93032799

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MORTGAGE

Case ID: 7460360

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January 11, 1993 . The mortgagor is THIS MORT A'3E ("Security Instrument") is given on TOMASZ KEDRYN , NEVER MARKIED

("Borrower"). This Security 'ast rument is given to

GEORGETOWN MORTGAGE CORP.

93032799

THE STATE OF MISSOURI which is organized and existing under the rest of THE STAT address is 7245 DELMAR BOULEVARD ST. LOUIS, MISSOURI

, and whose

63130-9981

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

Fighty Thousand and no/100-

80,000.00 Dollars (U.S. \$

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, me and payable on February 1. 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 paymen 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 neceby mortgage, grant and convey to Lender the following County, Illinois: COOK described property located in

LOT 224 IN CRESTLINE MANDE RESUBDIVISION OF LOT A AND PART OF LOT B IN OWNERS DIVISION OF LOT 23 IN SUPERIOR COURT COMPISSIONERS PARTITION OF TOWNSHIP 38 NORTH, RANGE 13. EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINIOS.

P.I.N. 19-27-405-022

DEPT-01 RECORDINGS

- (\$7,777 TRAN 2909 01/13/93 15:43:00 *-93-032799
 - COX COUNTY RECORDER

Item # which has the address of Illinois ...

("Property Address");

CHICAGS

[Street, City],

ILLINOIS-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT VMP MORTGAGE FORMS - (313)283-8100 - (800)521-7281 -6R(IL) (9101)

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TOGETHER WITH all the improvement and wor hereafter exected on the property and all easements, appurtenances, and fixtures now or hereafter a part of the property. All uplacements and defines shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for 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 Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate of expenditures of future Escrow Items or other lise 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 Lot 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, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledge I as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the accounts 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, Londer 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 Se urit, Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

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

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, files and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner. Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of any punts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender are onto 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 or nice 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 only 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.

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5. Hazard or Property insurance. Hence were shall keep the improvements of wearing or hereafter erected on the Property insured against loss by fire, hazards included within the telem "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 carries 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

îmmediately prior to the acquisition.

6. Occupancy, P. servation, 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 out shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, units 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 descriorate, 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 previded in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, procludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security I strument 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 agree; to the merger in writing.

7. Protection of Lender's Rights in the Property. If forcewer 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 a ditional 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 proceed from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of moving 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 stall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost an stantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage issurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender such 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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payments may no longer be required, a the office of leader, if there age is surance of leader that Lender requires) provided by an insurer approved by leader 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.

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. Any balance shall be 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 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 authorical to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums

secured by this Securit, Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the mountaly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

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 Londer in exercising any right or remedy shall not be a wniver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; J int 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 the Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lende 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 in a ment is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other ional charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge stall or 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 puripal 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 prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice that hall 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.

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23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property. without charge to Borrower. Borrower shall pay any recordation costs.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall is large this Security Instrument

21, including, but not limited to, reasonable attorneys' fees and costs of title evidence. proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remains provided in this paragraph secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial or before the date specified in the notice, Lender, at its option, may require inniediate payment in full of all sums non-existence of a default or any other defense of Borrower to acceleration and toreclosure. If the default is not cured on inform Borrower of the right to reinstate after acceleration and the right to a sert in the foreclosure proceeding the secured by this Security Instrument, foreclosure by judicial proceeding and sate of the Property. The notice shall further (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums (c) a date, not less than 30 days from the date the notice is given to borro ver, by which the default must be cured; and applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; of any covenant or agreement in this Security Instrument (but no, prior to acceleration under paragraph 17 unless

21. Acceleration; Remedies. Lender shall give notice to Bor over prior to acceleration following Borrower's breach NON-UNIFORM COVENANTS. Borrower and Lender auribe covenant and agree as follows:

relate to health, safety or environmental protection.

