COOK COUNTY, ILLINOIS FILED FOR RECORD

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PREPARED BY: C. KOZELL

#### MORTGAGE

THIS HORIGAGE ("Ser unity Instrument") is given on MAY 13 19 93. The murtgagor 17 GARY A. CRAIG AND CONNIE L. CRAIG, HIS WIFE

APX MORTGAGE STAVICES, INC.

COOK

("Borrower"). This Security Instrument is given to , which is organized and existing

under the laws of ILLINOUS and whose address is

415 CREEKSIDE DRIVE, PALATINE, IL 60067

\*\*Londor\*).

BOTTOWER OWER LENDER THE PRINCIPAL OR OF SEVENTY THOUSAND SEVEN HUNDRED AND 00/100

Dollars (1.8 3 \*\*\*\*70,700.00 ). This debt is evidenced by Borrower's note dated the same date as this Security 'natrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on JUNE 4 , 2023 This Security Instrument secures to Lender: (a) the repayment of the Jebt evidenced by the Note, with interest, and all renewals, extensions and , 2023 modifications; (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 covenants and agreements under this Security Instrument and

the Bote. For this purpose, Borrower does hereby yortyage, grant and convey to Lender the following described property

LOT 17 IN BLOCK 56 IN HANOVER HIGH ANDS UNIT NO. 7, A SUBDIVISION IN THE MORTHWEST AND MORTHEAST QUARTIR OF SECTION 30, TOWNSHIP 41 MORTH, THE MORTHWEST AND MORTHEAST QUARTIR OF SECTION 30, TOWNSHIP 41 MORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT DO COPYS OFFICE THEREOF RECORDED ON OCTOBER 18, 1967 20 DOCUMENT 20295106, IN COOK COUNTY, ILLIMOIS.

PERMANENT TAX ID. 07-30-103-017

> HAMOVER PARK [CLty]

which has the address of 1530 RAMBELWOOD DRIVE

60103

[Street] ("Property Address");

[Sip Code]

TOURTHER WITE 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."

BORROWER COVERANCE that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for engumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY IMPRIMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument govering real property.

ILLINOIS -Single Femily- Fannie Mae/Freddie Med UNIFORM INSTRUMENT

Form 3014

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PREPARED BY: C. KOZELL

#### MORTGAGE

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#### UNOFFICIAL GOPY 4 2

UNIFORM COVERNMENTS. 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 Bote and any prepayment and late charges due under the Bote.

2. PUNDS 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 Mote, until the Mote is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiume, if any; (e) yearly mortgage insurance premiume, 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 "Macrow 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 loss may require for Borrower's escrow account under the federal Real Batate 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. I 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 L. der is such an institution), or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Levals may not charge Borrower for holding and applying the Funds, annually analysing 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. Sowever, Lender tay 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 as agreement is made or applicable law requires interest to be [air], Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, to sever, 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 pleaged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender and set the amounts 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 wake up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discret's.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Sorrower 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 taw provides otherwise, all payments received by Lander under paragraphs 1 and 2 shall be applied: first, to any preplyment 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 shell pay all taxes, transments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or it not paid in that manner, Borrower shall pay them on time directly to the person oved payment. Borrower shall promptly furnitation Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lies which has priority over this security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lies in a manner acceptable to Lender; (b) contests in good faith the lies by, or defends against enforcement of the lies in, legal proceedings which in the Lender's opinion operats to prevent the enforcement of the lies; or (a) secures from the holder of the lies an agreement satisfactory to Lender subordinating the lies to this Security Instrument. If Lender determines that any part of the Prop. W is subject to a lies which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lies. Borrower shall satisfy the lies or take one or more of the actions set forth above within 10 days of the giving of notice.

5. HAZARD OR PROPERTY INSURANCE. Borrower shall keep the improvements now axis ing 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, farter 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 to the all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the injurince carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Sorrower 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 10 days a notice from Lender that the insurance carrier has offered to attle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restors the Property or to pay sums secured by this Security Instrument, whether or not then due. The 10-day period will begin when the notice is given.

Unless Lender and Sorrower 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 Lendar, Sorrower's right to any insurance policies and proceeds resulting from demage
to the property prior to the acquisition shall pass to Lender to the extent of the sums ascured by this Security Instrument
immediately prior to the acquisition.

