4845 NORTH STEWAUKEE AVENUE CHICOGO - HI. 60630

### MORTGAGE

93145016

THIS MORTGAGE is made this

day of 22:37 手名教育自首在军

, between the Mortgager. The Committee Anna Cape, Charles of the Apen Market Charles (Charles Market Charles ), and the Martgages,

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a corporation organized and

THE STARY OF MINNESOFA ee the laws of

E ADDRESS IN COLUMN MARGOLETTE AUCH, MINNESPOLISE,

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 104.500.Q0 alaware one envisors and renewals ich indebteder as 's evidenced by Borrower's note dated — PERRIARY PAR thereof (herein "Now"), providing for monthly installments of principal and interest, with the balance of indebtodness, If not sconer said, due and payable on MARCH 12: 2008

To Secure to Legier the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with intent thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the coveny att and agroements of Borrower herein contained, Borrower does hereby mortgage, grant and occurry to Lander the following described property located in the County of #000K . State of

LOTS 10 AND 11 IN BLOCK 5 IN JERNBERG'S SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF THE NORTH WEST 1/4 AND THE WEST 1/2 OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF THE NORTH WEST 1/4 OF SECTION 18 TOWNSHIP 37 NORTH, RANGE EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDER JUNE 25, 1890 AS DOLF1293086, IN COOK COUNTY, ILLINOIS.

FIN # 25-10-123-024-0000

THAN 764 92/24 COOK COUNTY RECORDER

DIDER ATTACHED HERETO IS MADE A MART HEREOF.

which has the address of

LOSSE S DARLEY,

CHICAGO

litinols

60643 Jim Code)

(herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents all of which shall be deemed to be and remain a part of the property covered by this Mortgage: and all of the foregoing, together with said property for the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to 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 commants that Burrower warrants and will defend generally the title to the Property against all claims and demands. subject to encumbrances of record.

096-064-0920693

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resits actually reselved. a, sind then to the sums secured by this Mortgage. The receiver shall be tiable to regraph 17 hereof or abandonment of the Property, Lander shall be entitled to have a sink a sense of the entits possession of and manage the Property and to collect the rants of the sense, while tends to collect the restruct of the costs of the sense, collected by the receiver shall be applied for it to payment of the costs of entitles of remittens on receiver's fees, premittens on receiver's tens.

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gage to give Medice to Leader, at Lender's address set forth on page one of this Mortgage, of any ider request the huider of any mortgage, deed of trust or other encumbrance with a lies which has

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" พระย**สอง "เพื่อส ИСЕБКА БЕГРАЛИ** 

(a)aman sessiw (a)dom (ani) begasiwendigi be 344 a Notary Public in and for said county and state, do hereby corriby that

Conuities: COOK

ta insmutiani bias odi borevileb bna bongis Noi T subscribed to the foregoing instrument,

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16. Becrewer Net Retended Forten and By Landis Nat a Paigh Estancial of the time for gayment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successers and Assigns Sound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Several, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other addresses. Lender may designate by notice to Borrower us provided herein. Any notice provided for in this Mortgage shall be over not to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing I we Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the imperty is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorney" fees" include all sums to the extent not prohibited by applicable law or limited herein.

24. Berrower's Copy. Borrower shall be Surnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation bereof.

15. Rehabilitation Lean Agreement, bor, over shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement, which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have igainst parties who supply labor, materials or services in connection with improvements made to the Property.

16. Transfer of the Property. If Borrower sells or transfers all or any part of the Property or an interest therein, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) a transfer by devise, descent, or by operation of law upon the death of a joint tenant, or (c) the grant of any leasehold interest of three years or less not containing an option to purchase. Borrower shall cause to be submitted information required by Lender to evaluate the transferce as if a new loan were being made to the transferce. Borrower will continue to be obligated under the Note and this Mortgage unless Lender releases Borrower in writing.

