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("Borrower").

The whole address is consumer that the security of this Security Instrument and the Note, (b) the payment of all other sims. Which is originated and the security instrument; and (c) the performance sims. Which is originated and modifications of the Note; (b) the payment of all other sims. Which is wide on the security instrument and the Note. Por this purpose, Borrower does hereby mortiging grant and convey to Linder the following a part of the payment of the debt.

The security instrument and the Note. Por this purpose, Borrower does hereby mortiging grant and convey to Linder the following a cribed property located in COOK.

County, Illinois:

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("Property Address");

TOOR THE WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and Thomas now or Barentes a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the property is referred to in this Security Instrument as the "Property."

The property of the covered by this Security Instrument as the "Property."

The property of the covered by this Security Instrument as the "Property."

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

and will defend generally the file to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY HESTAURISH Combines uniform covenants for national use and non-uniform covenants with limited unistions by jurisdiction to iterativity a uniform security instrument covering real property.

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

1. Payment of Pittings and interest prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the delta evidenced by the Note and any prepayment and late charges due under the Note.

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Security instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and 24. Bildons to this Bocurity Instrument. If one or more riders are executed by Borrower and recorded together with this

•	upplement the covenants and egreements of this Security Instrument as if the rider(s) were a part of this S The following Ridera are attached: US RIDERS STEEDED :					
			se and recorded with it.			r <b>e</b>
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STATE OF ILLINOIS,

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It by their days paries to Borrower provided for in their section is their sections shall be given by delivering is or by mailing it by their class mail taken problems are of another mathed. The notionshall be directed to the Property Address or any other address Borrower designates by notion to Lender. Any notion to Lender deal! He given by first class mall to I ender'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 Lander 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 in which 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. Trumber of the Property of a Bosoficial Interest in Borrower. If all or any part of the Property or any interest in it is said or transferred and Borrower is not a natural person) without Lender; prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Courty Instrument. However, this option shallows be enercised by Lender if custofied by federal law as of the date of this Security Instrument.

If Lender sourcises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date this notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instruction. 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. Berrower's Pakt to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcemention higher and he had been discontinuated any time prior to the earlier of: (a) 5 days (or such other period as applicable higher any a contained in this Security Instrument; or (b) of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Londer all sums which they would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other or whants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not implied to, reasonable attorneys' feet; and (d) takes such action as Londer may reasonably require to assure that the lien of this Security Instrument, ender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue the changed. 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 Faragraph 17.

19. Sale of Note: Change of Loan Service. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without relevance to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payn on a 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 Fungraph 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.

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

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

As used in this Paragraph 20, "Hazardous Substances" are those substances defined at loxic or hazardous substances by Environmental Law and the following substances. As used the following substances of the flammable or toxic petroleum products, toxic pesticides and herbicides, voiatile solvents, materials containing asbestos or formaldehyde, and n dior crive 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. Both Manufactural Handler Rethold beauth and Bertal Hollows:

- 21. Acceleration; Remedien. Lender shall give notice to Borrower prior to acceleration following Portower'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 instrument, by whith the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to relaxate 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, Lander at its option may require immediate payment in full of all same secured by this Security Instrument without further distance and may foreclose this flowarity Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred to pursuing the remedies provided is this Faragraph 21, including, but not limited to, reasonable attorneys' fees and coats of title evidence.

  22. Buleste. Upon payment of all sums secured by this Security Instrument.
- 22. Pricess. Upon promoni of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to the resemble hours any recordation costs.

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of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Lone Application; Lonesholds.

instrument immediately prior to the acquisition. from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security If under Paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting postpone the due date of the monthly payments referred to in Paragraphs 1 and 2 or change the amount of the payments.

Unless Lander and Lorrower otherwise agree in writing, any application of proceeds to principal shall not extend or abandong the Property, or done not energy within 30 days a notice from Lender that the insurance carrier has critered to settle of the proceeds to repail or reside the Property or the pays and settle or the proceeds to repail or reside the Property or the pays and settle or the proceeds to repail or reside the Property or the pays and settle or the pays and settle or notice is given. to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower restoration or repair is not economically feasible or Lander's security would be lessened, the insurance proceeds shall be applied

of paid premiums and remewal notices, in the event of loss, Borrower shall give prompt notice to the measurance carrier and Lender may include the loss of loss of the prompt notice to the measurance process and Lender and Establish of the responsition or repair incumence processes and Lender's security is not bestered. If the Property damaged, if the restonation or repair is security is not bestered. If the shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipte All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender

floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender be a state of the periods that Lender is approval with the particle shall not be shifted that the property in coverage described when Lender's approval spitch and the property in accordance with Paragraph 3. one or more of the actions set forth above within 10 days of the giving of north.

