

TOGETHER WITH all the 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."

Illinois 60631 (Zip Code)  
which has the address of 8438 W. RAVEN ST.  
("Property Address")

CHICAGO (City)

13-06-213-053

DEPT-(1) RECORDING \$29.50  
140000 TRAM 1043 05/05/93 12:12:00  
\$9268 # \* -93-336512  
COOK COUNTY RECORDER

Lot 1 (except the east 30.00 feet thereof) and all of lot 2 in Cippo and Rices subdivision of lots 11 to 17, inclusive, in Block 2 in McCollam and Krug's Second Norwood Park Addition, in the Northeast 1/4 of the Northeast 1/4 of Section 6, Township 10 North, Range 13, East of the Principal Meridian, in Cook County, Illinois.

located in COOK Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the payment of all other sums, with interest, accrued under paragraph 7 to protect the security of this Security the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payable on MAY 1, 2023. This Security Instrument secures to Lender: (a) the repayment of Dollars (U.S. \$ 108,400.00). 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, due and ONE HUNDRED EIGHT THOUSAND FOUR HUNDRED AND NO/100th of the principal sum of Borrower owes Lender the principal sum of

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TAMPA, FLORIDA 33609  
whose address is 405 N. RED STREET, SUITE 240  
which is organized and existing under the laws of THE STATE OF DELAWARE  
and  
("Borrower").  
This Security Instrument is given to GREENTREE MORTGAGE COMPANY, L.P.

CARLOS A. TAMAYO &  
GLADYS J. TAMAYO HUSBAND AND WIFE  
("Lender").  
The mortgage is given on APRIL 24, 1993

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MORTGAGE 1848538

[Space Above This Line For Recording Data] 93336512

PREPARED BY: ELLEN L. LAVIELLE  
GREENTREE MTO. COMPANY, L.P.  
405 N. RED STREET, #240  
TAMPA, FLORIDA 33609  
TO TITL

RECORD AND RETURN TO:  
GREATER LT. TITL CO.  
8150 N. MILWAUKEE  
CHICAGO, IL 60648

4134509 2092

# UNOFFICIAL COPY

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CHICAGO  
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Property of Cook County Clerk's Office

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COOK COUNTY CLERK'S OFFICE  
11/15/03

CHICAGO  
11/15/03

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**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 attach in priority over this Security Instrument as a lien on the Property; (b) yearly household payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) any other 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. § 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 Escrow 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 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 pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amount 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, Lender 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 Security 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 or 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 due under the Note.

4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attach in priority over this Security Instrument, and household payments or ground rents, if any. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attach in priority over this Security Instrument, and household payments or ground rents, if any. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attach in priority over this Security Instrument, and household payments or ground rents, if any. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attach in priority over this Security Instrument, and household payments or ground rents, if any.

5. **Hazard or Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards 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 amount 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. 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 from damage to the Property prior to the acquisition of the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property shall be subject to the acquisition of the Property by Lender.

6. **Occupancy, Preservation, Maintenance and Protection of the Property;** Borrower's Loan Application; Leaseholder. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence after the execution of this Security Instrument.

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13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limit, then: (a) any such loan charges 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

Borrower's consent. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limit, then: (a) any such loan charges 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 Borrower's consent.

12. Successors and Assigns; 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

remedy shall not be a waiver of or preclude the exercise of any right or remedy. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or postponement of the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments, unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or modify the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments. Extension of the time for payment or postponement of the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments, unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or modify the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

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, 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, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower.

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. 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.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making 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 shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substitute mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the mortgage 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 payments may no longer be required, at the option of Lender, if mortgage insurance 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.

7. Protection of Lender's Rights in the Property. If Borrower 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 attorney's fees and entering on the Property to make repairs. Although Lender may bring an action under this paragraph 7, Lender 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 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 notice from Lender to Borrower requesting payment.

6. Mortgage Insurance. If Lender required mortgage insurance as a condition of making 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 shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substitute mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the mortgage 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 payments may no longer be required, at the option of Lender, if mortgage insurance 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.

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2. Mortgage Insurance. If Lender required mortgage insurance as a condition of making 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 shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substitute mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the mortgage 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 payments may no longer be required, at the option of Lender, if mortgage insurance 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.

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Property of Cook County Clerk's Office

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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.

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 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 stated herein or any other address Lender designates by notice to Borrower. 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.

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 applicable 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 mailed 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.