If Lender, on the basis of any information obtained regarding the transferee, reasonably determines that Lender's security may be impaired, or that there is an unacceptable likelihold of a breach of any covenant or agreement in this Mortgage, or if the required information is not submitted. Lender may declare all of the sums secured by this Mortgage to be immediately due and payable. If Lender exercises such option to accelerate, Lender shall mall Socrower notice of acceleration in accordance with paragraph 12 hereof. Such notice, shall provide a period of not less than 30 days from the date the notice is mailed or delivered within which Borrower may pay the sums declared due. If Borrower faits to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 17 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Berrower's breach of any covenant or agreement of Berrower is this Mortgage, including the covenants to pay when due any arms secured by this Mortgage, Londor prior to acceleration shall give notice to Berrower as provided in paragraph 12 areast specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the motice is mailed to Berrower, by which such breach must be cured; and (4) that failure in cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, 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 nonexistence of a default or any other defence of Borrower to acceleration and furnelessure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may furnelesse this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of furnelessure, including, but not limited to, reasonable atterneys' feet and costs of documentary evidence, abstracts and title reports.

18. Sorrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage it: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and In enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable afformeys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents: Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become this and payable.

bas mulnimobnos gaibulani) sinemassasa bas sexat yinasy sdi to difficul-ane et in Imperental Subject to applicable law or a written waiver by Lander, Borrower shall pay by mignisted of pelacingal and interest are payable under the Note, until the Note is paid by the Hote and late charges as provided in the Hote. set. Borrower shall promptly pay when due the principal and interest erreitet end Lander covenent and agree as follows:

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. related inspirations as at a it that Borrower makes such payments to the holder of a prior morrigage or is and fully and responsible estimates thereof. Borrower shall not be obligated to make te, if east which may getartly over this Mortgage and ground tents on the

and security for the sums accurad by this Morigage. the condite and debits to the Funds and the purpose for which each debit to the Funds was made. The s on the Punds. Lender shall give to Borrower, without charge, an annual accounting of the tew requires such interest to be paid, Lender shall not be required to pay 40 00 0 has a the thest of essecution of this Mortgage that interest on the Funds shall be paid to Borrower, and pays Sotrower interest on the Punds and applicable law permits Lender to make such a charge. Borrower and Lander ilying the Punds, analyzing said account or verifying and compiling said assessments and bills, unless Lender g said tense, economents, insurance premiums and ground rents. Lander may not charge for so holding iggs starts teames or state agency through the Conder is senten in state as institution. London ship e illesse to Leader, the Peads shall be held in an institution the deposits or accounts of which are

M des, Monrower shall pay & Leader any amount necessary to make up the deficiency in one or more payments as i by London this and included to pay taxes, assessments, insurance promitums and ground nonts as tones or credited to Borrower on monthly installments of Funds. If the amount of ground rents as they fall due, such excess shall be, at Borrower's optioner see, 🚁 aussessie, insurence premiums and ground rents, shall exceed the amount required to pay said in at the Punds held by Lender, together with the future monthly installments of Punds payable prior to

ly, no inter than immedial or prior to the sale of the Property or its acquisition by Lender, any Funds is, it under peragraph 17 in reof the Property is sold or the Property is otherwise acquired by Lander, set in full of all sum a soured by this Mortgage, Lender shall promptly refund to Borrower any Funda

yd rabne, i or aldayeg atnuoma lo samyag ni terifi rabne. Yd beifgy a od il de boseant & base \$ 41 L. Unions a chable law provides otherwise, all payments received by Lender under e of the thate of application of a cell dit against the sums secured by this Mortgage.

in metarity, of temests with a lien which has priority over this Mortgage, the so build the book . and it is the contract of the state of the s of then to interest to suble on the Note, and then to the principal of the Note.

yna i stam bauong to sinomyng biodeusel bas se ents and other charges, these and impositions attributable to the Property which may attain a priority over this esventiti to make payments whe i succession pay or cause to be paid attaches.

