Funds Lander shall give to Borro ker visitout thangs an arrush accounting of the Funds, ellowing for which each dealt to the funds are solved and dealt to the funds are solved and dealt and debits to make. In Funds are obtained and dealt and debits are secured by this Security for all sures secured by this Security

If the Funda held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Sorrower for the exceed Funda in accordance with the requirements of applicable law. If the amount of the Funda held by Lender at any time is not withcome to pay the Eccow Rems when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. 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 transfer or sell-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 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 shall pay at taxes, ascessments, 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 if not paid in that manner, Borrower shall pay them on time directly to this person owed payment Borrower shall promptly furnish to Lendor all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lendor receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unlose Borrower. (a) agrees in writing to the payment of the obligation secured by hie fien in a manner acceptable to Lender: (b) contests in good faith the ten by, or defends against enforcement of the tien in, logal proceedings which in the Lender's opinion operate to prevent the enforcement of the fien, or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If 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 Instance included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires Insurance incl. 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 exhibitor 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 r.

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 rangeals. If Lender requires, Borrower shall promptly give to Lender all receipts of pard promums 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 off arm set agree in writing, insurance proceeds shall be applied to restoration or repair of the Proporty damaged, if the restoration or repair is "considered to the second to the restoration or repair is not economically leasible or Lender's security would he bessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any elices paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance currier 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 wrung, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 # ... 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance pole less and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

- 6. Occupancy, Preservation, Maintenance and Protects of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within surfy 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 without, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith pudgment could result in forfeiture of the Proparty or otherwise materially king air the lean 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 is noting of the Borrower's interest in the Proparty or otherwise material impairment of the lien created by this Security Instrument or Lender's security firstrument or Lender's security firstrument or security firstrument or the Borrower's interest in the Proparty or other material information process, gave materially false or inaccurate information or state nonts to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not lamited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument in within and in with the lease of inaccurate information or state nonts to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including the state nonts to Lender special comply with all the provisions of the Property as a principal residence. If this Security Instrument is the state
- 7. Protection of Lender's Rights in the Property. If Borrower tails to perform the colorate and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights ii) the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may 1% 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 lender which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and rintering 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 Borrow's 'ecured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall be ar interest from this date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrowar requesting payment.

- 8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secur to by this Security Instrument, Borrower shall pay the premiums required to meintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender tapses 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 afternate 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 previously in 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 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 premiume required to meinten 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 damaged, 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.

Form 3014 930 (page 2 at 4 pages)