18. Borrower's Right to Reinstatement. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time 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 Borrower: (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 attorney's fees; 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 reinstatement 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 new 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 Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the 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 are generally recognized to be appropriate to normal residential use and to maintenance of the Property.

Borrower shall promptly give Lender 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 knowledge. If Borrower learns, or is notified by any 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 as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive 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.** Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower'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 is given to Borrower, by which 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. The notice shall further inform Borrower of the right to reinstatement after acceleration and the right to assert in the foreclosure proceedings 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, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding and the right to assert in the foreclosure proceedings the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorney's fees and costs of this evidence.

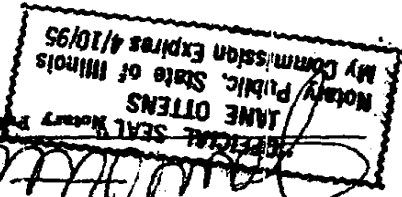
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The following is a list of the cases reported in the Illinois Reports for the year 1911. The cases are arranged in alphabetical order of the names of the parties. The names of the parties are given in full, and the page on which each case is reported is also given. The cases are reported in the Illinois Reports, and are also reported in the American Reports, the Northwestern Reports, and the Southern Reports. The cases are reported in the Illinois Reports, and are also reported in the American Reports, the Northwestern Reports, and the Southern Reports.

1. *People v. [Name]*, 123 Ill. 456 (1911).  
2. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
3. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
4. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
5. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
6. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
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8. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
9. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
10. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
11. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
12. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
13. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
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18. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
19. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
20. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
21. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
22. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
23. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
24. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
25. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
26. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
27. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
28. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
29. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
30. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
31. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
32. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
33. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
34. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
35. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
36. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
37. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
38. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
39. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
40. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
41. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
42. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
43. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
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46. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
47. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
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78. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
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81. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
82. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
83. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
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86. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
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90. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
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92. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
93. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
94. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
95. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
96. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
97. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
98. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
99. *[Name] v. [Name]*, 123 Ill. 456 (1911).  
100. *[Name] v. [Name]*, 123 Ill. 456 (1911).

Property of Cook County Clerk's Office





*Jane Ottens*

My Commission expires:

Given under my hand and official seal, this 24TH day of APRIL 1993

his/her/their free and voluntary act, for the uses and purposes therein set forth.

personally known to me to be the same person(s) whose name(s) here subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as

do hereby certify that CARLOS A. TAMAYO, GLADYS J. TAMAYO, HUSBAND AND WIFE

County of: *Cook*

STATE OF ILLINOIS

*I, the undersigned*

[Space Below This Line For Acknowledgements]

Borrower (Seal)

Borrower (Seal)

Borrower (Seal) *GLADYS J. TAMAYO*

*Glady's Tamayo*

Borrower (Seal) *CARLOS A. TAMAYO*

*Carlos Tamayo*

Witness:

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- Other(s) [specify]
- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

Security Instrument. [Check applicable box(es)]  
amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this  
with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall  
24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together

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

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

93336512

Property of Cook County Clerk's Office

THE COMMISSIONER EXHIBIT OFFICE  
MORNING BUILDING, STATE OF ILLINOIS  
JUNE 11, 1960  
OFFICIAL - 22703

With commission exhibit

SMITH, JAMES M. 1888  
The undersigned, JAMES M. SMITH, do hereby certify that the above is a true and correct copy of the original as the same appears in the records of the State of Illinois, and that the same is a true and correct copy of the original as the same appears in the records of the State of Illinois, and that the same is a true and correct copy of the original as the same appears in the records of the State of Illinois.

ROBERT W. SMITH  
Commissioner of Revenue

STATE OF ILLINOIS

Notary Public for Cook County, Illinois

NAME	ADDRESS	CITY	STATE	ZIP
SMITH, JAMES M.	1234 N. LAKE ST.	CHICAGO	ILLINOIS	60610
SMITH, JAMES M.	1234 N. LAKE ST.	CHICAGO	ILLINOIS	60610
SMITH, JAMES M.	1234 N. LAKE ST.	CHICAGO	ILLINOIS	60610
SMITH, JAMES M.	1234 N. LAKE ST.	CHICAGO	ILLINOIS	60610

Notary Public for Cook County, Illinois

Notary Public for Cook County, Illinois

Notary Public for Cook County, Illinois

Property of Cook County Clerk's Office

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STORAGE