# UNOFFICIAL CUPT, BOX 392

MAIL 10:

NORWEST MORTGAGE, INC. FINAL DOCS MS 0807 1200 MIDWEST PLAZA WEST 801 NICOLLET MALL MINNEAPOLIS, MN 55402-2527

94421396

[Space Above This Line For Recording Data]

MORTGAGE

DEPT-OI RECORDING T#0011 COOK COUNTY RECORDER

THIS MORTGAGE ("Security Instrument") is given on APRIL 29, 1994 KIMBERLY A. BATES, A SINGLE PERSON

The mortgagor is

("Borrower"). This Security Instrument is given to MORWEST MORTGAGE. INC.

which is organized and existing under the laws of THE STATE Cr MINNESOTA address is . P.O. BOX 5137, DES MOINES, IA 50306513/

, and whose

County, Illinois:

SEVENTY THREE THOUSAND NINE HUNDRED AND 00/100

"Lender"). Borrower owes Lender the principal sum of Dellars (U.S. \$\*\*\*\*73,900.00

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 MAY 31, 2024 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 covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and conversion Lender the following

described property located in COOK LOT 34 IN BLOCK 1 IN CALUMET PARK FIRST ADDITION BEING A SUBDIVISION OF PART OF THE WEST HALF OF THE SOUTH WEST QUARTER OF SECTION 2. TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN#29 02 300 034

THIS IS A PURCHASE MONEY SECURITY INSTRUMENT. TAX STATEMENTS SHOULD BE SENT TO: NORWEST MORTGAGE INC., P.O. 503065137 BOX 5137, DES MOINES, IA

which has the address of 14224 SOUTH MARYLAND AVENUE DOLTON ("Property Address"); Illinois 60419

Form 3014 9/90

[Street, City].

ILLINOIS-Single Family-Fennie Mae/Freddle Mac UNIFORM INSTRUMENT

10.1201es (LL) 191051.01

VMF MORTGAGE FORM5 - (313)293-8100 - (800)821-7291

SUR AND

.U. : Au

Miller of the Boundary of the Anti-Section 12 Test 12 Contract 1870年代的 医水油酶 68 See Distriction mente afector, will population?

94421396

Of grade in all the torong states or and the court

自己的国家自治

OF THE arms to be made at the most of the second of the secon ROBBERT A. BATES, A STROLL PERSON

The distribution to the commencer of the shade of the state of the sta

Street White

12 MT in each of the Lenn contents that here was said Reside. WARRING P.O. DOY SELVE THE MOTHER'S

As now because the control of the second to we could be a more of a

TO NOT THE CONTROL MEET SEASONEY TO BE A VEHICLE

ned more men dissilvered programmed as a confincil to a new more that their to be presented and this continue in their applicable and their continues in the confined to the continues of the con \$1.5 \text{ 1.5 \text{ First 1.5 \text{ VI Move a Moving the mode extensition as a constraint on down rame ring of the sec for all another one it can be assessed but the constraint of the second of the constraint of a constraint of the constraint . The Colombian Committee with the committee of the commi Alternative recommendative state of the comment of the comment of the state of the state of the comment of the en er Berligt i tretti. De graftig tip hæler fra er kale blift i blikke eller half økspeligt stilt af bleva Stanfff ( Hero )

i prima i del minimo del 11. del maso parto parto a la porto del molo del molo del molo del molo del molo del m El caracteristico (se del medio del medio del molo del m Secolo del molo del medio del molo del medio del molo del m

JENERA (HE LANGERO MIRE AN LIBERTARIO ANA CENTA

430 MG 300 PGF 1

TO A PARTHAM HOME YEARTY AND THE RESERVENCE OF THE STATE 19.4 JUNE MANUEL ARMERI

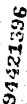
TAX SIAAR MITS ERISED BE SEVELO: ROK BIST, 1983 MINKISH IA (FROMS) SE

1999

Bir tigti THERE OF STREET THE FOREST PROGRAMMENT AND A SECOND Wire the map of a Albaid Halla

One stores, (११व ( हे,काल)

ALL RECORD OF ENGINEERS AND A COMPANIES MADE IN A SESSION FOR COMPANIES.



