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## MORTGAGE หลังสมาร์ด (เกาะเมลา เมื่อสมาร์ดเรื่องให้เหมือนตั้งครั้งครั้ง

hand transfer to a maker affect made that and happy that his constitution is received THIS MORTGAGE ("Security Instrument") is given on OSTH, mortgagor is MICHAEL P KENNEDY A SINGLE PERSON A BACHELOR 1 The form the properties with a few as realist and the form

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(SAME) A CONTROL OF THE PORT OF A CONTROL OF THE CONTROL OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE The secret proceedings that the translations arranged to the parameter and the fifty of the control of the second

("Borrower"). Tits Security Instrument is given to MORTGAGE CAPITAL CORPORATION which is or an zed and existing under the Laws of Minnesota, and whose address is 111 E. KELLOG BLVD., ST. PAUL MN 55101,

("Lender"). Borrove: owes Lender the principal sum of
"EIGHTY THOUSAND AND
NO/100 DOLLARS (U.S. 5. 80,000.00). This debt is evidenced by Borrower's note
dated the same date as c'is Security Instrument ("Note"), which provides for monthly payments, with cha full debt, if not paid earlier, due and payable on the first day of FEBRUARY, 2023. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with winterest, and all a 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 Nota, For this purpose, Borrower does hereby mortgage, gravit and convey to Lender the following described property located in COOK County, Illinois:

and Burga highward as mise by standay aspects I have been a real arrain at high ar-LOT 34 (EXCEPT THE SOUTH 10 FEET THEREOF) ALL THE SOUTH 20 FEET OF LOT 35 AND THE WEST 1/2 OF THE VACATED ALLEY LYING EAST AND ADJOINING IN BLOCK 3 IN AV. THEINER AND MALKIN'S CRAWFORD HIGHLANDS, A SUBDIVISION OF THE SOUTHWEST 1/4 OF THE SOUTHWEST: 1/4 FOR SECTION 2; TOWNSHIP 37 NOWTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

2 DEPT-01 RECORDINGS

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#%## C \*-93-032200 COOK COUNTY RECORDER

**24-02-315-048** ตับได้ตัวสังสุด เมื่อ หลังสังสุด เล็ก เหลือสังสุดให้ หลังสังสาด สำนักสามารถและ เมื่อเหลือ 3 กระบา

โดยสหรับได้ ที่สามาศักดิ์ (เลสเกาใหม่สินให้เลี้ยนให้เกิดเลนส์ และสามาศักดิ์ เลี้ยน คายสามาศักดิ์ เลี้ยน เลือนส which has the address of 9319's HARDING AVENUE, EVERGREEN PARK The land of the Street | Street | was a land of the control of City |

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with the season of the ("Property Address");

CHARLES STORMS OF

Illinois 60642-[Zip Code] - ka grown kwy manaka parahi cam mak si si sama a sa

TOGETHER WITH attention 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. When a thing to be a best to be a common extension of

and the trade of the trade of said for their times, the west for the first rate of the trade of the trade of the

SORRCHER COVENANTS that Borrower is lawfully selsed of the estate hereby convoyed 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 encumbrates 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.

PAGE 1 OF 6

ILLINOIS-Single Family-Famnie Mae/Freddie Mac UNIFORM INSTRUMENT FORM 3014 9/90 INITIALS: MAY TO THE STATE OF THE STATE OF

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UNIFORM COVENANTS. Boscows on lender covenant and agree as attacks:

1. Payment of Principal solutions; trapagents of are Charges Borower shall

1. Payment of Principal 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 losn 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 the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise 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 Encrow 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, however, that interest shall be paid on the runs. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing cradits and Jehits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional 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 will be account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the additional amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Elender 1989 and Funds an

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to
Borrower any Funds held by Lender. If, under paragraph 21, lender shall acquire or sell the Property, 979 195 199
Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time 9.00000 and 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 16 70000 (187) under paragraphs 1 and 2 shall be applied: first, to any prepay end charges due under the Note; second, to smounts 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 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 marker 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 ciri, 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 (in)
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 a erected on the Property insured against loss by fire, hezards 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. Telescope 200.

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, and interpretable for shall promptly give to Lender all receipts of paid premiums and renewal notices. In the events of case, describes, dorrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of the variables if not made promptly by Borrower.

