UNOFFICIA

RECORD AND RETURN TO: CARL I. BROWN AND COMPANY 612 WEST 47TH STREET KANSAS CITY, MISSOURI 64112

93956004

[Space Above This Line For Recording Data]

MORTGAGE

93-32467

THIS MORTGAGE ("Security Instrument") is given on

NOVEMBER 09

, 1993

. The mortgagor is

DAVID A. MEIER AND ELIZABETH A. MEIER , HUSBAND AND WIFE

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

FIRST SUBURBAN MORTGAGE CORPORATION

THE STATE OF ILLINOIS which is organized and existing under the laws of

, and whose address is

1608 COLONIAL PARKWAY FILLIAMSBURG VILLAGE,

INVERNESS, ILLINOIS 60067

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

ONE HUNDRED TEN THOUSAND AND 00/100-----110,000.00). This delt's evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly paymonts, with the full debt, if not paid earlier, due and payable on DECEMBER 01, 1998. 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 7 IN BLOCK 1 OF SIEVER'S SUBDIVISION OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 13, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, INTROIS. P.I.N.: 13-10-422-021

DEPT-01 RECORDING

\$33.00 TRAN 3621 11/23/93 14:38:00

*-93-956004

COOK COUNTY RECORDER

which has the address of

4838 NORTH KILDARE AVENUE

CHICAGO

, Illinois

60630

[Zip Code]

("Property Ad re 38");

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.

Form 3014 9/90

ILLINOIS - Single Family - Famile Mae/Freddie Mac UNIFORM INSTRUMENT Page 1 of 6

11.70 - 05/91

her named one carries TENTO THE MESER OF THE organie riche rein cro arrest cares section

93956064

	HOAGTHOM	\$3400 en
	Co responding — domografic hemografiche Andre Christianskripe v Abright vid Handansta	or the summer of T
		्राच्या कार्यक के अन्य कार्यक के अनुस्ति के कार्यक के कार्यों के कार्यों के कार्यों के कार्यों के कार्यों के क स्वारंग के कार्यों के
edest husberski Mosebski d Wood edechivotend hidding – d 1908 Colontal brenway. Ki 1976syres. Thistory wood One hiddet yen thossaw	om John de beweit this state of Indianold 4. Wilhiamster villende 1900 v	ni n schoonskolw kan . Pa mun ingening mit named save sek
on the colored of darks flacely for the colored of	Secretario e emissionale see quantità and temperation de la Philosophia (Philosophia)	tha military in a loose medic year to be a year to be a loose of the month of the loose of the l
Tó O.	Coto	MOLEGA: ORIGINAL PRI STREET PARTICIE (PARTICIE) ORIGINAL PA
which had the widderine it 4636.	MENUTAL BUTTERN MUSEUM MERCHAGES	
CONTRACTOR OF THE STATE OF THE	the second secon	ing in the property of the control o

Bear Acentain extress, a week received the hory of a regardation of the control of a real number of several particles of MANTABOUT his with district a state. Then wis entershoot the standard and the four a major mode as improduce to the the contraction that strained able to exhaustion or gitting return in Mr. Summaked

or the file bears different presentations of the experience of the contract of The community of the control of the acasam, in pro-paid will amb bee exempled with yearns, bout tarrig

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 Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on 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 Estato Settlement 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 or imate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items of or cine rwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for 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 may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, how were that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds of interest and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as a lditional 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. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument. Londer shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Prope ty, 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 rayments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; recond, 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 a tributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground renus, it cany. 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 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 Lunder's rights in the Property in accordance with paragraph 7.

Som EHM

Level Hall - 1 - granual Congardor of developed perconantel 25 MAKER PO MARINES

all all a formation of means that a man a magnet kash i the members of the means that the stages of the seemed the means of the seemed the second the formation of the formation

en gog van bereed forte is i independ and a situation of the consideration of the second force with the second of the property of the edition of the control of the property of the edition of the control of the property of the edition of the control of the control of the edition of the editi

The set of production of the set of the set

nel o collète del e compete de la compete de

Post present in the state of the second of the second to the second of the second of the second of the second of the limit of the second of the land of the land of the land of the land of the second of the second of the land of the land of the second of

redner verscht und seinem verserze. Die eine sie einster wur einkerkund voor Konse**ntrookka nakhankak.** Bekanschlagen einem van die einste einste versche en wat der genam versche bekange al linde Köne Ladgemporten Gelf einste man die einste der gelenkande versche en die einste der gehalde en die einste der die konsentation

I de financial de la completa del completa del completa de la completa del la completa de la completa del c

The control of the time the period of the state of the control of the state of the state of the state of the control of the state of th

Element of the control of the contro

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.