this paragraph 20, "Environmental Law" means federal laws of the jurisdiction where the Property is located that pesticides and herbicides, volatile solvents, materials conca nin g asbestos or formaldehyde, and radioactive materials. As used in Environmental Law and the following substances: graoline, kerosene, other flammable or toxic petroleum products, toxic

As used in this paragraph 20, "Hazardous Sul straces" are those substances defined as toxic or hazardous substances by

all necessary remedial actions in accordance with Liv vironmental Law. any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take of which Borrower has actual knowledge. If Jorrower learns, or is notified by any governmental or regulatory authority, that governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law

Borrower shall promptly give Lence written notice of any investigation, claim, demand, lawsuit or other action by any

residential uses and to maintenance or the Property.

storage on the Property of small or anvities of Hazardous Substances that are generally recognized to be appropriate to normal Property that is in violation of any Finvironmental Law. The preceding two sentences shall not apply to the presence, use, or Hazardous Substances on or it the Property. Borrower shall not do, nor allow anyone else to do, unything affecting the 20. Hazardous Sulmannes, Borrower shall not cause or permit the presence, use, disposal, storage, or release of any

information required by applicable law.

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

All designation and a coelection and a paragraph 17.

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

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have permitted by this Security Instrument without further notice or demand on Borrower.

Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this If I ender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not

of this Security Instrument.

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

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heck applicable b x(vs)]	urity Instrument as if the rider(s) were a part of this Security Instrum Condominium Rider 1-4 Family Rider	
Adjustable Rate Rider Graduated Payr ent Rider	Planued Unit Development Rider Biweekly Payn	
XX Balloon Rider	Rate Improvement Rider Second Home	Kider
V.A. Rider	Other(s) [specify]	
	민류의 시간을 가는 이 사람들이 되었다.	
	accepts and agrees to the terms and covenants contained in this Sec	urity Instrument and
any rider(s) executed by Borrower and	are rided with it.	
itnesses:	TK v h	(Cont)
	A O XOBORXMAXXXXXXX TOMASZ KEDRYN	(Seal) IA -Borrower
1: M. Muhas	Social Security Number /42-86-	2190
Ju 14. 6/1000		
	* Auron Oolon	(Seal)
	ANNA ÓRLOW	-Borrower
	Social Security Number 338-82-	. 1999
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	-Borrower	-Borrower
ocial Security Number	Social Security Number	
	COOK County ss:	
TATE OF ILLINOIS,	, a Notary Public in ard for said county and s	tate do hereby certify
I, THE UNDERSIGNED		
TOMASZ KEDRYNA	MAN NEVER MARRIED WOM X A Single Person and ANNA ORLOW. A Single Pe	AN, NEVER MARRI XXXX
A C XKEEKKYKKXXKOMX8X	personally known to me coe the same per	son(s) whose name(s)
for the second s	at a come me this day in person, and acknowledged that	l he ^y
instrument, gned and delivered the said instrument	7 SC TITE IN THE TOTAL TOTAL CO.	oses therein set forth 1993
Given under my hand and official	soul, this 11th day of January	, 1993 .
	D. C.	5
1y Commission Expires: 5/23/93		*
	"OFFICIAL SEAL"	'A
	AGRANA " innitia	Form 3014 9/90
his Instrument was prepared by:	RTGAGE CORP. Page 8 of 8	13 15 FORM 30 14 3/30
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6R(IL) (9101) GEORGETOWN MO	BARHARA L. RAFILLIONS	أتيني
-6R(IL) (9101) GEORGETOWN MO	PRECIGE CORP. Page 8 of 8 Notary Public, State of Inter- Nota	أتوذي

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Case ID: Loan # 7460360

BALLOON RIDER (CONDITIONAL RIGHT TO REFINANCE)

THIS BALLOON RIDER is made this 11th

day of January

, 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 GEORGETOWN MORTGAGE CORP.