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In the event of a total to the Property, the property, the property in a partial taking of the Property in which the fair market value of the property immediately before the taking, unless Borrower and Lender otherwise agree in writing, 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 belance 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 abendened by Borrower, or if, lafter notice by Lender to Borrower that the condemnor offers to make an awardion 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 Londen 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 such payments:

- It. Borrower to Released: Forbearance by Lander Not a Waiver. Extension of the time for payment or indiffication of Lorization of the sums secured by this Security Instrument granted by Lander to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor 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 for prenew by Lender in exercising any right or remody shall not be a waiver of or preclude the exercise of any light or remody.
- 12. Successors and Assigns Sound; Joint and Several Liability; Co-signors. 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 rangraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Sourity Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to fortuage, 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 on 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 ioan secured by this Security is strument is subject to a law which sets maximum toan charges, and that law is finally interpreted so that the interest or other toan charges collected 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 the stress of the Borrower. Lender may choose to make this refund by reducing the principal owed area 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 I striment 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 streed herein or any other address Lender designates by notice to Borrower. Any notice provided for in this pagaraph.
- 15. Governing Lew; 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 in clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affice other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this and 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.

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 muited 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.

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4.美国国家自己的联络人

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in writing, Descrance pr applied to restoration or repair of the property ammaged, if the restoration of mically feasible and Tepair is turder in secunity in her thinkered the estecution or specification as desirable the estection of the secunity security would be lessemed; 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, and the State of or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a land claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to screpair or a restore as all the Property or to pay sums secured by this Security Instrument, whether or a not other, due. The 30-day well and the late of the same of the same and the period will begin when the notice is given, allowed to be the process.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall would be able not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 core change and a solid the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's rights to as as as fiver any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shell ( ) pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the still organization is the second was and and in a place of the erior acquisition. The way to be the paragraph William. 11.

- 6. Occupancy, A Preservation, Maintenance and Protection t of the Property; o Borrowerts of Loan of the Wife South Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal and assets residence within sixty days after the execution of this Security Instrument and shall continue atd accoupy a confidence the property as Borrower's principal residence for at least one year after the date of coccupancy, cunless includes in the content of the con Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless by the season of the extenuating directiones exist which are beyond Borrower's control. Borrower shell not destroy, damage or and all the control of the control o impair the Property, ellow the Property to deteriorate, or commit whate on the Property. As Borrower's shall a reaction of the be in default if any for feiture action or proceeding, whether civil or criminal, is begun that in Lender's in Substance good faith judgment could result in forfeiture of the Property or otherwise materially impair the liented attended to created by this Security Instrument or Lender's security interest, Borrower may cure such as default and no woods and reinstate, as provided in principal 18, by causing the action or proceeding to be dismissed with a ruling to be had not that, in Lender's good faith delegainstion, precludes forfeiture of the Borrower's interest line the of Chicago State interest. Borrower shall also be in default if Borrower, during the loan application process, gave and it materially false or inaccurate information or statements to Lender (or failed to provide Lender, with any companies have material information) in connection with the Loan evidenced by the Note, including, but a not alimited to, what were the representations concerning Borrower's occuparcy of the Property as a principal residence. If this Security Administration Instrument is on a leasehold, Borrower shell couply with all the provisions of the clease of if Borrower's among the acquires fee title to the Property, the leasenold and the fee title shall not merge unless (Lender ) agrees (1900 v) (Lorente monorable of the problem of the characters real with energies. to the merger in writing. Ass. Sevent
- 7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants; the property and agreements contained in this Security Instrument, or there is a Legal proceeding withat may 3249 to 45 mg significantly affect Lender's rights in the Property (suc' as a proceeding in bankruptcy, a probate, after made and condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever day were laws or regulations, then Lender may do and pay for whatever day were laws or regulations. necessary to protect the value of the Property and Lender's fights in the Property. Lender's actions amay 30 18000 2 has include paying any sums secured by a lien which has priority over this Security Instrument, A appearing in a declarate Policy court, paying reasonable attorneys' fees and entering on the Property to make repairs. A Although (Lender 1974, 1982) 1984 to an energy of the engineer grade had administrative from historical may take action under this paragraph 7, Lender does not have to do #4.

Any amounts disbursed by Lender under this paragraph 7 shall became additional debt of Sorrower as a sometime. secured by this Security Instrument. Unless Borrover and Lender agree to other terms of payment, "these terms the payment, "these terms to be payment, "the amounts shall bear interest from the date of disbursement at the Note rate [and] shall be payable, with the last right and engineer grown than the partition before their interest, upon notice from Lender to Borrower requesting payment.