TOGETHER WITH all the improvements now or parently frested on the principly 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 Lender covenant and agree as follows:

- 1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the 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 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 mategage 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 are, 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 Act of 1974 as amended from time (a 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 insulation 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 permits Lender to make such a charge. However, Lender may require Borrower to pay none-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 remired 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 the Funds, showing cred to 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 be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify corrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower small 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 stull 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 requisition 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 Lorder under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable caller 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 all taxes, assessments, 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 the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any 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.

Form 3014/ 9/90

And a source of the MIII of the Company of the Ministry of the Company of t

on the another refer to the Content of the Content of the Content of the analytical Market Market Market of the Another the Another Content of the Another the process of the Another of the process of the Another of t

Supplied the Committee of the Committee

all a least to an earlier of fluid transport of the Aden of a report two middless by, with the transport of the control of the

At the first areas, but grand of soon sections. The extensive of the first of a factor of the most decrease of the standard of

where we refer to the confidence of the Confidence of the province of the properties of the confidence of the Confidence

The state of the s

The controls of Section 2000 of the control of the standard of the first of the control of the first of the control of the con

of the offered the books and the control of the control of the control of the form of a partition of the good of the control o

of the period of the state of the state of the company belong the state of a period of depring the sound of the section \$1.00 modern of the state of the company of the state of the state

May be the most

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not 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 unswer 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 Barrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the mountly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property's ecquired by Lender, Borrower's right to any insurance policies 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 Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the P. operty as Borrower's principal residence within sixty days after the execution of this Security Instrument and small 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 Exerover'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 crasing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Lorrower'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 residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.
- 7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve

Form 3014 9790

intual towards operate for bright of the error model for the upper of them, do done for several premise in the standard of the error of the deviation of the error of the deviation of the error of the

not be made and a trade of the process of the control of the contr

to late or the Core top more of course or managers are not only on the economical transforming contracts. In the course, when the contract of the course of

is a condition of the compact to the control of the control of the condition of the control of t

and and house command is about the order of the Community of the manufact of the order of the order of the order of the following the community of the communit

different of the entropy of the gradest continues of the continues of the entropy of the first three entropy of the first three continues of the entropy of the first three entropy of the entropy of the first three entropy of the entropy of the

1472 JOSO W. A

payments may no longer be required, at the option of Lender of 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 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 ov 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 a not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released: Forbearance by Lender Not a 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 r fuse 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 Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sels maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to 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 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

todon, set not be a mount of in, such a relation of a service of inches the analyse of the frames so anything the set, he gap their research the model of the collection of the set of the research of the collection of the set of the research of the collection of the set of the research of the collection of the set of the research of the collection of the set of the research of the set of the se

and the first of the first transfer of the second of the second of the first transfer of the first transfer of the second of the

und den et de creo en de unompedie e la ence e en le cultura e en capación de universal en la manda menda de d La dente de electrica de maneral de no de la decención de la desenvolt una la conjectión de la dependa manda d La desenvolte de la maneral de la competitoria de la desenvolte de la competitoria de la competitoria de la co

The and an abstract of a control council of the control of the angles of a period of the control of the control of the analysis of the control of the contro

at the experience of each of the condition of the partitle of a process of finance display and government of the experience of the experie

The Breaker transfer formating of all avirances and table in values by their arms on the province of warrelf their schools being the formation of the contract of the formation of the contract of the contrac

the first of the contract of a material terms and cold to the contract of any operator that the distinguishing of the contract of the contract

ent for a transfer a for ear process. The comparishes and the form of particles of the factorial, has an executed the entering and a substitution of the transfer announced prepart of the substitution of the transfer announced prepart of the analysis of the entering of a substitution of the entering of the entering of a substitution of the entering of the entering

As to died to do a thinger encourse montreman for the control of an end and control of a property and a there is a sense of the control of the control of a property and an encourse of the control of th

And the consideration of more of the country of species were the energy power of and consideration of the country of the count

