seal)

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and
in any addendum(s) executed by Borrower and recorded with the
[check applicable boxes]
WITNESSES:

- | | | | | | |
|--|---|--|--|--|--|
| <input checked="" type="checkbox"/> 1- Family Rider | <input checked="" type="checkbox"/> Condominium Rider | <input checked="" type="checkbox"/> Planned Unit Development Rider | <input checked="" type="checkbox"/> Rate Improvement Rider | <input checked="" type="checkbox"/> Biweekly Payment Rider | <input checked="" type="checkbox"/> Other(s) [Specify] |
| <input checked="" type="checkbox"/> Adulturable Rate Rider | <input checked="" type="checkbox"/> Ballroom Rider | <input checked="" type="checkbox"/> Graduate Pay Rider | <input checked="" type="checkbox"/> V.A. Rider | <input checked="" type="checkbox"/> Second Home Rider | |

[check applicable boxes]
the covenants and agreements of this Security Instrument as it the undersigned were a part of this Security Instrument.
24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this
Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement
this Security Instrument. If one or more riders are executed by Borrower and recorded together with this
Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement
this Security Instrument.