- a. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the control of the contro toan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the 1909 courses mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender made and the desired coverage required by lapses or ceases to be in effect, Sorrower shall pay the premiums required to obtain coverage and the state substantially equivalent to the mortgage insurance previously in effect, at a cost substantially was all equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate of the mortgage mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is included with available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage in the very insurance premium being paid by Borrower when the insurance coverage tapsed or compadito being effoct. of profit of paid to be in a foct. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Lims reserve payments may no longer be required, at the option of Lender, if mortgage (insurance - coverage  $\mathbb{C}^{A}$ 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 and of legent and the state and the mean security and the second 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. And agent Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for a second province of the control o
- 10. Condemnation. The proceeds of any sward or claim for damages, direct or consequential, in the proceeds of any sward 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 realist of the respect to the two test positions and that

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18. Sorrower's Right to Remarks. If Borrower bets letter of the 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 Sorrower: (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' face; 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 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 functances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any harartous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting he 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 the remerally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give funder 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 Least which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory ambority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in apportance with Environmental Law.

As used in this paragraph 20, "Mazarkous Sortances" are those substances defined as toxic or hazardous substances by Environmental Line and the following substances: gasoline, kerosene, other flammable or toxic netfoleum products, toxic pestiones and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive paterials. 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 notifie to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Serur ty Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides other (i.e.). 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 (1) hat 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 Borrowit 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 Ustrument without further demand and may foreclose this Security Instrument by judicial proceeding. Le der shall be entitled to collect all expenses incurred in pursuing the remedies provided in this personal about 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

ZZ. 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.

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)]