UNOFFICIAL

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 and occupy, establish, and use the Property as Borrower's principal residence within sixty days ufter the execution of this Security / is rument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occurancy, 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 ivil a criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially imposite lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and rein tate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good fail h 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 or prication process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any ruate ial information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Bostower'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 Londer agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fruit, 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 lorrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall been 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 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.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

egge cape

Page 3 of 6

FF78 - 05/91

the developed councils of any property from the form bound of all the property of the first and the substitution of the substi

the monthly of the most statement between the best seen a state of the seather

Africa of the second of the profit of the control of the control of the control of the second of the second of the second of the control of t

to the first of the first enterior of the composition of power profession of the composition of the state of the state of the composition of the state of the state of the composition of the state of the state of the composition of the state of the composition of the composition of the state of the composition of the

a community of the state of the second of th

Bear and Comments to be he commended from a commendation of the comment of the comments of the papita Hamboratori thinkness the consequence which accounts see which is a consequence าง เกาะสมวาง เกิดเหลือง เสียง เสียง เสียง เลี้ยงสายเกาะส์ เสียง เสียง เสียง เสียง เสียง เสียง เสียง เสียง เสีย Lang Trends Con the control of the algorithm tradegue, and compare to appear to the control tradegue of the control tradegue of the transfer of the territories with the continue of the property of the continue of the conti The second of the second of the second of the second second second second second and the area between the above produces and making and in high responsible to the company of a new propagate said No. was the talket of the year year year governote with a mind of the waters at the locenteeth To the month of free stem termined agreement's would bear as I'm the dat a set well likely and the land of subject of appropriate in it to the result from the different back of the control of the this Government of warred and าร ทำกรรษากรัฐธรรมสำนาจ กรรฐการวันสร้างราช พริษัทิ

is the training for the content of the content of a montent of the affect of the lands of the la

and a first that the common part of the first of the common and the College pages and the second and a first added a manager walk. I to state outside the property and the control of the environment of the every member that the property sector of the property of าราชอาสาราช (ค.ศ. 1944) ค.ศ. 1957 (ค.ศ. 1956) ค.ศ. พ.ศ. 1957 (ค.ศ. 1957) ค.ศ. 1967 (ค.ศ. 1964) ค.ศ. 1967 (ค.ศ. 1964) entropic to be a control of the first and the control of th on the committee that early make and was about the **sound fight and readily things to** in the Policement of the State Company against the Control (1999) and the Control (1999) an The received in the control of the base of the firm province of the continues by the control of andervalant in an la mala color an mortalista de la calendaria de la compete de la propieta de la <mark>competa de la competa de competa </mark> Continue to the ex-างหลายเกราะ เดิด เดิด เดิด เพื่องเมือง เดิด เมื่อสัยเพลายละ พฤษณฑ**ายสัยเม** in the forward above a temperature of in the first only the Collection of place of the collection of many additional seems 化硫化双铁 化氯化铁 化压气 化键 and another the me suppose the religible building of sail Section of the period and a state of the first of the company of the contract of the company of the company of the contract of the c 111 111 a temperature between process the control of the co

en de la comparta del comparta de la comparta del comparta de la comparta del la comparta de la comparta del la comparta de la comparta del la compa

oment, en ell litab empere en l'or de le en rom todi, en medice de mercent partique <mark>et hamique madennes, arti</mark> Les les les mestres trains en le les les les des les les mestres des les les mestres de les les les les les les des

UNOFFICIAL, ÇÇPY₀

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and

shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking 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 Bonovier 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 Release 2; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges or needed or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial preparament without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

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

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.

