



# UNOFFICIAL COPY

03339934

Form 301a 9/90  
DPS 1080

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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) consents 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 lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender superadding the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attach priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

If the person owed payment, Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph, to the person owed payment, Borrower shall provide in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly which may attach priority over this Security Instrument, and leasehold payments of ground rents, if any. Borrower shall pay 4. Charges, Liens, Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

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

Upon payment in full of all sums secured by this Security Instrument, Lender shall assign the sums secured by this Security Instrument.

Funds held by Lender, shall apply any Funds held by Lender at the time of acquisition or sale, a credit against the sums secured by of the Property, shall acquire at the time of acquisition or sale a credit against the sums secured by Funds held by Lender. If, under paragraph 2, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale 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 in no more than twelve months, at Lender's sole discretion.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower debt to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument. Lender may agree 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 in no more than twelve months, at Lender's sole discretion.

Without charge, an annual accounting of the Funds, showing all credits and debits to the Funds and the purpose for which Borrows and Lender may agree in writing, however, (a), interest shall be paid on the Funds, Lender shall give to Borrower, applicable law requires interest to be paid, Lender shall be required to pay Borrower any interest or earnings on the Funds used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or chargeable. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service, certifying the Escrow Items, unless Lender pays Borrower for holding and applying the escrow account to make such Escrow Items. Lender may not charge Federal Home Loan Bank, Lender shall apply the Funds to pay the Escrow Items, unless Lender, if Lender is succeeded in collection or in any Federal Home Loan Bank, Lender shall apply the Funds to pay the 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 Escrow Items or otherwise in accordance with applicable law.

Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of future sets a lesser amount, (b), Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount, 1974 is amended from time to time, 12 U.S.C. Section 2601 et seq. ("RSPA"), unless another law that applies to the Funds related mortgage loan, a may require Borrower's escrow account under the federal Real Estate Settlement Procedures Act of Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a Lender for a federally the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items," if any: (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, and assessments which may attach priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments 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 Lender for Taxes and Insurance. Subj ect to applicable law or to a written waiver by Lender, Borrower shall pay to

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.

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

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.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage;

fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurteñances, and

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**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 paragraph "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.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged; if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

**6. Occupancy, Reservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to 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 Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as 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 or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a household, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

**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 attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become 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.

**8. Mortgage Insurance.** If Lender requires 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 to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent 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 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

of ~~one-half~~ one-half percent of the unpaid principal balance plus interest from the date of origination through the date of maturity. ~~DRB 1011~~ Form 3014 9/90  
GRILL-10101  
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16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

to be severable.

given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are deleted conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be justified in which the Property is located. In the event that any provision of this Security Instrument or clause of the Note is invalid or contrary to the law of the State in which it is located, the Note and the law of the State shall be governed by the law of the State in which the Property is located.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the State in which it is located.

Security instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this

or any other address Borrower uses of another method. The notice shall be given by first class mail to the Property Address

it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address

of any other address Borrower uses of another method. The notice shall be given by deliverying it or by mailing

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by deliverying it or by mailing prepayment charge under the Note.

Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any

payment to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct

to the permitted limit, and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to

loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount, necessary to reduce the charge

and this law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the

make any accommodations with regard to the terms of this Security Instrument is subject to a law which sets maximum loan charges,

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges,

make any accommodations with regard to the terms of this Security Instrument or the note without the Borrower's consent.

secured by this Security Instrument, and (c) agrees that Lender and any other Borrower may agree to extend, modify, forfeit or

Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums

Instrument but does not execute the Note; (a) is co-signing this Security Instrument only to mortgagee, grant and convey this Security

parties

Security instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this

exercise of any right or remedy.

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

of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's

compliance proceedings against any successor in interest or refuse to extend time for payment otherwise modified amortization

not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender not be required to

of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall

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 1 and 2 or change the amount of such payments.

If the Property is abandoned by Borrower, or if, after notice to Lender to Borrower that the condemned offers to make an

award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given,

Lender is authorized to collect any fees or expenses, at its option, either to restoration or repair of the Property or to the sums

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

If the Property is abandoned by Borrower, or if, after notice to Lender to Borrower that the condemned offers to make an

award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given,

Lender is authorized to collect any fees or expenses, at its option, either to restoration or repair of the Property or to the sums

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

If the Property is abandoned by Borrower, or if, after notice to Lender to Borrower that the condemned offers to make an

award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given,

Lender is authorized to collect any fees or expenses, at its option, either to restoration or repair of the Property or to the sums

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

If the Property is abandoned by Borrower, or if, after notice to Lender to Borrower that the condemned offers to make an

award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given,

Lender is authorized to collect any fees or expenses, at its option, either to restoration or repair of the Property or to the sums

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

If the Property is abandoned by Borrower, or if, after notice to Lender to Borrower that the condemned offers to make an

award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given,

Lender is authorized to collect any fees or expenses, at its option, either to restoration or repair of the Property or to the sums

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

If the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument,

whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair

market value of the Property immediately before the taking, divided by (b) the fair market value of the Property in which the fair

amount of the sums secured immediately before the taking, divided by (a) the total

this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total

market value of the Property immediately before the taking, divided by (b) the fair market value of the Property in which the fair

amount of the sums secured immediately before the taking, divided by (a) the total

Security instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this

market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this

market value of the Property in which the fair market value of the Property in which the fair

amount of the sums secured immediately before the taking, divided by (a) the total

Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Inspection. Lender or its agent may make reasonable entries upon and inspectioins of the Property. Lender shall give

insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage

that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay

payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period

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**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.