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6. OCCUPANCY, PRESERVATION, MAINTENANCE AND PROTECTION OF THE PROPERTY; BORROWER'S LOAN APPLICATION; Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days LEASEHOLDS. 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 directanced 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 Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the Lender's security interest. action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of er's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's accurity interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially felse inaccurate information or statement to Londer (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 If this Security Instrument is on a leasehold, Borrower shall comply with all provisions Property as a principal residence. 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 ENDER'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 eignificantly affect Lender's rights in the Property (such as a processing 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 poving any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attrings 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 Lawur under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Land a agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Bote rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

- 3. MORTGAGE INSURANCE. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the presiums 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 equival, in 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 sach 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 rick in these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the order of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurir approved by Lender again 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
- INSPECTION. Lender or its agent may make reasonable entities upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying to somable cause for the inspection.
   CONDEMNATION. The proceeds of any award or claim for datagra, direct or consequential, in connection with any
- 10. CONDEMNATION. The proceeds of any award or claim for datages, 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 in which the fair market value of the Property immediately before the taking is the fair market than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrows and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the property amediately before the taking, divided on (b) the fair market value of the Property immediately before the taking, divided on (b) the fair market value of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the orade nor 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 and apply the proceeds, at its option, either to restoration or repair if the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to 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 such payments.

11. BORROWER NOT RELEASED; FORBEARANCE BY LENDER NOT A WAIVER. Extension of the time for payment or modification of amortisation of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortisation of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. SUCCESSORS AND ASSIGNS BOUND; JOINT AND SEVERAL LIABILITY; CO-SIGNERS. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Motes (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, forhear or make any accommodations with regard to the terms of this Security Instrument or the Mote without that Borrower's con-

eest.

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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 limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Sorrower. 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 sail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice prowided for in this Security Instrument shall be deemed to have been given to Borrower or 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 and the provisions of this Security Instrument and the Note are declared to be severable.

18. BORROWEP 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 If all or any part of the Property or any interest in it is sold or manufarred ( or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person ) without to der's prior written consent, Lender may, at its option, require immediate payment in full of all a 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 or this Security Instrument.

If Lender exercises this colors, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the days the notice is delivered or mailed within which horrower must pay all sums secured by this Security Instrument. If Borrows 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 Sorrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discrimed at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement ) \_\_fore 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 cocurred; (b) curse any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attories s fees; and (d) takes such action as Lender may reasonably require to assure that the lies of this Security Instrument, land was rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Sorrower, this security Instrument and the obligations secured hereby shall remain fully effective a in no acceleration had occurred. However, this right to reinstate shall not apply in the case of soceleration under paragraph 17.

19. SALE OF NOTE: CHANGE OF LOAN SERVICER. The Note (r ) partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to purrower. A sale may result in a change in the entity (known as the "Loan Servicer"; that collects monthly payments due two the Mote and this Security Instrument. 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 primitizable 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-

Borrower shall not cause or permit the presence, use, disposal, storage, or release of 20. HAZARDOUS SUBSTANCES. any Haxardous Substances on or in the Property. Borrower shall not do, nor all rayone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentence, shall not apply to the presence, use, or storage on the Property of small quantities of Hasardous Substances that are quarally recognised 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 Masardous (duetance 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 Mazardous Substance affecting the Property is necessizy, Borrower shall promptly

take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 29, "Masardous Substances" are those substances defined as toxic or by aidous substances by mental law and the following substances: gasoline, kerosene, other flammable or toxic petrolog, products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldshyds, and radiosotiv; miterials. 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.

MON-UNIFORM COVENANTS. Sorrower 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 ection 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 Sorrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the somexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not oured 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 peragraph 21, including, but not limited to, reasonable attorneys' fees and posts of title evidence.

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22. RELEASE. Upon payment of all sums Instrument without charge to Borrower. Borrower	secured by this Security Instrument, Lender shall pay any recordation costs.	shall release this Security
•	res all right of homestead exemption in the Prop If one or more riders are executed by Borrows ments of each such rider shall be incorporated courity Instrument as if the rider(s) were a par	r and recorded together with into and shall amend and
[Check applicable box(es)].		
[ ] 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 Some Rider
[ ] Other(a) [apecify]		
BY SIGNING BELOW, By your accepts and agree any rider(s) executed by Box over and recorded with Witnesses:	ee to the terms and covenants contained in this	Security Instrument and in
Wall Sullane	GARY A CRAIG	(Seal)
Ox	Social Security Number / 382-7	70-8029
	COMMIE L. CRAIG 379-7	Sorrower 78-9826
	0/	(Seal)
<b>₩</b>		
•	0.	Borrower
BOX 333 — TH ( space	Below This Line (or Acknowledgment]	
	MAIL TO:	
APX MORTGAGE SERVICES, I 415 CREEKSIDE DRIVE PALATINE, ILLINOIS 60067	NC.	
	9,	
STATE OF DILLIGIA		
COUNTY OF LANK	} ss:	
COUNTY OF		Ö
The foregoing instrument was acknowledged before m	may 13, 1993	3
by GARY A. CRAIG AND COMMIE L.	CRAIG (person(e) acknowledging)	
MY COMMISSION EXPIRES: /2/14/9/	Luary Cashwan Shellak	(SEAL)
THIS INSTRUMENT WAS PREPARED BY: C. R	OFFICIAL SEA MARY CASHMAN HIC NOTARY PUBLIC, STATE OF IL MY COMMISSION EXPIRES 12	CKOK }

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