93367660

DEPT-01 RECORDING

- *-93-387660
- COOK COUNTY RECORDER

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on Don F. Meehleis

April 23, 1993

The mortgagor is

("Borrower"). This Security Instrument is given to Home Loan & Investment Association

which is organized and existing under the laws of the State of Rhode Island address is 244 Weybosset St., Providence, R.I. 02903

, and whose

Seventy seven thousand five hundred dollars and 00/100

Dollers (U.S. \$ 77,500.00

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 payable on April 28, 2008 This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the typic, with interest, and all renewals. extensions and modifications of the Note; (b) the payment of all other sums, with interest advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenant, and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in County. Illinois:

Lot 124 in Timbers Edge, A Subdivision in the East 1/2 of the Southeast 1/4 of Section 27, Township 36 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

PERMANENT INDEX NUMBER: 27-27-407-032

which has the address of Illinois 60477

8801 West 172nd St., Tinley Park ("Property Address");

[Street, City],

[Zip Code]

ILLINOIS-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT Form 3014 9/90

-6R(IL) (9212)

Amended 5/91

VMP MORTGAGE FORMS - (313)293-8100 - (800)621-7291



Second Home Rider

1-4 Family Rider

Blweckly Payment Rider

Stidury Vision	Commission Expires: MW. 26, 1994
Ebbl. O Hamby shap y	ed and delivered the said instrument as Oiven under my hand and official seal, this
, personally known to me to be the same person(s) whose nam his day in person, and acknowledged that he herein, set for the and voluntary act, for the uses and purposes therein set for the and voluntary act.	And to the foregoing instructions, appeared before me it
County set	TE OPILLINOIS, P. Chill.
()	wonod-
mod-	0
Don Meehleis	Inough Cordabe

☐ Other(s) [specify]

the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

Rate Improvement Rider

24. Blders to the security instrument, in the security instrument in the security in the security

Condominium Rider

Planned Unit Development Rider

V.A. Rider

[Check applicable box(as)]

Balloon Rider

Graduated Payment Rider

Adjustable Rate Rider

17. Transfer of the Property or a Beneficial Interest in Bosrower. Dail or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Bosrower is sold or transferred and Bosrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or 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 Reinstate. 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 attorneys' 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, hall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects morant payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unreasted 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.

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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 uses 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, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of 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. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- 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.

Porm 3014 8/80

more of the actions set forth above within 10 days of the giving of notice.

this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or this Security Instrument. If Leader determines that any part of the Property is subject to a lien which may attain priority over enforcement of the lien; or (e) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to by, or defends against enforcement of the lien in, legal preseedings which in the Lender's opinion operate to prevent the writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in

If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments. to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. 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 attain priority over this Security Instrument, and leaschold payments or ground rents, if any. Borrower shall pay

4. Chargest Lieus. Borrower shall pay all taxes, assessments, charges, fines and impositions attributed to the Property third, to interest due: fourth, to principal due; and last, to any late charges due under the Note.

I and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payeble under paragraph 2; 3. Application of Payments. Unless applicable taw provides otherwise, all payments received by Lender under paragraphs

this Security Instrument.

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 Funds held by Leader, If, under paragraph 21, Lender shall acquire or sell the Property, Leader, prior to the acquisition or sale

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any

twelve monthly payments, at Lender's sole discretion.

shall pay to Lender the amount necessary to make up the deficiency. Borrover shall make up the deficiency in no more than time is not sufficient to pay the Escrow Items when dust, Lender may so notify Corrower in writing, and, in such case Borrower tor the excess Pands in accordance with the requirements of applicable leads the amount of the Funds held by Lender at any

If the Funds held by Lender exceed the amounts permitted to be reld by applicable law, Lender shall account to Borrower

debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument. without chargo, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each Borrower and Lender may agree in writing, however, that incleat shall be paid on the Funds. Lender shall give to Borrower; applicable law requires interest to be paid, Lender shall not it required to pay Borrower any interest or earnings on the Funds. used by Lender in connection with this loan, unker applicable law provides otherwise. Unless an agreement is made or a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service verifying the Escrow Items, unless Lender pays dorrower interest on the Funds and applicable law permits Lender to make such Escrow items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or (including Lender, if Lender is such an iterlution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the