SAM SAM

the delignment of the places of the second of the delign of the state of the second bridge of the second of the second of the delignment of the second of th

The second of the second and assent the second of his entering of the second of the se

en en version en entre en tras en en el come el tras en la france de la Republica de la reconstruir de la libr La trastamente de la completa de l La completa de la completa del la completa de la completa del la completa de la compl

ticker and in the control of the control of the control of the engineering of the sold of the engineering of t 1. If the literation is a sold of the control of the contro

H. Superasson and Appages the color of the late of the late of the late of the color of the color of the second and Appages the color of the late of t

a la final de la comparta del comparta del comparta de la comparta del la comparta de la comparta del com

term form the expanse of the electrical events of the electrical expanse of the end of the expanse of the end of the end

A MAN proceeding the second of the control of the polytonia of the control of the

And reproved the green of the first feath, in the first of the first was a first ordered the second of the second

ra trooper of the first of the first of the control of about the additional equipment will access with the second of the second

1186. 416.

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 chall 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 Lay. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous So'st ances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notic 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 Environmer to I aw.

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 formuldehyde, 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 icl ows:

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 2 arower, 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 Socurity 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.

AM EAM

The fine the expectable applied Leader shall gree thermone with a fine provider. Consider the first applied to the second of the consideral description of t

the analysis of the end flow measures of the end of the

specially and the second of th

The Financian definition of the course of th

oter je matne i over e smeden i soome schrie a soom. Teer me he et ee e nette dimeet eeige hepmag finde memmood i I menede drad e ootees delt mainse e eme ee eeste i at tan net e stage eerdig se ve mad grandeges so tetrebesisch I menede drad eget te beer grande ee em ee teer ee stage en teer eeld te myber and teerde memmad uitde hour mi Teer en beste menede geeer i grand te ee ee te de ee te de teer eeld te minde soom ooks on biname grandebes ee Ooksel te bespread van de komment gewood te eer een een stad teer ee een te mande verde men word behende soon de

The modest of the property of the content of the state of the state of the end of the end of the property of t

British description of the content of the state of the state of the content of the conten

THE STATE OF THE PROPERTY OF THE PARTY OF TH

Account of the period to reserve a construction of a discretic particle and considered problems of the construction of the con

UNOFFICIĄL Ç 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. Water of Homestead. Borrower waives all right of homestead exemption in the Proporty. 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 the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)] 1-4 Family Rider Condominium Rider Adjustable Rate Rider Biweekly Payment Rider Planned Unit Development Rider Graduated Payment Rider Second Home Rider Rate Improvement Rider Ballcon Rider Other(s) [specify] BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it. Witnesses: (Seal) -Borrower (Seal) -Borrower (Seal) -Borrower (Seal) -Borrower [Space Below This Line For Acknowledgment] STATE OF ILLINOIS County se. , a Notary Public in one for said county and state I, THE UNDERSIGNED do hereby certify that DAVID A. MEIER AND ELIZABETH A. MEIER , HUSBAND AND WIFT personally known subscribed to the foregoing instrument, appeared before me this day in to me to be the same person(s) whose name(s) ARE signed and delivered the said instrument as THEIR free and voluntary person, and acknowledged that act, for the uses and purposes therein set forth. 1993 09TH Given under my hand and official seal, this day of My commission expres Notary Public This Instrument was prepared by: FICIAL SEAL FIRST SUBURBAN MORTGAGE CORPORATION 1608 COLONIAL PARKWAY, WILLIAMSBURG VILLAGE Notary Public. State of Minois INVERNESS, ILLINOIS 60067