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(Spac	ce Above This Line For Recording Data)	
LOAN # 700186364	MORTGAGE	
THE HADTGAGE / Security Instrument's is a	wen on April 20th, 1994	
The mortogod is NANCY J. CAMPBELL, DIVORC	iven on April 20th, 1994 ED AND NOT SINCE RE-MARRIED	
- 1	/ Domma	or's The Constitute for transaction makes to
FIRST FEDERAL SAVINGS BANK, F.S.B.	Contract to the party of the contract of the c	which is organized and existing
under the laws of THE STATE OF ILLINOIS		and whose address
FIRST FEDERAL SAVINGS BANK, F.S.B. UNDOK the laws of THE STATE OF ILLINOIS 612 N MAIN STREET ROCKFORD, ILLINOIS 6110	33	("Lender")
Rottower owes request the bunciber structure		and the last of the control of the same territory and the same terri
Sixty Seven Tho: sai d Five Hundred and 00/100		
	This debt is evidenced by Borrower's note dated the	
This Security Instrument forures to Lender: (a) the and modifications of the *(otr., (b) the payment of Security Instrument; and (c) or coefformance of Bo	h the full debt, if not paid earlier, due and payable of repayment of the debt evidenced by the Note, with all other sums, with interest, advanced under paintrower's covenants and agreements under this Society of the Convey to Lender and Lender's successors and	th interest, and all renewals, extensions agraph 7 to protect the security of this jurity Instrument and the Note. For this
UNIT 119 B IN CHELSEA COVE C 3N JOMINIUM N	NUMBER 1 AS DELINEATED ON A SURVEY OF A	
PART OF LOT 1 OF "CHELSEA COVE", A SUBDIV	VISION, BEING A PART OF LOTS 5, 6, AND 7	
TAKEN AS A TRACT, IN OWNER'S DIVISION OF	BUFFALO CREEK FARM, BEING A SUBDIVISION	•
OF PART OF SECTION 2, 3, 4, 9 AND 10, 10 WHS	HIP 42 NORTH, RANGE 11 EAST OF THE	
THIRD PRINCIPAL MERIDIAN IN THE VILLAGE	OF VHEELING, COOK COUNTY, ILLINOIS,	
ACCORDING TO THE PLAT THEREOF RECORDS	ED JANUARY 31, 1973, AS DOCUMENT NUMBER	
22 205 368 IN COOK COUNTY, ILLINOIS, WHICH	SURVEY IS ATTACHED AS EXHIBIT B TO	
DECLARATION OF CONDOMINIUM OWNERSHIP	MAD : 8 / AMERICAN NATIONAL BANK AND TR	UST
COMPANY OF CHICAGO, AS TRUSTEE UNDER T	TRUST AT ARER 77166 RECORDED IN THE OFFIC	CE
OF THE RECORDER OF DEEDS OF COOK COUN	ITY, ILLINGIS AS DOCUMENT NUMBER 22 604 30)9 ,
TOGETHER WITH A PERCENTAGE OF THE COM	IMON ELEME ITS I PPURTENANT TO SAID UNIT	AS
SET FORTH IN SAID DECLARATION, AS AMEND	ED FROM TIME TO TIME, WHICH PERCENTAGE	:
SHALL AUTOMATICALLY CHANGE IN ACCORDA	INCE WITH AMENDED DECLARATIONS AS SAMI	E ARE
FILED OF RECORD PURSUANT TO SAID DECLAI	RATION, AND TOGETHE'S WITH ADDITIONAL	
COMMON ELEMENTS AS SUCH AMENDED DECL	LARATION ARE FILED OF BECORD, IN THE	
PERCENTAGES SET FORTH IN SUCH AMENDED	DECLARATIONS, WHICH PERCENTAGES SHAL	.L
AUTOMATICALLY BE DEEMED TO BE CONVEYE	DEFFECTIVE ON THE RECOFFING OF EACH ST	JCH : : : :
AMENDED DECLARATION AS THOUGH CONVEY	ED HEREBY.	The State of the S

TAX ID 03-03-400-063-1174

which has the address of ...

817 CAMBRIDGE PLACE

WHEELING

94-57

Minors

60090 IZ o Codel (Street)

("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easement, apppurtenances, and features 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 light 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 in edicariations by jurisdiction to constitute a uniform security instrument covering real property

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows

- 1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promb and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note Borrower shall promptly pay when due the principal of
- 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 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 premiums, if any, (e) yearly mortgage insurance premiums 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 "Escrow items." Lender may, at any time, collect and hold Funds in an amount not to exceed the majorium amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 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 Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law parmits Lender to make such a charge. However, Lender may 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 paid, 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

-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT ILLINOIS GFS Form - G000022 (7/20/92)

Form 3014 990 (trape of 4 paper) Initials:

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20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, not show anyone else to do, anything attecting 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 while quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lander written notice of any investigation, claim, demand, lawaust or other action by any governmental or requisitory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remodation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remodal 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 potroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and zadioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental containing as the second series of the period series of tal protection.

NON-UNISORM COVENANTS. Borrower and Lunder further covenant and agree as follows

NON-UNISCHM COVENANTS Borrower and Lender hither covenant and agree as follows

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a data, 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 rate 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 rafault is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Becurity instrument by judicial proceeding. I ander shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not the first interval and course of this evidence.

