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COOK COUNTY, ILLINOIS FILED FOR RECORD

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LOAN NO.: 000-10875-4

MORTGAGE

BOX 404

THIS MORTUAGE ("Security Instrument") is given on

MAY 24, 1993

MATTHEW E. CALLAHAN, AND, DEFINE M. CALLAHAN, HIS WIFE

("Borrower"). This Security Instrument is given to SOUTHWEST FEDERAL SAVINGS & JOAN ASSOCIATION OF CHICAGO

which is organized and existing under the laws of United States of America address is 3525 WEST 63RD STREET, CHICAGO IL 60629

("L'inder"). Borrower owes Lender the principal sum of

ONE HUNDRED SEVENTEEN THOUSAND AND NO/100

Dollars (U.S. \$

117,000.00

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 JUNE 1, 2023

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, 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 covenar is and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and curvey to Lender the following County, Illinois: described property located in

LOT 10 IN A. G. BRIGGS & SONS "PIRIE PARK" RESUBDIVISION OF PART OF BLOCK 1 IN HOMESTEAD ADDITION TO WASHINGTON HEIGHTS, A SUBDIVISION OF THE NORTHEAST 1/4 OF SECTION 11, TOWNSHIP 37 NORTH, RANGE 13 BAST OF THE THIRD PRINCIPAL MEZRIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.: 24-11-213-035 which has the address of

Illinois

60642 [Zip Code] ("Property Address");

ILLINOIS-Single Family-Famile Mee/Freddle Mac UNIFORM INSTRUMENT

-6R(M.) (9101)

VMP MORTGAGE FORMS - (313)293-8100 - (800)521-7281

Form 3014 \$190

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

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's opinion operate to prevent the by, or defends against enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender autoridinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a fien which may attain priority over this Security Instrument, Lender determines that any part of the Property is subject to a fien which may attain priority over this Security Instrument, Lender determines that any part of the lien. Borrower shall satisfy the lien or take one or

which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay them on time directly to the person owed payments to be paid under this paragraph. It Borrower makes these payments directly, Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. It Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.
4. Charges; Liens, Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property

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

Funds held by Lender. It, 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 creoit against the sums secured by this Security Instrument.

Upon payment in full of all sums secured by this Security Instrument, Londer shelt promptly refund to Borrower any under payment in full of all sums secured by this Security Instrument, Londer shelt promptly refund to Borrower any that had be property to the security for the security of the secur

(Melec Brough) premier are amount recessary to make up are concerns); nor

it the Funds held by Lender exceed the amounts permitted to be left 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 Eserow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall make up the deficiency in no more than single pay to Lender the amount necessary to make up the deficiency in no more than

(including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow lients, Lender in the Funds and applying the Funds and applying the Escrow lients, unless Lender pays For ower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower in ray a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless suplicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or estraings on the Funds. Borrower and Lender may agree in writing, however, that interest to pay Borrower any interest or estraings on the Funds. Borrower and Lender may agree in writing, however, that interest and debits to the Funds and the purpose for which each without charge, an annual accounting of the Funds, showing creates and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional entity for all sums secured by this Security Instrument.

Eserow Items or otherwise in according with applicable law.

The Funds shall be held in an instrumentality, or entity

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Mote, until the Mote is paid in full, a sum ("Funds") for: (a) yearly taxes and assecurity and it is any; (b) yearly payments are due under this Security Instrument as a lien on the Property; (b) yearly leasehold payments or grout d rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly has any or to Lender, in accordance with Lender nusy, at any or lieu of the payment of mortgage insurance items are called "Escrow Items." Lender nusy, at any or or collect and hold Funds in an amount as lender for a federally or Lender, in an amount not to exceed the Funds and incoming the Funds and incoming the leaser amount. If so, Lender, may, at any time, collect and hold Funds in an amount not to exceed the leaser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the leaser amount. It so, Lender may, at any time, collect and hold Funds and reasonable estimates of expenditures of future.

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. Bottower and Lender covenant and agree as follows:

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

grant and convey the Property and that the Property is unencumbered, except for encumbrances 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 INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited

Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

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

TOCETHER WITH all the improvements now or hereafter erected on the property, and all essements, appurrenances, and flatures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security

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5. Hazard or Property Insurance. Borrower shall keep the improvements Cow existing or heleafter 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 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 so rower 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 sequired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the equisition 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 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 Corrower'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 resolution. 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 coverants 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 upper 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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the covenants and agreement of this Security Instrument as if the rider(s) were a part of this Security Instrument.

24. Riders to this Security Instrument, If one or more riders are executed by Borrower and recorded together with this Security Instrument, for covenants and agreements of each such rider shall be incorporated into and shall amend and supplement

[Check applicable box(es)]

payments may no longer be required, at the option of Lender, if mortgage inquirage coverage (in) the ginount and for the period that Lender requires) provided by an insurer 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 law.