	special appropriate specific	t fluids valents Judicija.	पञ्ची देशेका क्षेत्र संग्री।	rd forms kromers th	the discussing needle	22. Feelenson
		ng o ^{n s} ie of welcheid	egitteri gigi katika. Sancaritas sakara mita sanc	terri e del que lliming. Segli e estato	awas sadi Jesus penak w A. arasan dalam	oureds amilies.
	Call of the man of the form of these	reger i sa kangangan ang ang mak Syang i sa pinghilingan Spangan ang	e z tro skomerni je osta. So osta kaj milionomije i	re rae mortific contigu o milio N. June mant	ing observed able o	THE WAY AND THE
	, promitioners Hade their condition	Participation of Cartin	Standard Grand to	redestreetan bets i	America and America	erricht grandski
	community of the same	e et a etablis il este a tra	e i i marenteni, pare	kryst aldt fa ver ich	eritik syna asini naven	mil Scotten lique
	e di Maria di Lilango		e.51			क्षिताल्याम् अञ्चलक्षित्रे
	o e e e e Pannaky Meland Heliopek Regiment Boks e		in millioner aus moss er elektrickt banded	* • .	month griff aid	
	a South Should become		er, eerst space samanii Mate exemperatuuri		ราย ผู้สิทธิการที่ ได้เรียก เกษายน	प्राथमित है है है। प्राथमित है किसीला
			ere de la companyation de la compa La companyation de la companyation	"	્રાયાલા જે ફિલ્મફાર્સ ફેર્સ	
2	this language that the design and the	१४६ छ स्वरूपः नम्हत्य शतकार, वर्षात्रक				
				ร์ สัสพิสัยสังค์ พิริธิก 🕵	cuted by Henower w	and him dila yene.
	OA					Transfer in the second
	(foot)	. j. 1. j.				7.3
	าเรียกเล่นี้	83101	A WYES	er e	المراجع والمراجع والمحاج والمحاج والمراجع والمرا	and the control of a separate
		0.		the formula server is a server	and the second control of the second control	n our trainer, some assertions.
	Checks .		ni e de			
	The state of the s	mala di	១ នៅ នៅ ១ ម៉ែក ។ សូមានា ១ ម៉ាន ១ ទៅ			
	1.46.123 BONE		S. 14 (1) S. 15 11			
			9/			
			τ_{\sim}			
	drobs	en e	and the second			
	moderally		· O,			
			4			
:						
	(least)					
. '	าดพาการณ์ได้					
				10.		
	ا المعارضة في ما أن و ما قول الرواية المعارضة المعارضة المعارضة المعارضة المعارضة المعارضة المعارضة المعارضة الم	er ser er pro jika amab ad <i>a</i> a	soil of valt and botell a	light wante	in a stimmer winds we have the	and the second s
					\$ 11 W 1 13	entare of L
	nach kao yanno bioerne basika			€.	1111	M. PRINCES INC. SA
. ;	· ·	en in establish i en	ing y newbari	HE GWA KELEM	ા પાંપરન નના મુ	Gran rowant ab
. :					·C	
	वारत्यसम्बद्धाः स्थापन्य ।			e de la companion de la compan	CV .	
_	in sub-eith en oatha herreeppi i				नवरिक्षा निवा भारतसङ्ख्यासाः इ.स.च्या	
	granted by the many states	ve to sand in his	emikka digiti tulung le Daga T		જ્યાના પ્રાથમિક કારણ કરવાના સ્થાપ	
	\$ 6 93	TETRALE (tayeh 1749		o eng halad beed were a	
				Mining of the second		T. T. Kasa
			· .	JATE	The second second	mino menera y di
	en de la companya de La companya de la co	And the second s		- 25 may 22 - 33	77 0 ° }	
		*410	na culturalisti			
		•	•		A MONEY	

"OFFICIAL SEAL"
L. STARKEY
Notary Public. State of Manols
Sky Commission Espires 5/20/56

mar na

un carcino i deadvice valoroses verio

INTE COLORIAL PARKERY.

racci aromitali transcati

93-32467

THIS BALLOON RIDER is made this 09TH day of NOVEMBER , 1993 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure the Borrower's Note to FIRST SUBURBAN MORTGAGE CORPORATION

(the "Lender")

of the same date and covering the property described in the Security Instrument and located at: 4838 NORTH KILDARE AVENUE, CHICAGO, ILLINOIS 60630

[Property Address]

The interest rate stated on the Note is called the "Note Rate." The date of the Note is called the "Note Date." I understand the Londor may transfer the Note, Security Instrument and this Rider. The Londer or anyone who takes the Note, the Security Instrument and this Rider by transfer and who is entitled to receive payments under the Note is called the "Note Holder."

