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FIRSTAR HOME MORTGAGE CORPOPATION AND IN THE COMMENT OF THE COMMENT OF THE COMMENTS OF THE COM which is organized and existing under the less of an THE STATE OF WISCONSIN and the copies, and whose address is 809 SOUTH 60TH STREET STE 210 hold, of the new contraction of the cont WEST ALLIS, WIS3214 begins I should not be not the private of the second of the second of the Anna Continued of

Ninety Nine Thousand and no/100 [1] This Jel 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 May a solution of Loran 2024 for humanitary of the 35 This. Security instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and medifications 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 covenants 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 ic ca'ed in the COOK and the state of the property is ca'ed in the COOK and the state of th of Districting restricts innormal attitue was althoughing to consequences in the

County, Illinois:

UNIT 2 SOUTH TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN MOUNT LEINSTER VII CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 91-585062, LOCATED IN 17 14 LOT 5 IN 18 18 18 18 18 18 18 BUTLER'S SUBDIVISION OF THE NORTH 533,00 FEET OF THE WEST 250,00 FEET OF THE Large Lord field both Lord SOUTHEAST 1/4 OF SECTION 31, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD.

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the first previous course this Security Instrument unless Bennower and Europe and their people as a complete following and a particular manner of their manners are made to

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- Pannie Mac/Freddie Mac UNIFORM INSTRUMENT Perra 2014, 9790 (page 3)

Form 3014 9/90 (page 1 of 6 pages)

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, \* and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, 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 variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lendercovenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the

principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lieu on the Property; (b) yearly leasehold payments or ground ants on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, a any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance (vit) the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escroy Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures A a of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

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

this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to b. 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, Londer may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums

secured by this Security Instrument.

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

Property which may attain priority over this Security Instrument, and leasehold payments or ground rent. Jany. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to I and a manner. this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

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

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

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

Form 3014 9/90 (page 2 of 6 pages)

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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 eyent of loss, Borrower shall give prompt notice to the insurance carrier and

Lender. Lender may make proof of loss if not made promptly by Borrower.

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

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

Instrument immediately prior of the acquisition.

6. Occupancy, Presery with, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extent attig circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, and withe 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 : default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lander'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, auring 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 o. representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is or a 'casehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold, not the fee title shall not merge unless Lender agrees to the merger in writing

7. Protection of Lender's Rights in the Property. If Borrover fails to perform the covenants and agreements confined 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 for faiture 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 amour is 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

8, Mortgage Insurance. If Lender required mortgage insurance as a condition of making the foan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in affect. 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 at 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 of ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount 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

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condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and a

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

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 Socurity 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 c (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 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 commerce proceedings against any successor in interest or refuse 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 in erest. 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; Jaint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that 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 lear charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge stall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Sorrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Burrower. 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 any and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security his runnent or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or ne Note which can degiven effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

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

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

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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 shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to 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 "Loun Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will

20. Hazardov. Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any ridous Substances on or in the Property. Borrower shall not the modulation of the presence of the presence of the property. also contain any other information required by applicable law. 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 sive 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 an 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 indered 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 totice 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 dentard, and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses becurred 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

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this Security Instrument, the covenants and agreements of the [Check applicable box(es)]	reements of eac	h such rider shall be ince	orporated into and	shall amend and
X Adjustable Rate Rider	X Condo	minium Rider	1-4 Fami	ly Rider
Graduated Payment Rider	Planne	d Unit Development Ride	r Biweekly	Payment Rider
Balloon Rider	Rate Ir	nprovement Rider	Second 1	Iome Rider
Other(s) [specify]				
BY SIGNING BELOW, Borrower accept and in any rider(s) executed by Borrower and re-		the terms and covenants	contained in this Se	curity Instrument
Witnesses:		Sugar W	1912/	(Seal)
9		SUSAN M MOCH		-Barrower
				(Seal)
	004			-Borrower
STATE OF ILLINOIS, C	оок	County ss:		
i, the linduision od		, a Notary P	bublic in and for said	county and state,
do hereby certify that SUSAN M MOCH A SINGLE WOMAN, personall	y known to me	to be the same person(s)	whose name(s)	IS
subscribed to the foregoing instrument, appearance	ared before n	e this day and acknown	erized that SHI	E signed
and delivered the said instrument as	HER	free and voluntary act	, for the uses and pu	rposes therin set
forth.			1004	
Given under my hand and official seal this	s 28th	day of April	1994	0
My Commission expires:				
"OFFIC: L COURTS Joyce R. Counts Notary Public, State of Illinois Cook County My Commission Expires 1997		Joyan C	or park	Notary Public
DARIEN L. DAVIS (Name)				
(Address)				

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#### PROCEEDING WARRING WAS EARLY VICEN SO IS ADJUSTABLE RÂTE RIDER (1 Year Treasury Index - Rate Caps)

, 19 94 day of APRIL and is THIS ADJUSTABLE RATE RIDER is made this 28TH incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to

FIRSTAR HOME MORTGAGE CORPORATION

(the "Lender")

of the same date and covering the property described in the Security Instrument and located at:

17979 S. OAK PARK, TINLEY PARK, ILLINOIS 60477

(Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BOR-ROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and rare as follows:

INTEREST RATE AND MUNTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of monthly payments, as follows:

%. The Note provides for changes in the interest rate and the

INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of MAY , and on that day , 1999 every 12th month thereafter. Each date on which my interest rate could change is called a "Change Date".