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

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

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument. whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be 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 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 due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor 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 of 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 payment; referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance Ly Lender Not a Walver. Extension of the time for payment or modification of amortization 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 masse to extend time for payment or otherwise modify amortization 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 Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Nole without that Borrower's consent.

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 firms will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or hy making a direct of payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided 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 end the provisions of this Security Instrument and the Note are declared to be severable.

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

Form 3014 9/90

COL Walver of Homestead, Borrower shall pay any recordation in the population of homestead. Borrower waives all right of homestead, and the process all right of homestead.

22. Release, Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. proceeding. Lender shall be entitled to collect all expenses incurrant man arministrative and feed of the control of the contr Secured by this Security Instrument without further demand and may forcelose this Security Instrument without further demand and may forcelose this Security Instrument in the opinion is security instrument in the security instrument by fullicial formula in the security instrument by fullicial formula in the remember of in this member of interesting the members without charge to Borrower. Borrower shall pay any recordation costs. 21, including, but not limited to, reasonable attorneys? fees and costs of title evidence. Or before the date specified in the notice, Lender, at its option, may require immediate payment in tuli of all sums and may formine this Geometry Institution without further demand and may formine this Geometry Institution individual in non-existence of a default or any other defense of Bortower to acceleration and investing in the interioration of any other defense of Bortower to acceleration and forcefoure. If the default is not to make an interioration and forcefoure, if the default is not on the make an interioration and to acceleration and to accelerate on the fall of the cured on the fall of the sum of of th secured by this decuming instrument, to reinstate affer acceleration and the right of the right to reinstate affer acceleration and the right of remover of the right to reinstate affer acceleration and the right of the processing proceeding acceleration and threshouse at account is not accelerated in the right of th (d) that fullite to cure the default on or heldre the date specified in the notice may winch the default the date specified in the notice may result in acceleration of the sinks and the notice may result in acceleration of the sinks and the notice of the default in all the notice of the notice o 4(c) B date, not less than 30 days from the date the notice is given (0 Bostower, by which the default must be cure the table of the fallence to cure the the falle to the date the notice is given (0 Bostower, by which the default must be cured and the default may require the second of the cured to the default of the cured to the fallence of the cured to the fallence of the cured to the fallence of the cured to the date of the cured to the fallence of the cured to th OF BID COVERING OF BEITERHERD. The holice shall specify; (B) the default; (b) the Betlen required to cure the default; (c) the Betlen required to cure the default; (c) the Betlen required to cure the default; (d) the default; (e) the default; (e) the default; (e) the default; (f) the default; (h) the default; (mountained by covered in the Security limitation of 100 to 21. Acceleration; Remedies, Lender shall give notice to Bortower prior to account an agree as 1010 ws.

Acceleration; Remedies, Lender shall give notice to Bortower prior to acceleration following Bortower.

Acceleration in agreement in this Generally Instrument that not make in a decreasing Bortower. The formula in the material of the formula in the material of the formula of t

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows: this paragraph 20, "Environmental Law" means communias and laws of the jurisdiction where the property is located that pesticides and herbicides, volutile solveries, malerials containing asbestos of formaldehyde, and radioactive materials and name of the invitation where the materials of solveries and tadioactive materials. (S dead in the invitation where the percentage of the invitation where the percentage in the percentag Environmental Law and the following substances. Basoline, Reposence, other flammable or foxic or figzanting substances by periodic substances in the solution of the following substances. Basoline, Reposence, other flammable or foxic petroleum inferiors for foxic petroleum inferiors. It is foxic or formation or foxic petroleum inferiors. It is foxic foxic petroleum inferiors. It is foxic foxic

As used in this paragraph 20, "Hazardous Substances" are those substances defined as loxic of hazardous substances of the intermedial 1 are and the following substances, paragraph of the intermedial of t of which bottower has actual knowledge, it bottower learns, or is nonneady any governmental or regulation of any Hazardous Substance affecting the Property is necessary and promptly take of the property is necessary and promptly take BOVETHINGTHM OF TERMINION Y USERIES OF PRIVATIONS THE PRIVATION OF IS NORTHER THE PROPERTY AND BOVETHINGTHES OF CHARGOLISE, IT BOTTOWET ICRITIS, OF IS NORTHED BY ANY BOVETHINGTHES OF CHARGOTY, THAT ANY CHARGOLISE OF CHARGOTY AND CHARGOLISE OF THE PROPERTY IS DECEMBED OF THE PROPERTY IN THE PROPERTY OF THE PROPERTY IS DECEMBED OF THE PROPERTY OF THE SOVERIMENTAL OF TERMINORY EIVE LEGICEL WILLE OF ANY INVESTIGATION, CHAIN, CHAIN, TAWARD OF DIVIDING TO ANY HUARICAL OF ENGINEER OF ENGINEE all necessary remedial actions in accordance with Environmental Law Burtower shall promptly give Lender written notice of any investigation, ciaim, denand, lawsuit of other action by any investigation, ciaim, denand, lawsuit of other action by any accommend or animarcal continuous actions the prometry and any therefore substance are the continuous or arivate matry involving the prometry and any the continuous or arivate matry involving the prometry and any the continuous or arivate matry involving the prometry and any the continuous or arivate matry involving the prometry and any the continuous or arivate matry involving the prometry and any the continuous or arivate matry involving the prometry and any the continuous or arivate matry involving the continuous and any the continuous or arivate matry involving the continuous and any the co

Storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to nominal near and to maintenance of the property of similar property of the property of the property of the property of the specialist of the appropriate to the supply to the suppropriate of the suppropriate Property that is in violation of any Environmental Law, The preceding to sentime any one case to us, anything the preceding to sentence on the property of the proceding to the property of the property of the proceding to the pr Halstones Substances on of in the Property. Borrower shall not do not allow anyone else to do, anything affecting the property and the property and the property. Borrower shall not do not allow anyone else to do, anything affecting the necessary of the necessar Albertance on or in the property portion on the presence, use, disposal, slotsge, or release of any one of the property portion of the property property of the property o

Siven winces of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other notice will also contain any other Siven written notice of the change in accordance will haragraph 14 above and applicable law. The notice will state the name and notice of the name and the address of the new Loan Servicer and the address of the navior will state the nation of the notice will state the nation and other as the Louis Servicer) that confects that the hole of the Mole. If there is a change of the Louis Servicer united of sale of the Mole. If there is a change of the Louis Servicer, and another and anotice of the Louis describing with another and another him the mann and the louis of the Louis change in accordance with another and another him. The main chan the name and

19, Sale of Note; Change of Load Servicer, The Note of a partial interest in the Note (together with this Security may be sold one of more times without prior notice to Rottmere A sale made of the house in the main them. obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstance mentions are not acceleration and occurred, this right to reinstance shall. this Security Instrument, Lenger a rights in the Property and Bostower, this Security Instrument, Lenger a rights in the Property and Bostower, this Security Instrument by Bostower, this Security Instrument of the Security Instrument and the country Instrument and the shall be the shall be that the lien of this Security Instrument, Lender's rights in the property and Bottower's obligation to pay the sums secured by the sums instrument intermed to be sums and the sums intermed to be sums the sums intermed to be sums to be supplied by the sums to be including, but not timited to, reasonable attorneys, fees, and (d) takes such action as Lender may reasonably mentine to assume the property and the property a cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument including his Security Instrument, from and this takes such action as I endoteing this Security Instrument, from and this takes such action as I endoteing this Security Instrument, and the security instruments in actions to accurate the security instruments and the security instruments and the security instruments and the security instruments are actions as I endote the security in accurate the security in the sec Decutify instrument, or (b) entry of a juggment enforcing this Decutify instrument, and the would be due under this Security Instrument and the Note as if no acceleration had Occurred; (b) pays of the analysis of another or accommence of nave all attention in antoning this Security Instrument in antoning this Security Instrument in antoning this Security Instrument in antoning this Security Instrument. Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are no more which then would be due under this Security Instrument, Those conditions are that Bottower. (a) pays to account the new training the security instrument and the More resident bad contrasted. (b) pays emorcement of any accurry to reinstancinent diagonal and any time prior to the property pursuant to any power of such and one of the property pursuant to any power of sale contained in this security for reinforment and one of the property pursuant to any power of sale contained in this security of sale contained in this security is an accordance to the property pursuant to any power of sale contained in this security is an accordance to the property pursuant to any power of sale contained in this security is an accordance to the property pursuant to the property pu

chlorogeness of this Security instrument discontinued at any time prior to the earlier of (a) Substitution for mineral discontinued at any time prior to the earlier of (a) Substitution for mineral memory and the prior to the prior of the p All Bartower's Right to Reliable. If Bortower meets certain conditions, Bortower shall have the right to have mention or the satisfaction of the continuous discontinuous at any time ories to the earlier of the face for each other neither as the satisfaction of the s Security Instrument, if Bottower fails to pay these sums prior to the expiration of this period, Lender may invoke any temetae or demand on Bottower.

Security Instrument, instrument without further notice or demand on Bottower.

Lender may invoke any temedies or demand on Bottower. less than 30 days from the date the notice is delivered or mailed within which Botrower must seem to make any or more smart proving a period of mailed within which Botrower may all sums secured by this services of the secure o

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not and the state that the notion is delivered or mailed within which parrower must may all some secured by this of this gamme incomment. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date and any some the option is some to the option is a some to the solution of the in morrow in Boltower is sold or transferred and Bortower is not a natural person) without Il all of any part of the Property of any inferest in it

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