(the "Lender")

of the same date and covering the property described in the Security Instrument and located at: 7736 KOMENSKY

CHICAGO, ILLINIOS

[Propeny 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 Lender may transfer the Note, Security Instrument and this Rider. The Lender 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 on Lender further covenant and agree as follows (despite anything to the contrary contained in the Security insulament or the Note):

1. CONDITIONAL RIGHT TO REFINANCE

At the maturity date of the Note and Security Instrument (the "Maturity Date"), I will be able to obtain a new loan ("Nev Loar") with a new Maturity Dete of February 1st. 2023 an interest rate equal to the "New Note Rate" determined in accordance with Section 3 below if all the conditions provided in Sections 2 and 5 below are met (the "Conditional Refinancing Option"). If those conditions are not met, Lunderstand that the Mote Holder is under no obligation to refinance or modify the Note, or to extend the Maturity Date, and that I will have to repay the Note from my own resources or find a lender willing to lend me the money to repay the Note.

2. CONDITIONS TO OPTION

If I want to exercise the Conditional Refinancing Option at maturity, certain conditions must be met as of the Maturity Date. These conditions are: (1) I must still be the owner and occupant of the property subject to the Security Instrument (the "Property"); (1) I must be current in my monthly payments and cannot have been more than 30 days late on any of the 12 scheduler monthly payments immediately preceding the Maturity Date; (2) no lien against the Property (except for taxes and in call assessments not yet due and payable) other than that of the Security Instrument may exist; (4) the New Note Rate cannot be more than 5 percentage points above the Note Rate; and (5) I must make a written request to the Note Holder as provided in Section 5 below.

3. CALCULATING THE NEW NOTE RATE

The New Note Rate will be a fixed rate of inter st equal to the Federal National Mortgage Association's required net yield for 30-year fixed rate mortgages subject to a 60-day mandatory delivery commitment, plus one-half of one percentage point (0.5%), rounded to the n arcst one-eighth of one percentage point (0.125%) (the "New Note Rate"). The required net yield shall be the applicable net yield in effect on the date and time of day that the Note Holder receives notice of my election to exercise the Conditional Refinancing Option. If this required net yield is not available, the Note Holder will determine the New Note Rate by using comparable information.

4. CALCULATING THE NEW PAYMENT AMOUNT

Provided the New Note Rate as calculated in Section 3 above is not greater than 5 percentage points above the Note Rate and all other conditions required in Section 2 above are standed, the Note Holder will determine the amount of the monthly payment that will be sufficient to repay in [ui] (a) the unpaid principal, plus (b) accrued but unpaid interest, plus (c) all other sums I will owe under the Note and Security Instrument on the Maturity Date (assuming my monthly payments then are current, as required v. for Section 2 above), over the term of the New Note at the New Note Rate in equal monthly payments. The rest it of this calculation will be the amount of my new principal and interest payment every month until the New Note is 14 ly paid.

5. EXERCISING THE CONDITIONAL REFINANCING OPTION

The Note Holder will notify me at least 60 calendar days in advance of the Maturity D te and advise me of the pricipal, accrued but unpaid interest, and all other sums I am expected to owe on the Maturity Date. The Material Holder also will advise me that I may exercise the Conditional Refinancing Option if the conditions in Section 2 above are met. The Note Holder will provide my payment record information, together with the name, title and address of the person representing the Note Holder that I must notify in order to exercise the Conditional Refinancing Option. If I meet the conditions of Section 2 above, I may exercise the Conditional Refinancing Option by notifying the Note Holder no later than 45 calendar days prior to the Maturity Date. The viole Holder will calculate the fixed New Note Rate based upon the Federal National Mortgage Association's applicable published required net 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 Maturity Date the Note Holder will advise me of the new interest rate (the New Note Rate), new monthly 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 updating the title insurance policy, if any

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MULTISTATE BALLOON RIDER - Single Family - Famile Mae Uniform Instrument

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VMP MIDRIGAGE FORMS - (313)293-8100 - 1800)521-7291

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