22. Release. Upon prinent 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. Watvers. Borrower watves at rights of nomestead exemption in the Property. 24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

[Check applicable box(es)]		
Adjustable Rate Rider	Condominium Rider	1-4 Family Rider
Graduated Payment Rider	Frenned Unit Development Rider	Biwoeldy Payment Rider
Balloon Rider	Falle in provement Rider	Second Home Rider
Other(s) (specify)		•
BY SIGNING BELOW, Borrower accept rider(s) executed by Borrower and seconded with	is and agrees to the lawn, and covenants contained in it.	in this Security Instrument and In any
Witnesses:	-Mary Alias	modell
•	HANCY J. CAM DELL	(Seal) -Borrower 329-48-6113
	· O _A	(Seal)
	7	-Sorrower
	((Seal)
		-Borrower
		1900

,	
that MANCY J. CAMPBELL , divorced inc	County as: a Notary Public in and for said county and state do hereby certify SINCE YEARN OXYCLEC!

personally known to me to be the same person(s) whose name(s) 15

subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that aigned and delivered the said instrument as his/her Area and voluntary act, for the uses and purposes Given under my hand and official seat, this 20th day of / April, 1994

My Commission Expires: 12 30 7

OFFICIAL SEAL AMY LYNN SWEENEY Notary Public, State of Ma My Commission Expires 12/28/97

-Borrowe

oran 3014 9/90

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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 instructionally 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 instructionately before the taking divided by (b) the fair market value of the Property inmediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Londer 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 Botrower, or if, after notice by Lender to Botrower that the condemnor offers to make an award or settle a claim for damages. Botrower tasks 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.

Unloss Londer 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 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 this original Borrower or Borrower's successors in interest. Lender shall not be required to commone proceedings egainst any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by teasent of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or record, that not be a walver of or proclude the exercise of any right or remody.
- 12. Successors and Asilgna Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit if a 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, orbeat 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 taw is finally interpreted so that the interest or other charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced to the amount necessary to reduce the charge to the permitted limit, and (b) any sums already collected from Botrower which exceeded permitted limits of mits be refunded to Botrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a prect payment to Botrower. If a refund reduces principal, the reduction will be tested as a partial prepayment without any prepayment chairs a 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. In Instice 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 go erned 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 Scrurity 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
- 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 nature purson) without Lender's propriet 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 ricyrice a period of not less than 30 days from the dute the notice is delivered or mailed within which Borrower must pay all sums secure t by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted on this Security Instrument without further notice or demand on Borrower.
- 18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable air 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 entry (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer 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 also contain any other information required by applicable law.