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 expenditures of future sets a leaser amount. If so, Lander may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. 1974 as umended from the to fine, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Punds related mongage loan may require for 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 iteu of the payment of mortgage insurance premiums. These items are called "Escow Items." if any; (c) 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 attain priority over this Security Instrument as a tien on the Property; (b) yearly leasehold payments Lender on the day monthly payments are due under the Mote, until the Mote is paid in full, a sum ("Funds") for: (a) yearly taxes

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note. I. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the

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

variations by jurisdiction to constitute a uniform security instrument covering real property.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record. grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants

BORROWER COVENANTS that Borrower is lawfully select of the estate hereby conveyed and has the right to mortgage, Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security TOOLTHER WITH all the improvements now or hereafter erected on the property, and all easements, appurienances, 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 the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

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 tessened. 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 unswer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect un 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 Forrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the recently 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 requisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

- 6. Occupancy, Preservation, Mainterance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Froperty 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 bor, ower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit wast, 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 B rower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Burrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.
- 7. Protection of Lender's Rights in the Property. If Borrower fails to perform the coverents 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 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 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

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16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared consticts with applicable law, such constict shall not affect other provisions of this Security Instrument or the Note which can be to be severable, jurisdiction in which the Property is tocated. In the event that any provision or clause of this Security Instrument or the Note 15. Governing Law; Severability, This Security Instrument shall be governed by federal law and the law of the

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 designates by notice to Lender. Any notice to Lender shull be given by first class muil to it by first class mail unless applicable haw requires use of another method. The notice shall be directed to the Property Address 14. Notices. Any natice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing

payment to Borrower, If a refund reduces principal, the reduction will be treated as a partial prepayment without any Borrower. Lender may choose to make this retund by reducing the principal owed under the No.o or by making a direct prepayment charge under the Mote. to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to toon exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount recreative charge and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the 13. Loan Charges. If the loan secured by this Security Instrument is subject to a say which sets maximum loan charges.

make any accommodations with regard to the terms of this Security Instrument or the twite without that Borrower's consent. secured by this Security Instrument, and (c) agrees that Lender and any other Bonover may agree to extend, modify, forbear or Borrower's interest in the Property under the terms of this Security Instrument; (c) is not personally obligated to pay the sums Instrument but does not execute the Mote: (a) is co-signing this Security Instrument only to morigage, grant and convey that paragraph 17. Borrower's covenants and agreements shall be joint and everal. Any Borrower who co-signs this Security 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 Libility; Co-algners, The covenants and agreements of this

successors in interest. Any forbestance 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 conumence proceedings against any successor in interest to refuse to extend time for payment or otherwise modify amortization not operate to release the liability of the original Br rrower or Borrower's successors in interest. Lender shall not be required to of amortization of the sums accured by this Security Instrument granted by Lender to any successor in interest of Borrower shall 11. Borrower Not Released; Fort carra ree By Leader Not a Walver, Extension of the time for payment or modification

postpone the due date of the monthly payments referred to in paragraphs I and 2 or change the amount of such payments. Unless Lender and Borrowe, pinerwise agree in writing, any application of proceeds to principal shall not extend or

Lender is valinorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. award or settle a clinin for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, if the Property's Foundaned by Borrower, or it, after notice by Lender to Borrower that the condemnor offers to make an

be applied to the toring secured by this Security Instrument whether or not the sums are then due. taking, uniess go nower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall market value of the Proporty immediately before the taking is less than the amount of the sums secured immediately before the before the taking. Any balance shall be paid to Borrower, in the event of a partial taking of the Property in which the fair amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by market value of the Property interediately before the taking is equal to or greater than the amount of the aums secured by this whether or not then due, with any excess paid to Barrower, in the event of a partial taking of the Propeny in which the fat In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrumen

condemnation or other taking of any part of the Property, or for conveyance in ficu of condemnation, are hereby assigned as 10. Condemmation. The proceeds of any award or claim for damages, direct or consequential, in connection with a

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 inspections of the Property, Lender shall gi

insurance ends in accordance with any written agreement between Borrower and Lender or applicable law. the premiums required to maintain morrgage insurance in effect, or to provide a loss reserve, until the requirement for mortg that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the per