	] Adjustable Rate Rider	[ ] Condominium Rider	[ ]	1-4 family Rider
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	3 Graduated Payment Rider	[ ] Planned Unit Development Rid	er [ ]	Biweekly Payment Ride
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	] Balloon Rider	[ ] Rate Improvement Rider	£ 3	Second Home Rider
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Social Security:  Social Security:  TE OF ILLINOIS, 000] County sas: the undersigned, a knowy Public in and for said county and state do hereby certify that MARL P MEMMEDY: A success PERSON, OLD COLUMN and state do hereby certify that MARL P MEMMEDY: A success PERSON, OLD COLUMN and acknowledged that signed and delivered the said instructor, as MIS free and voluntary act, for the uses under my hand and official Seal this 08/H day of JARUARY A.B. 1993.  Commission expires: GAD AND AND AND AND AND AND AND AND AND A		(x,y,y,y,y,y,y,y,y,y,y,y,y,y,y,y,y,y,y,y				
Social Security:  TE OF ILLINOIS, CO. County as:  the undersigned, a Movery Public in and for said county and state do hereby certify that  MAKE P KENNEDY A CLUCUT PERSON, OL DOCUMENT  MAKE P KENNEDY A CLUCUT PERSON, OL DOCUMENT  Separate Defore me this day in person, and acknowledged that a signed and delivered the said instrumer as MIS free and voluntary act, for the uses purposes therein set forth.  Commission expires: 6 Moverny Public  Mo		TO THE HEALTH STREET		total and the second of the se	er i gerige er	-Borroi
Social Security:  TE OF ILLINOIS, CO. County as:  the undersigned, a Movery Public in and for said county and state do hereby certify that  MAKEL P KENKEDY A LINCAL PERSON, OL DOCUMENT  A COUNTY AND A LINCAL PERSON, OL DOCUMENT  Begoing Instrument, appeared before me this day in person, and acknowledged that  a signed and delivered the said instrument as MIS free and voluntary act, for the uses  purposes therein act forth.  Ben under my hand and official Seal this 05 H day of JANUARY A.D. 1993.  Commission expires: 6. A.M.  Michielle M. Liber  Most My Domnission Express 6-0-25  My Commission Express 6-0-25  A Commission expires 1. Composition of the county of the co				Social Security:	eri den prima di di di della di	s and in the complete See in the complete complete
Social Security:  TE OF ILLINOIS, OO County sa:  the undersigned, a Mrary Public in and for said county and state do hereby cartify that  NAMEL P KENNEDY A 2005 PERSON, OL DOCALUM DEL  Somelly known to me to be the same person(a) whose name(a) IS subscribed to the  signing instrument, eppeared before me this day in person, and acknowledged that  signed and delivered the said instruming as HIS free and voluntary act, for the uses  purposes therein set forth.  En under my hand and official Seal this 08 H day of JARUANY A.D. 1993.  Whithelia M. User  Nobay Public Recommission expires:  Watery Public Recommission Expires 6-30-95  Watery Public Recommission Solice 240, Scheumburg, IL 60173.  (Space Below This Line Reserved For Lender and Recovery)  It Space Below This Line Reserved For Lender and Recovery  It Lisa Chase  Lisa Chase  Lisa Chase  Lisa Chase  Lisa Chase			and the second s		an a	/500
TE OF ILLINOIS, OOJ County ss:  the undersigned, a Micrary Public in and for said county and state do hereby certify that  ASEL P KENNEDY A THOSE PERSON, OL DOCALLON THE  promally known to me to be the same person(s) whose name(s) IS subscribed to the  signed and delivered the said instrument as MIS free and voluntary set, for the uses  purposes therein set forth.  In under my hand and official Seal this 08/H day of JANUARY A.D. 1993.  OFFICIAL SEAL*  Michael M. User  Mossy Duble. Seb all fillions  No Commission Ecology 8-8-8-8  Michael M. User  Mossy Duble. Seb all fillions  No Commission Ecology 8-8-8-8  The ord Return to:  GAGE CAPITAL CORPORATION  (Space Below This Line Reserved For Lender and Recover)  (Space Below This Line Reserved For Lender and Recover)  **LISA CHASE**  **LISA C	•					
the understaned, a Mycry Public in and for said county and state do hereby certify that take I P KENNEDY A CLICAT PERSON, O DOCKLED 2000 (See Note of the spoing Instrument, appeared before me this day in person, and acknowledged that signed and delivered the said instrument as MIS free and voluntary act, for the uses purposes therein set forth.  Interpret my hand and official Seal this OB/M day of JANUARY A.D. 1993.  OFFICIAL SEAL Middle M. there is a series of the control of the c		the same of the same				
The United States of State		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
the undersigned, a Mycery Public in and for said county and state do hereby certify that ALL P KENNEDY A 211615 PERSON, O DOCALLON 2000  consily known to me to be this same person(a) whose name(a) Is subscribed to the going Instrument, speared before me this day in person, and acknowledged that signed and delivered the said instrument as NIS free and voluntary act, for the uses purposes therein set forth.  In under my hend and official Seal this OBIM day of JANUARY A.D. 1993.  OFFICIAL SEAL*  Middells M. Uter Noway Public Sebb of Hillions My Commission expires: 6 M. OBIM Seal this OBI		Control of the Control of the Artist		the state of the s		
the undersigned, a Wiscry Public in and for said county and state do hereby certify that  AREL P KENNEDY A CHICKS PERSON, OL DOCKLEW W.  conclise Known to me to be the same person(s) whose name(s) is subscribed to the  spoing Instrument, appeared before me this day in person, and acknowledged that  signed and delivered the said instructor, as HIS free and voluntary act, for the cuses  purposes therein set forth.  In under my hand and official Seal this 08/H day of JARUARY A.D. 1993.  OFFICIAL SEAL*  Michael M. Under  Stokey Public Seal Hillions  McCommission expires: 6.32-43.  McCommission expires: 6.32-43.  (Space Below This Line Reserved For Lender and Reserver)  The Commission Expires 6.32-43.  (Space Below This Line Reserved For Lender and Reserver)  The Commission Expires 6.32-43.  CRABE CAPITAL CORPORATION  E. KELLOGA SOULVEARD, SUITE 215  PADLY, MY 55101  LISA CHASE						
ne undersigned, a New York Public in and for said county and state do hereby certify that ARL P KENNEDY A 2000 PERSON, A DOCALLON TO THE STATE OF TH	E OF IL				the state of the s	
onally known to me to be the same person(s) whose name(s) IS subscribed to the going Instrument, eppeared before me this day in person, and acknowledged that signed and delivered the said instrument as HIS free and voluntary act, for the uses "purposes therein set forth."  In under my hand and official Seal this 05 H day of JARUARY A.D. 1993.  Whotary Public Michaels M. Uher Nober Public Metal Seal this 10 Motary Public Metal Michaels M. Uher Nober Public Metal Me						
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Notary Public Mercant was prepared by Mortage Capital Corporation,  Joseph Woodfield Road, Suite 240, Schaumburg, IL 60173.  (Space Below This Line Reserved For Lender and Recorder)  Joseph Mortage Capital Corporation  E. KELLOGG BOULEVARD, SUITE 215  PAUL, MM 55101  LISA CHASE		1 mm	- the pel	W 11. Letter	Michelle M. Uher	
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