Form 3014 950 Pope 3 of 4 pages

Loan No. 700186364

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holds title to proporty for the benefit or use of its members or shareholders, the Property also includes Borrower is interest in the Owmers Association and the uses, proceeds and benefits of Borrower and greenents made in the Security Instrument, Borrower and Lender Number coverant and agree as follows: A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominum Projects. Constituent Documents in the Constituent Documents are the (i) Declaration or any other document which creates the Condominum Project (is) by-laws; (ii) code of requisions, and (iv) other equivalent documents. Borrower shall premptly pay, when due, at dues and assessments messed pursuant to the Constituent Documents. B. Hazard sinsurance, Song as the Owmers Association maintains, with a generally accepted insurance carrier, a "master" or "blanker policy on it" of prodominium Project which is astisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards cander requires, including the and hazards included within the term "extended coverage; then (i) Lender, wereas the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfihe of the yearly premarum installments for hazard insurance coverage on the Property and (e) Borrower's obligation under Uniform Covenant 5 for maintain hazard insurance coverage on the Property is deemed satisfactor to the extent that the required or "uniform Covenant 15 in maintain hazard insurance coverage on the Property is deemed satisfactor to the extent that the required or "uniform Covenant 16" in proceeds on policy and the extent that the required or "uniform Covenant 16" in the event of a distribution in hazard insurance proceeds in fou of instoration or repair following a loss to the Property which to the unit of a distribution in hazard insurance proceeds in the found of the cover shall give Lender proceeds payablo to Borrower and indicated hazard insurance coverage on the Property when the un	THIS CONDOMINIUM RIDER is made that 20th	day of April, 1994
extre stem state and covering the Property described in the Security Instrument and located at 917 CAMBRIDGE PLACE WHEELING, ILLINOIS 80080 (Pearity As June 1) (Pearity As Jun		
Property includes a unit in, together with an undivided interest in the common elements of, a condominum project known as CHELSEA COVE CONDOMINUM [Inter-Condominum Project]. If the owners association or other entity which acts for the Condominum Project (the "Owners Association holds the top property for the benefit or use of its reminuse or shareholders, the Property also includes Borrowe's interest CONDOMINION COVERNATS in addition to the coverants and agreements made in the Security Instrument. Borrower and Lender Number of Condominum Obligations. Borrower shall perform all of Borrower's obligations under the Condominum Project (a District of the Condominum Project (b) District (c) Condominum District (c) Condomi	FIRST FEDERAL SAVINGS BANK, F.S.B.	: (the "Lander")
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installments for hazard injurance on the Property; and (ii) Borrower's of setting under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed sabsted to the extent that the required hazard insurance coverage. Borrower shall give Lendr (i) originate propeeds in focus of instructions or ropar following a loss to the Property, whether to the event of a distribution (i) hazard insurance proceeds in focu of instoration or ropar following a loss to the Property, whether to the unit or to common elements, as in a necessary parable to Borrower. C. Public Liability Insurance. Formower shall take such actions as may be reasonable to insure that the Owners Association maintains a public hability insurance policy eccept ability in form, amount, and extent of coverage to Lender. D. Condemnation. The proceeds of king ward or claim for damages, direct or consequential, psyable to Borrower in connection with any condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the source of the unit or of the common elements, or for any conveyance in feu of condemnation, are hereby assigned and shall be had to Lender. Such proceeds shall be applied by Lender to the source shall not income the source of the control o	"blanket" policy on 1" e Condominium Project which is satis penods, and against the hazards Lender requires, including	isfactory to Lender and which provides insurance coverage in the amounts, for the ig fire and hazards included within the term "extended coverage," then:
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B. Condemnation. The proceeds of Employer of claim for damages, direct or consequental, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common dements or for any conveyance in tou of condemnation, are hereby assigned and she be juid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Cavinant 9. E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Co. do incrum Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the lase of a taking by condemnation or enrinent domain; (ii) any amendment to any provision of the Constit ent Decuments if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Comers Association, or (iv) any action which would have the effect of rend string the public liability insurance coverage maintained by the Owners Association unacceptable to Lender. F. Remedies. If Borrower does not pay condominium dues and expressments when due, then Lender may pay thom. Any amounts disbursed by Lender under this paragraph if shall become additional debt if Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear into all from secured by the Security Instrument. Unless Borrower payable, with interest, upon notice from Lender to Borrower requesting payment. By SIGNING BELOW, Borrower accepts and agrees to the terms and provisions of its need in this Condominium Rider. (Seal) (Seal)	C. Public Liability Insurance. corrower shall take	e such actions as may be reasonable to insure that the Owners Association main-
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case of substantial destruction by fire or other casualty or in the lase of a faking by condemnation or eminent domain; (ii) any amendment to any provision of the Constit ent Documents if the provision is for the express benefit of Lendor; (iii) termination of professional management and assurption of self-management of the Owners Association, or (iv) any action which would have the effect of rend ring the public liability insurance coverage maintained by the Owners Association unacceptable to Lender. F. Remedies. If Borrower does not pay condominium dues and expressments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph if shall become additional debt if Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest, upon notice from Lender to Borrower requesting payment. By SIGNING BELOW, Borrower accepts and agrees to the terms and provisions or lite ned in this Condominium Rider. (Seal) -Borrower -Borrower (Seal) (Seal) (Seal) (Seal) (Seal) (Seal)	or subdivide the Property or consent to:	
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(Seal) NANCY J. CAMPBELL BOTTOWN STT CAMBRIDGE FLACE WHEELING, ILLINOIS 80080 (Seal) (Seal)		
(Seal) NANCY J. CAMPBELL BOTTOWN STT CAMBRIDGE FLACE WHEELING, ILLINOIS 80080 (Seal) (Seal)		
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