Indicate below which of the following Rider(s) apply to your particular property. Check applicable boxes.

**Adjustable Rate Rider**  **Condominium Rider**  **1-4 Family Rider**  
 **Graduated Payment Rider**  **Planned Unit Development Rider**  **Biweekly Payment Rider**  
 **Balloon Rider**  **Rate Improvement Rider**  **Second Home Rider**  
 **V.A. Rider**  **Other(s) (specify)** **MORTGAGE RIDER FOR COVENANT #22**

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

*Gary E. Warren* (Signature)  
**GARY E. WARREN** (Name)  
**Borrower** (Title)

**Witness:** *Linda C. Warren* (Signature)  
**LINDA C. WARREN** (Name)  
**Borrower** (Title)

**Witness:** *Linda C. Warren* (Signature)  
**LINDA C. WARREN** (Name)  
**Borrower** (Title)

*Gary E. Warren* (Signature)  
**GARY E. WARREN** (Name)  
**Borrower** (Title)

*Linda C. Warren* (Signature)  
**LINDA C. WARREN** (Name)  
**Borrower** (Title)

*Gary E. Warren* (Signature)  
**GARY E. WARREN** (Name)  
**Borrower** (Title)

*Linda C. Warren* (Signature)  
**LINDA C. WARREN** (Name)  
**Borrower** (Title)

**STATE OF ILLINOIS,** **COOK** County, ss:

I, **Deborah K. Rateike**, Notary Public in and for said county and state do hereby certify that,

**GARY E. WARREN AND LINDA C. WARREN, HUSBAND AND WIFE** personally known to me to be the same person(s), whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal this 28<sup>th</sup> day of April, 1993, at the city of Chicago, Illinois, and the date above written is the date of my signing this certificate.

My Commission Expires: 3-20-95  
 Notary Public  
 State of Illinois  
 DPS 1084

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Form 3014-9/80  
DPS 1093

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 Interest, unless this option is delivered or mailed within 30 days from the date the notice is delivered to Borrower prior to the expiration of this period of notice. This option shall give Borrower further notice of acceleration. The notice shall provide a period of notice less than 30 days without which Borrower may invoke any remedies permitted by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies less than 30 days from the date the notice is delivered to Borrower prior to the acceleration of this instrument.
18. Borrower's Right to Retain. If Borrower meets certain conditions, Borrower shall have the right to have application of this Security Interest discontinued at any time prior to the earlier of: (a) 5 days (or such other period as Borrower specifies) for repossessing this Security Instrument; or (b) entry of a judgment entitling Lender to all sums which then would be due under this Security Instrument. Those conditions are that Borrower has not been negligent, but has not limited to, reasonable attorney fees; and (c) pays all expenses incurred in enforcing this Security Instrument and the Note as if no acceleration had occurred; (d) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (e) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (f) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (g) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (h) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (i) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (j) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (k) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (l) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (m) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (n) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (o) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (p) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (q) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (r) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (s) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (t) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (u) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (v) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (w) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (x) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (y) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (z) pays all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred.
19. Sale of Note; Change of Lender 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 underlined 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 17.
20. Hazardous Substances. Borrower shall not cause of permit the presence, use, disposal, storage, or release of any Hazardous Substances on or about the Property. Borrower shall not cause of any investigation, claim, demand, lawsuit or other action by any government agency or private party involving the Property or any other action to maintainance of the Property. Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any government agency or private party involving the Property or any other action to maintainance of the Property.
21. Acceleration of 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 given to Borrower; (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) the date, not later than 30 days from the date the notice is given to Borrower, by which the default is deemed to occur. The notice shall specify: (a) the default given to Borrower; (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) the date, not later than 30 days from the date the notice is given to Borrower, by which the default is deemed to occur.
- NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:
22. 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.

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## MORTGAGE RIDER FOR COVENANT #22

THIS RIDER IS Incorporated into a certain MORTGAGE dated of even date herewith given by the UNDERSIGNED to secure MORTGAGE indebtedness; said MORTGAGE encumbers real property commonly described as:

- 1) BORROWER and LENDER agree that notwithstanding anything contained in COVENANT 22 in the MORTGAGE, LENDER is hereby authorized to charge a reasonable fee for the preparation and delivery of a RELEASE DEED.
- 2) BORROWER and LENDER agree that if the FEDERAL NATIONAL MORTGAGE ASSOCIATION or the FEDERAL HOME LOAN MORTGAGE CORPORATION buy all or some of the LENDER's rights under the MORTGAGE, this RIDER will no longer have any force or effect.

IN WITNESS WHEREOF, BORROWER has executed this RIDER.

Gary E. Warren (SEAL)  
GARY E. WARREN -BORROWER

Linda C. Warren (SEAL)  
LINDA C. WARREN -BORROWER

(SEAL)  
-BORROWER

(SEAL)  
-BORROWER

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and yet another election day, another opportunity to make sure that every voter's voice is heard.

TODAY AND TOMORROW, COUNTLESS VOLUNTEERS WILL WORK TO ENSURE THAT EVERY VOTE COUNTS. THEY ARE THE HEART AND SOUL OF OUR DEMOCRACY.

WE ARE PROUD TO CALL THEM FRIENDS. WE ARE PROUD TO CALL THEM COOK COUNTY CITIZENS. WE ARE PROUD TO CALL THEM VOTERS.

JUDGE  
REAGAN

JUDGE  
KIRKWOOD

JUDGE  
NEWBERRY

JUDGE  
REAGAN

100000000

100000000

Property of Cook County Clerk's Office