S. Hazard or Property September. Borrower shall keep the improvements of we calcing or hereafter erected on the Property Making or hereafter erected on the Property Making of September. Because included over the standard of the included property with the control of the manual force of the including property with the control of the control of

tien to this Security instrument. If Lender determines that any part of the Property is subject to a tien which may attain priority over this Security instrument, Eander othy give Borrower a notice identifying the iten. Borrower shall satisfy the iten or take the enforcement of the lien; or (c) secures from the holder of the ilen an experiment satisfactory to Lender subordinaring the the lien by, or defends against enforcement of the lies in, legal proceeding, which in the Lander's opinion operate to prevent in writing to the payment of the obligation secured by the Heri in a can neceptable to Lender; (b) contests in good inith Borrower shall promptly discharge any ilen which has priority has Securify filstrument unless Borrower: (a) agrees

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sale of the Property, shall apply any Full held by Lander at the time of acquisition or sale as a credit against the sums secured by Managhan 10000.

The contraction of the Property of 10000. Punds held by Lander. If, under Practaph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or Upon payment in full of all at me secured by this Security Instrument, Lender shall promptly refund to Borrower any

more than twelve monthly pay name, at Lender's sole discretion. Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no any time is not sufficient to pay the Eacrow Menns due, Lender may so notify Borrower in writing, and, in such case for the excess Fund: in secondance with the requirements of applicable law. If the amount of the Funds held by Lender at

if the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower instrument.

which each death to the Funds was made. The Funds are piedged as additional security for all sums secured by this Security Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to or applicable law requires interest to be paid, Lander shall not be required to pay Borrower any interest or earnings on the service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or verstying the Becrow stems, 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 & one-time charge for an independent real estate tax reporting the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, (including Lender, if Lender is such an institution) or in any federal Home Loan Bank, Londer shall apply the Funds to pay The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity

expenditures of future Becow Items or otherwise in accordance with applicable law. tesser amount. Lander may estimate the amount of Punds due on the basis of current data and reasonable estimates of to the Punds sets a lesser amount. If so, Lender may, at any time, collect and hold Punds in an amount not to exceed the for a federally related mortgage loan may require for Borrower's secrow account under the federal Real Betate Settlement Procedures Act of 1976 as amended from time to time, 12 U.S.C. § 2603 st seq. ("RESPA"), uniess another law that applies "Becrow Items." Leader may, at any time, collect and hold Punds in an amount not to exceed the maximum amount a lender payments or ground sents on the Property, if any, (s) yearly hanned or property insurance premiums; (d) yearly moregage insurance premiums, if any; and (f) any sums payable by Sovremer to Londer, in secondance with the provisions of free limits or the payable by standards of free limits are called A linguis for lance and incurance. Bubject to applicable law or to a written walver by Lender, Borrover shall pay to let the the those is paid in full, a sum ("Funder") for: (a) yearly let the those is paid in full, a sum ("Funder") for: (b) yearly less the manual interpretation of the priority division of the foundation of the foundation of the full interpretation of the foundation of the full interpretation of the foundation of the full interpretation of the full interpreta

after the date of necupancy. is Legister otherwise agrees in writing, which consent shall not be unreasonably withheld, is salet which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lander's good fulth judgment could result in forfeiture of the Property or otherwise naterially impair the lien created by this Security Instrument or Lander's security interest. Borrower may oure such a default and reinstate, as provided in Paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument of 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 Londer agrees to the merger in writing.

7. Protection of Londor's Rights in the Property. If Borrower falls 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 sonable atterneys' fees and entering on the Property to make repairs. Although Lender may take action under this Paragraph

Lander does not have to do so.

Any amounts disbursed by Lender under this Paragraph 7 shall become additional debt of Borrower secured by this Security Instrumay. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting

payment.

B. Mortage Insulation of making the loan secured by this Security Instrument, Borrower at all pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage or quired by Lender lapses or ceases to be in effect. Borrower shall pay the premiums required to obtain ocverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the moverage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgan insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage incurance premium being paid by Borrower when the insurance coverage ispeed or ceased to be in offect. Lender will accept, use and examinates payments as 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 insuler approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortcage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with his written agreement between Borrower and Lender or applicable law.

9. Imspection. 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 inspect on specifying reasonable cause for the inspection.

18. 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 the I 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 Borrow's 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 de not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrow r that the condemnor offers to make an award or settle a claim for damages. Borrower fails to respond to Lender within 30 ( aya after the date the notice is given, Lander is authorized to collect and apply the proceeds, at its option, either to restoration of repair of the Property or to the

sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to prir cipal shall not extend or postpone the due date of the monthly payments referred to in Paragraphs 1 and 2 or change the artiount of such payments.

11. Borrower Not Released; Forbearance by Lender Not a Walver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor printerest of Borrower shall not operate to release the Hability 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 of therwise 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 Lander in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

signs 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

consent.

13. Loss Charges. If the loss secured by this Security Instrument is subject to a law which sets maximum toan charges; and that law is finally interpreted so that the interest or other loss charges collected or to be collected in connection with If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges; 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 prepayment without any prepayment charge under the Note.

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