paragres carein providing the insurance shall be chosen by Bolescher, subject to approval by Lender; provided, e such in such ementions and for each periods as Lender may require. is againeites by firs, hazards included within the term "extra fed, coverage", and such other hazards as Lander se, Borrower shall keep the improvements now existing or hereafter erected on the Property

passible all instances with a tien which has priority over this Mortgage. **小海海道・河南中河南町 10 All the policies and renewals** thereof, subject to in terms of any mortgage, deed of trust in hander stad alpais include a standard mortgage clause in tavor of and a mrot in acceptable to Lender. med almit not be unreasonably withliveld. All insurance policies and renewals thereof shall be in a form

ider to Borrower that the insurance carrier offers to settle a claim for the grape benefits, Lender in sets is absendenced by Borrower, or if Borrower fails to respond to Lander within 30 days from the date stines we dispense processing by Borrower.

s of Proporty; Leansholds; Condominiums; Planned Unit Orielopments. Borassured by this Mortgage. fined to soldest and apply the insurance proceeds at Lender's option either to restoration or repair of the Property

macminities of planned unit development, and constituent documents. the state of the second so is a perform all of Borrower's obligations under the second processing and the on the Property in good repeir and shall not commit waste or permit impairment or describing the hospital on a leasehold. If this Moduge is on a unit

wal eldabiliqua to imemorage matriw s'rebend bee s'rev. this south of the second and the second second of the s to see a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to sible attorneys' fore, and take such action as is necessary to protect Lender's interest. If Lender required mortgage ider, at Lander's option, upon notice to Borrower, may make such appearances, disburse such sums, including wigage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then . Protection of Londor's Security. If Morrower fails to perform the covenants and agreements to nation in this

mained in this paragraph? Ashall require Lender to incur any expense or take any action herounder a of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. sadditional indebtedness of Borrower accured by this Mortgage. Unless Borrower and Lender agree to other hay amounts destructed by Lender parazant to this paragraph 7, with interest thereon, at the Note rate, shall

Arragord and an erecest in the Property. and that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor etion. Lender may make or cause to be made reasonable entries upon and inspections of the Property,

the which has princilly over this Mortgage. the second and analysis of the repetry or part hereoft or for corvey and and an of condemnation, are security agreewhen, The proceeds of any award or claim for damages, direct or consequential, in connection with

1,340 0007 (0/00)



THIS VARIABLE RATE RIDER is made this 200610 day of PEEDS TARKY ,19 93 , and is incorporated into and shall be deemed to amend and supplement the Mortgage (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Consumer Loan and Security Agreement to PEED CORSULATER - TEMPLET FOR SECURITY FIRE SECURITY Agreement to (the "Lander") of the same date (the "Note") and covering the property described in the Security Instrument and located at:

TOUSS S CANLEY, CHUCACO, IL 30643

(Property Address)

The Note contains provisions allowing for changes in the interest rate whenever the "Index rate" changes, and for annual adjustments to Borrower's payment amount, adjustments in the loan term or adjustment to Borrower's final payment amount.

#### ADDITIONAL COVERANTS.

In addition to the coverants and agreements made in the Security Instrument, Borrower and Lender further coverant and agree as follows:

#### CHANGES IN PAYMENT SCHEDULE DUE TO INTEREST RATE CHANGES.

The Note provides for an initial annual interest rate of 1.1.65 %, and also provides for changes in the interest rate and payment schedule as follows:

[x] Borrower's monthly payment will change annually on each anniversary date of the first payment due date. Lender will determine the amount of the monthly payment that would be large enough to .cras; the unpaid principal balance of the Note plus interest on that amount in full by the final payment due date. Lender will give to Borrower's notice of any changes in the monthly payment at least 25 days (but no more than 120 days) before the date when the change becomes effective. Lender will use the interest rate in effect on the date shown in the notice of payment change (referred to below) to make this calculation. If the Note has not been paid in full by

received 12.2.2008 . Borrower will pay the remaining unpaid or/noipal and accrued interest in full on that date.