ADJUSTABLE RATE LOAN RIDER

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

This Rider is made this 23rd. day of April	eed to Secure Debt (the "Security Instru- re Borrower's Note to
(the "Lender") of the same date (the "Note") and covering the property	
located at 8801 West -172nd St., Tinley Park, TL 6 Property Address	50477
Modifications, in addition to the covenants and agreements made in Lender further covenant and agree as follows:	the Security Instrument, Bortower and
A. INTEREST RATE AND MONTHLY PAYMENT CHANGES	
The Note has an 'initial Interest Rate' of 13:99%. The Note interest 28th day of the monte biginning on April 28	rate may be increased or decreased on the and on that day of the month every
Changes in the interest rate rate governed by changes in an interest rate in [Check one box to indicate Index.]	ndex called the "Index". The Index is the:
(1) 17° "Contract Interest Face, Purchase of Previously Occupied Types of Lenders" published by the Faderal Home Loan Bank Board.	Homes, National Average for all Major
(2) E) THE INDEX IS THE LOWEST REPORTED PR	IME · RATE · PUBLISHED · DAILY ·
IN. THE WALL STREET. JOURNAL. Check one box to indicate whether there is an improvement in that on changes in the interest rate of	
be no maximum limit on changes.)	•
(1) I There is no maximum limit on changes in the interest rate at (2) X: The interest rate cannot be changed by more than three per it the interest rate changes, the amount of Borrower's monthly payment creases in the interest rate will result in higher payments. Decreases in the in B. LOAN CHARGES It could be that the loan secured by the Security Instrument is subject to and that law is interpreted so that the interest or other loan charges collected loan would exceed permitted limits. If this is the case, then: (A) and such loan necessary to reduce the charge to the permitted limit; and (B) any sums intead ed permitted limits will be refunded to Borrower. Lender may choose to may owed under the Note or by making a direct payment to Borrower. C. PRIOR LIENS If Lender determines that all or any part of the sums secured by this 3 which has priority over this Security Instrument, Lender may send Borrower shall promptly act with regard to that lien as provided in paragraph 4 of the secure an agreement in a form satisfactory to Lender subordinating that lier D. TRANSFER OF THE PROPERTY If there is a transfer of the Property subject to paragraph 17 of the Securan increase in the current Note interest rate, or (2) an increase in (or removal of terest rate change (if there is a limit), or (3) a change in the Base Index figure, or waiving the option to accelerate provided in paragraph 17.	centage points at any Change Date. Is will change as provided in the Note. Interest rate will result in lower payments. 938.7660 a law which sets maximum loan charges or to be collected in connection with the in charge shall be reduced by the amount y collected from Borrower which exceediate this refund by reducing the principal devarity Instrument are subject to a lien a notice identifying that lien. Borrower is Security Instrument or shall promptly in to this Security Instrument.
By signing this, Borrower agrees to all of the above.	Mechlew (Seal) entities -Bostower
Don F. Mee	ehleis —Borrower
	(Seal) —Bottowet

ADJUSTABLE RATE IOAN RIDER

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DUE-ON-TRANSFER RIDER

Notice: This rider adds a provision to the Security Instrument allowing the Lender to require repayment of the Note In full upon transfer of the property.

This Due-On-Transfer Rider is made this 23rd day of April, 1993, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Home Loan and Investment Association (the "Lender") of the same date (the "Note") and covering the property described in the security Instrument and located at:

8801 West 172nd St., Tinley Park, IL 60477

A Company of the Comp

(Property Address)

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

A. TINNIFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

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

16. Transfer or the Property or a Beneficial Interest in Borrower. If all or any part of the Troperty or an interest therein is sold or transferred by Borrower (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural perfor or persons but is a corporation, partnership, trust or other legal entity) without Lender's prior written Consent, excluding (a) the creation or a lien or encumbiance 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 years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Security Instrument to be immediately due and payable.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with argraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared dus. If Borrower fails 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.

Lender may consent to a sale or transfer if. (1) Borrower causes to be submitted to Lender information required by Lender 10 evaluate the transferee as if a new loan were being made to the transferee; (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 is Loceptable; (3) interest will be payable on the sums secured by this Security Instrument at a rate acceptable to Lender; (4) changes in the terms 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 unpaid interest to principal: and (5) the transferee signs an assumption agreement that is acceptable to Lender and that obligates the transferee 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 than series a reasonable fee as a 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 releases Borrower in writing.

IN WITHESS WHEREOF, Borrower has executed this Due-On-Transfer luter.

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DUES-Ob-TRANSFER RIDER

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