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Property Of Cook County Clerk's Office

THIS INSTRUMENT combines uniform covenants for national use and non uniform covenants with limited variations to create a uniform security instrument covering real property.

Borrower and Lender covenant and agree as follows:

Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal amount of the Note and any prepayment and late charges due under the Note.

Escrow. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender (or to the State, until the Note is paid in full, a sum of Funds") for: (a) yearly taxes and assessments levied against the Property; (b) yearly leasehold payments or ground rents on the Property; (c) yearly insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage interest payments by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of escrow. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds from Borrower for a federally related mortgage loan may require for Borrower's escrow account under the National Automated Clearing House Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq., or a lesser amount. If so, Lender may, at any time, collect and hold Funds from Borrower for the amount of Funds due on the basis of current data and reasonable estimates, in accordance with applicable law.

Funds may be required by a federal agency, instrumentality, or entity exercising authority under the Act. Lender shall apply the Funds to pay the Escrow Items. Lender may, at any time, analyze the escrow account, or verify the Escrow Items, or require Borrower to make such a charge. However, Lender shall not charge any service fee used by Lender in connection with the escrow account. If the law requires interest to be paid, Lender shall not charge interest on the Funds, unless it is agreed in writing, however, that interest shall be charged on the Funds, showing credits and debits, in accordance with applicable law.

Lender shall account to Borrower for the Funds held by Lender at any time as requested by Borrower. Borrower shall pay to Lender for the escrow account monthly payments of:

Escrow Items
Interest
Late Charges
Prepayment Penalties
Other Charges

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