[ ] Borrower will continue to make regular monthly payments until the unpaid partnerps and interest due under the Note have been paid in full. Interest rate increases may extend the original payment schedule. If the Note has not been paid in full by

, Borrower's final payment will be adjusted so that the unpaid principal and interest div under the Note will be paid in full.

NOTICE.

Lender will give to Borrower a notice at least once each year during which an interest rate activement is implemented without an accompanying change in the amount of the monthly payment. The notice will include the current and prior interest rates, a statement of the loan balance and other information required by law and useful to Borrower.

LOAN CHARGES.

If the loan secured by the Security Instrument is subject to a law which sets maximum loan charges, and that arrise finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed permitted in its, then: (1) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (2) any sum, a) and 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 are at a partial propayment under the Note.

#### LEGISLATION.

If, after the date hereof, enactment or expiration of applicable laws have the effect either of rendering the provisions of the Note, the Security Instrument or this Variable Rate Rider (other than this paragraph) unenforceable according to their terms, or all or any part of the sums secured hereby uncollectable, as otherwise provided in the Security Instrument and this Variable Rate Rider, or of diminishing the value of Lender's security, then Lender, at Lender's option, may declare all sums secured by the Security Instrument to be immediately due and payable.

IN WITNESS WHEREOF, Borrower has executed this Variable Rate Rider.

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#### DUE-ON-TRANSFER RATER

Notice: This rider adds a provision to the Security Instrument allowing the Lamber to require repayment of the Note in fall upon transfer of the property.

This Due-On-Transfer Rider is made this TONE day of TONE TOWN OF Deed to Secure Debt (the "Security

Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

TOF CONSUMER FINANCIAL SERVICES, INC.

(the "Lender")

of the same date (the "Note") and covering the property described in the Security Instrument and located at:

KOASA S OAKLEY, CHICAGO, IL AOSAE

(Property Address)

AMENDED COVENING. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree 7.5 follows:

#### A. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 16 of the Security Instrument is amended to read as follows:

16. Transfer of the Property or a Beneficial interest in Burrower, If all or any part of the Property or an interest therein is sold or transferred by Borrower (or if a beneficial interest in Burrower is sold or transferred and Borrower is not a natural person or persons but is a corporation, partnership, trust or other legal entity) without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Security Instrument which does not relate to a transfer of rights of occupancy in the property, (b) the creation of a purchase money security interest for household appliances. (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three, year, or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Security Instrument to eximmediately due and payable.

If Lender exercises such option to accelerate, Lender shall mail Brower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall growide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expirate of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 17 hereof.

Lender may consent to a sale or transfer if: (1) Borrower causes to be submitted to Lender information required by Lender to evaluate the transferce as if a new joan were being made to the transferce; (2) Lender reasonably determines that Lender's security will not be impaired and that the risk of a breach of any covenant or agreement in this Security Instrument in acceptable; (3) interest will be payable on the sums secured by this Security Instrument at a rate acceptable to Lender; (4) changes in the transfer of the Note and this Security Instrument required by Lender are made, including, for example, periodic adjustment in the interest rate, a different final payment date for the loan, and addition of unpuid interest to principal; and (5) the transferce signs an assumption agreement that is acceptable to Lender and that obligates the transferce to keep all the promises and agreements made in the Note and in this Security Instrument, as modified if required by Lender. To the extent permitted by applicable law, Lender also may charge a reasonable fee as n condition to Lender's consent to any sale or transfer.

Borrower will continue to be obligated under the Note and this Security Instrument unless Lender rule uses Borrower in writing.

IN WITNESS WHEREOF Borrower has executed this Due-On-Transfer Rider.

(Seal)

CARL GOODING THE WARREN

Moun of

....(Seal) Borrower

DEJE-EIN-FRANSFER RIDER - Second Mortgage --- 4/82 - FNMA UNIFORM INSTRUMENT

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