ADDITIONAL COVENANTS. In addition to the covenants and agreements in the Security Instrument, Borrower and Lender further covenant and agree as follows (despite anything to the contrary contained in the Security Instrument or the Note):

1. CONDITIONAL PIGHT TO REFINANCE

At the maturity dat and he Note and Security Instrument (the "Note Maturity Dato"), I will be able to obtain a new loan ("New Loan") with a new Maturity Date of DFCEMBER 01 ,2023 (the "New Maturity Dato") and with an interest rate equal to the "New Loan Rate" determined in according with Section 3 below if all the conditions provided in Sections 2 and 5 below are met (the "Conditional Refinance Option"). If those conditions are not met, I understand that the Note Holder is under no obligation to refinance the Note or to modify the Note, reset the Note Rate, or execute the Note Maturity Date, and that I will have to repay the Note from my own resources or find a londer willing to lend me the money to repay the Note.

2. CONDITIONS TO OPTION

If I want to exercise the Conditional definance Option, certain conditions must be mot as of the Note Maturity Date. These conditions are: (1) I must still be the owner and occupant of the "poperty subject to the Security Instrument (the "Property"); (2) I must be current in my monthly payments and cannot have been more 'nan 30 days late on any of the 12 scheduled monthly payments immediately preceding the Note Maturity Date; (3) there are no liens, defects or incumbrances against the Property, or other adverse matters affecting title to the Property (except for taxes and special assessments not yet due and payable) arising after the Security Instrument was recorded; (4) the New Lean Rate cannot be more than 5 percentinge points above the Note Rate; and (5) I must make a written request to the Note Holder as provided in Section & below.

3. CALCULATING THE NEW LOAN RATE

The New Loan Rate will be a fixed rate of interest equal to the Federal Homo Loan Mortgage Corporation's required net yield for 30-year fixed rate mortgages subject to a 60-day mandatory delivery commitment, plus one-half of one percent (0.5%), rounded to the nearest one-eighth of one percent (0.125%) (the "New Loan Rate"). The required and shall be the applicable not yield in effect on the date and time of day that the Note Holder receives notice of my election to exercise the Canditional Refinance Option. If this required net yield is not available, the Note Holder will determine the New Loan Rate by using comparable! formation.

4. CALCULATING THE NEW PAYMENT AMOUNT

Provided the New Loan Rate as calculated in Section 3 above is not greater than ', per centage points above the Note Rate and all other conditions required in Section 2 above are satisfied, the Note Holder will determine the arms at of the monthly payment that will be sufficien to repay in full (a) the unpaid principal, plus (b) accrued but unpaid interest, plus (c) all of on sums I will own under the Note and Security Instrument on the Note Maturity Date (assuming my monthly payments then are current, as could dunder Section 2 above), over the term of the New Loan at the New Loan Rate in equal monthly payments. The result of this calculation . " be the new amount of my principal and interest payment every month until the New Loan is fully paid.

5. EXERCISING THE CONDITIONAL REFINANCE OPTION

The Note Holder will notify me at least 60 calendar days in advance of the Note Maturity Date and advise are of the principal, accrued but unpaid interest, and all other sums I am expected to owe on the Note Maturity Date. The Note Holder also will advise me that I may exercise the Conditional Refinence Option if the conditions in Section 2 above are met. The Note Holder will provide my together with the name, title and address of the person representing the Note Holder that I must notify in order to exercise the Conditional Refinance Option. If I meet the conditions of Section 2 above, I may exercise the Conditional Refinance Option by notifying the Note Holder no earlier than 60 calendar days and no later than 45 calendar days prior to the Note Maturity Date. The Note Holder will calculate the fixed New Loan Rate based upon the Federal Home Loan Mortgage Corporation's applicable published required not yield in effect on the date and time of day notification is received by the Note Holder and as calculated in Section 3 above. I will then have 30 calendar days to provide the Note Holder with acceptable proof of my required ownership, occupancy and property lien status. Before the Note Maturity Date the Note Holder will advise me of the new interest rate (the New Lean Rate), new menthly payment amount and a date, time and place at which I must appear to sign any documents required to complete the required refinancing. I understand the Note Holder will charge me a \$250 processing fee and the costs associated with the exercise of the Conditional Refinance Option, including but not limited to the cost of updating the title insurance policy.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Balloon Rider.