The billion was to be come because of belowing at his consense on the masses of the distinguistic gradients of the second of the

the constitute the first of the constitution of the encountries of the constitution in the encountries of the encountries of

\$ 50 1730,051

200 100

State of the File Contract

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

- 18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument, that continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby and fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.
- 19. Sale of Note: Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects month; payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated as as ale 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.
- 20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable of loxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and ratioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

- 21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, Including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- 22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.
  - 23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

Form 3014 (\$190



troc Courage per en mage troc con track to it accounted to the country of the property of the property of the control of the country of the c

to the heat operation in Multiple of violation and response of the constitution of a gaing and operation of the second violation violation of the second violation viola

The first first of the second first entering one theory and continued by the second is a locally of the second for the second

The second second contract of the second second second second and the constitution of the second sec

the first of the contract of the second contract of the contract of the contract of the second secon

en all materials continues. I contil en los en compunts i acolice, en namentar al competit ponte, empresa en l casil formes emple a second den enconsecto qui todo, que compune en continues de descripto, encoperar en la media en enconsecto de la compune en la continue en la compune en la compune

of extreme metaltide and as a laborate for each test term and uself of agreeming as in his extreme and as a laborated and as a

and extremely a term of the country of the first transfer that have been a first transfer to the first transfer the country of the first transfer to the first transfer transfer to the first transfer transfer to the first transfer transfer

the client of the world antifered on a range of the distance against a real companies plant to each order of the companies of the contract of

and the state of t

perception of all map in a relations and he may talk are a remainful decreased. It is not held that

date to be the record

[Check applicable box(e.]) Adjustable Rate Rider Graduated Payment Rider Balloon Rider V.A. Rider	Condominium Rider Planned Unit Development Rider Rate Improvement Rider Other(s) [specify]	1-4 Family Rider Biweekly Payment Rider Second Home Rider
BY SIGNING BELOW, Borrower and in any rider(s) executed by Borrower and Witnesses:	recorded with h.	
	KTAPERLY A. BA	(Sunl)
		(Scal) -Borrower
	(Seal)	(Scal)
STATE OF ILLINOIS, COOK  I, W. W. LWAINE that RIMBERLY A. BATES, A SING	Cour	nty ss: d for said county and state do hereby certify
Given under my hand and official sea	opeared before me this day in person, and act so free and yoluntary act	me to be the same person(s) whose name(s knowledged that he for the ases and purposes therein set forth 1994
	Notary Public	
My Commission Expires: 1131198	T MORTGAGE, INC.	FFICIAL SEAL" VICKIE PASLEY RY PUBLIC, STATE OF ILLINOIS

•6R((L) (9105).01

94421396

		The Employee of the Section of the S
er i i jakko ertestari jariga (h. 1865). 1935 - Francis Bartin, engal (j. 1865).	tribet, tpps, sens cape a	adute particular supporting the
and the second s	refell have received to discussed by the control of	To the Montana with business and the second of the second
	1 Wingsproper War and	The second of th
O,	×	
	0-	
or him. The constraint Miner out well the first prince of a		
	A REPORT OF THE PROPERTY OF TH	form reservants, of histories promise who he has now his
Carolina Contraction of the State of the		
make at 1 miles	File diseases a	
(Company of the Company of the Compa		
10 mat 24 (1) and 10 may 10 ma		ار آن بردان آن این این معمولات با در این
Tables		
Exercise the second of the second of	No. and	
en e	(a)	a sold of the contract
Committee of the property of t		Francis (1.10 / 10 ) 3 1 1 1 1 1 1 1
	्रा विश्वासम्बद्धाः ।	र्यक्ष के इस मध्य रहते हैं है विकायक है के चित्र प्र
To the entropy of the Lemman of the entropy of the $\chi_{\rm c}$		
of the definition of the defin	र विकास सम्बद्धान मात्र कर्नु हो। अन्यो एक्स आसी सार्वे कर्नु प्रदर्भ अन्य	s i transcripti i normali edit er bir avladur.
		ora obstavojno androvanje jenota androvije Robertova jenotacije po objeka intro-
9442135		A Company of the state of the s