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index".

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new vicrest rate by adding TWO AND THREE QUARTERS percentage points (2,75 %) to Current Index. The Note Holder will then round the percentage points ( 2,75 result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my lew interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The Interest Rate I am required to pay at the first Change Date will not be greater than 9.75 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more 🔑 than two percentage points (2.0%) from the rate of interest I have been paying for the preceding twelve months. My interest rate will never be greater than %. 12.75

(E) Effective Date of Changes

ning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding this notice.

II. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

38៩% នោះមានផ្លូវ សម្រាប់ មួយសាសា

1. Prior to the first change date as defined in I-4 of this Adjustable Rate Rider, Uniform Covenant 17 of the Security Instrument shall be in effect as follows:

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

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 the period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower. However, this option shall not be exercised by lender if exercise is prohibited by federal law as of the date of this Security Instrument. tipos parminer of the first interest agte charge date of defined in that the definishing has fould for recommenda of

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R2151, FRECH (06/92) FRECH

Security Instrument is acceptable to Lender. Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this evaluate the intended transferce as if a new loan were being made to the transferce; and (b) Lender reasonably determines that Lender also shall not exercise this option it: (a) Borrower causes to be submitted to Lender information required by Lender to However, this option shall not be exercised by Lender it exercise is prohibited by federal law as of the date of this Security Instrument. written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or

Upon occurance of the first interest rate change date as defined in I-4 of this Adjustable Rate Rider the provisions of

Uniform Covenant 17 of the Security Instrument shall be amended to read as follows:

be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing. the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to assumption. Lender also may require the transferce to sign an assumption agreement that is acceptable to Lender and that obligates To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan

of this period, Let Act may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower. which Borrower miret hay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration If Lender also exercises the option to require immediate payment in full, 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

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	Clark
SUSAN M. MOCH	75
erms and covenants contained in this Adjustable Rate Ride	BY SIGNING BELOW, BOTTOWET accepts and agrees to the to
	Loll M moones

\_\_\_\_ (Seal)

FORM 3140 9/90

Borrower

THIS CO	ONDOMINIUM RIDER IS MAGE INITE 28th day of April 1994, and is	
incorporate	d into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security	
	of the same date given by the undersigned (the "Borrower") to secure the Borrower's Note to	_
FIRST	AR HOME MORTGAGE CORPORATION (the "Lenger"	 i
	date and covering the Property described in the Security Instrument and located at: 7979 S OAK PARK AVENUE TINLEY PARK, IL 80477	
The Propert	[Property Address] y includes a unit in, together with an undivided interest in the common elements of, a condominium project known as: IT. LEINSTER	_
(the "Condo	[Name of Condominium Project] minium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners	_
	') holds title to the property for the benefit or use of its members or shareholders, the Property also includes Borrower's ne Owner's Association and the uses, proceeds and benefits of Borrower's interest.	
	OMINIUM COVENANTS. In addition to the covenants and agreements made in the Security instrument, Borrower further covenant and agree as follows:	
_	ndominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's	
Constituent	Documents. The "Constituent Documents" are the: (I) Declaration or any other document which creates the Condo-	
minium Proj	jew: (ii) by-laws; (lii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due,	
all dues an	cas isaments imposed pursuant to the Constituent Documents.	
B. Haz	zard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a	
"master" or "	'blan' et' policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage	
in the amou	nts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term	
"extended co	overage*, the	
(1)	Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of the yearly premium installments for hazard insure to on the Property; and	
/t1\	Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is	
(ii)	deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.	
Bottom	or shall give Lender promoting the required coverage is provided by the Cwiters Association policy.	
	rent of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property,	
	he unit or to common elements any proceeds payable to Borrower are hereby assigned and shall be paid to Lender	
	on to the sums secured by the Schult, Instrument, with any excess paid to Borrower.	
• • • • • • • • • • • • • • • • • • • •	pile Liability Insurance. Borrowe shall take such actions as may be reasonable to insure that the Owners	
	maintains a public liability insurance policy proceptable in form, amount, and extent of coverage to Lender.	
D. Cor	idemnation. The proceeds of any awa o or claim for damages, direct or consequential, payable to Borrower in	
connection y	with any condemnation or other taking of all or ar y p⊘rt of the Property, whether of the unit or of the common elements,	
or for any co	nveyance in lieu of condemnation, are hereby a signed and shall be paid to Lender. Such proceeds shall be applied	
by Lender to	othe sums secured by the Security Instrument as provided in Uniform Covenant 10.	
E. Len	der's Prior Consent. Borrower shall not, except any notice to Lender and with Lender's prior written consent,	
elther partitio	on or subdivide the Property or consent to:	
(1)	the abandonment or termination of the Condominium Project, except for abandonment or termination required by	
	law in the case of substantial destruction by fire or other cas (alf ) or in the case of taking by condemnation or	
	emininent domain;	
(11)	any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;	ť
(ii)	termination of professional management and assumption of self-makings nent of the Owners Association; or	į
(iv)	any action which would have the effect of rendering the public liability incura are coverage maintained by the Owners Association unacceptable to Lender.	
F. Rem	nedies. If Borrower does not pay condominium dues and assessments when the , then Lender may pay them. Any	í

amounts disbursed by Lender under this Paragraph F shall become additional debt of Borrowur secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest to in the date of disbursement at the

SUSAN M MOCH

Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting paymen.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Cong. mill.