Davida mere		(Seal)		Elizabeth a Meier	(Seal)
DAVID A. MEIER	***	Dallower		elizabeth a. Meier	Battoas
到,这些人类的人的 基础,不是一					
		(Seal)	1.5		
		Barrawar			
					[Sign Original Only]

(Conditional highe to refinance)

大油多角的一包的

ETHER PALLOOP BLUE IN THE WALL THE DATE OF THE PERSON OF THE PARTY OF of thete be a kent moved a section have a before garments and their within a securities of the control of and the second of the second

> the content of the country of the grows of the bolter with removed and programmed high state among the la AND TORREST WILDARD AVENUE, COLLONGO, CLUSTON OF THE

> > ាស្រាក នៅការប្រជាជាក្រុម

This between this acree is the Kerry anded the West Heart Was discounted to the control this Charles the control to be active acres to the control that the control to the control the control that the control the control that the control the control that the con and the Bound Brown proceed assume a set of the and a more and a set of the Brown and ver sign of the first and beginn an area with a report and account of the first and easily beginning

ATHITHEMAL COPPERATES. Exact that the to this continue had agreened to be the time of the Ferminist Continue to this havingate and agrees on tribeword despine actional termination of his maneral as the second of the second of the Bestein

a commensuation engineers

🟂 to the state of the country of the compact operation of the country of the defense of the country of the cou A control of the state of the s engapitat cer of the angles of the contract of the second contract of the second of the contract of the cont restablished anger at got the odd on bigal or gothim

MARLYO OTENDOTTRINOTER

and the second of the second o HI want to convenient that the thickline is the area that are entered out for a contract 🎾 and Street, et enter a treetime strain an outstrain despressions and records outstaid thing before HID and the species of the experience of the second of the control of the second of the second of the end of the second of the secon where we had not and their report of the an surregard and there is within the Light Philips of the bearing the filless in principle of the control of the Control of Leaded Courtesting

STATISTICATION THE NEW LOASERATE

on the state of th remoner als all terminations of the second s ander the author of the control of the state of the state of the second and part of the state of the second of the state o available. the Nere kieliber will descencion the their less to

THI COURSE A STATE OF THE COURSE OF THE COUR of word grindrate as we was so enduring the francom stranov planeta v rear all solver terrorica en con massona mot tomo ver, y class ver qui genere the monthly we be to not a property of the solar older of the first of the second party of the second part A too what I are I was a William group with I are I are I will an I

SCHOOL PROPERTY OF PURISHED REPORTED OF THE PROPERTY OF THE SAME O

and have remained the second of the second military and the second for the second has also been been as an entropy of the facility of the second for the second second for the second for with the second to a first the contraction of the first of the second to the second and the second through t was becake ta sarawang ya abumg 16 me wanang bila te sana anak Kepapali na markho delah mangiri na aliah herakhoab sahi Bear stream 1990, the enter of a share conflict form of the conflict and bear stream to the companies of the conflict and the companies of the conflict and the companies of the conflict and the र 💫 वर्णाः संयक्तः स्टब्स् सुर्हेर्नु the time of most relegability and recovering meaning the spatial terms of a property of and sunder the state of the same treated through which constitutions on a constitution of the contribution of graph countries with earlier the second of the state of the matter of the second second second at the second and the continue of the continue that the continue of the cont The Bright State Company of the Bright Hole The first term of the excitable could are value when it is really as the could be a subject to the control of the state of the control of the control of The probability feet in encourse on the land of the language and his forms address one of the contribution of the Constant of any terminant secure is the many of the contract of the contra tion armen siden are recent illus realise in Dalmar to Same mannel in teat pur property and transpole and implements of markets is also protected in the contract the frame and a contract contract of the contract of the contract and the protection of the contract of the gaites senontekiri

redad a med 1-11 a Da I. russimumin han samutati agin nga huni masi si palamis. Whill issassis va

11.40				Alboks		,	To bear	
rander M	ALLEY:	ភា ភាពមាននាន់ថ		mwonare.			iosem .a	L GIVAU.
		,	:	By di				
AND CONTRACTOR OF THE PROPERTY	erene iggen menger erene given her bestelle erene erene ig er erene erene erene erene erene erene erene erene e Erene erene er	and the first of the second of		Policy of Special		er Samerane er die beier de	ر معمد دو حدود ها در موهد. ا	
Contract in the public of the contract of	and the second of the second							

THE TRAINING OF THE PARTICULAR THE PARTICULAR FOR SOME FALSE OF THE PARTICULAR PROPERTY OF THE PARTICU

Devel ; tere in 193