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premiouss. The or decas are called the crow littles the decay suffer and held bonds in an account act to exceed the anxious and the first to exceed a constant. of the torriane are in shoot blad box t affect, THIS MORTCAGE ("Security Instrument") is given on "I I in a fig. of the polyment of the mortgager is dealer and the mortgager is the control of the control the analysis of a servicing to any though annut to confidence of consumer older service by a stab in (Borrower)

1ST SECURITY FEDERAL SAVINGS BANK, This Security Instrument is given to

This bushes chall be hald in an incommon a however decreased are no made in land and had a dead of the property of the propert which is organized and existing under the laws of two U H 1 T R hat B TIA T R 6 HO F HA MIR S C A 4 , and whose address is intended as 936 N. BESTERN. AVENUE of Bills CAR O Light Lond OGZE in Prycopolit access and Vac Countries in C. C. Linder'). Borrower owes Lender the principal sum of ... One . Hundered . Hinety ... Thousand : Bettare ... and ... ne /100 Perial Mobilett, Course of the Color of the evidenced by Borrower's mote dated the same days as this Security Instrument ("Note"), which provides for monthly or such troughout payments, with the full debt, if not paid earlier, designs payable on the net year, and a new all years and years ar Instrument secures to Lender: (a) the repayment of the seldenced by the Note, with interest, and all renewals, course to transport extensions and modifications of the Note; (b) the gayment of all other sums, with interest, advanced under paragraph 7 territoring help to protect the security of this Security Instrument; and (c) to performance of Sormwer's covenants and agreements are one of the security of this Security Instrument; and (c) to performance of Sormwer's covenants and agreements are one of the security of this Security Instrument; and (c) to performance of Sormwer's covenants and agreements are one of the security of this Security Instrument; and (c) to performance of Sormwer's covenants and agreements are of the security of this Security Instrument; and (c) to performance of Sormwer's covenants and agreements are of the security of this Security Instrument; and (c) to performance of Sormwer's covenants and agreements are of the security of the under this Security Instrument and the Note. For this purpose, Fore wer does hereby mortgage, grant and sonvey to stip one should Lender the following described property located in the purpose, Fore were does hereby mortgage, grant and sonvey to stip one should be controlled by the stip of the

County, Illingial stand out to be one and H. and older down to sugar or agent of the a sugar of our date Tree sound in sometimal LOT 10 IN BLOCK 9 IN H.Q. STONE AND COMPANYI'S FRESTRICK OF THE SEAFT 60 I with it is benefited as a second of the property of the Horis of the Hori ILLINOIS.

Fundable of and the state of all supported by this Scientific Instrument. Finds of the foliation of all the states of the first of the it sale of the Property, that apply one fourth head by London at the now of acquirelism or sale is a credit availed the sums secreted by time Security lasters and

J. Application of Phymesics, I made applicable law provides a thermise, all prepared to appeal by inside ander paragraphs I and Zahull be apple of that, to any propagation charges due under the front, so and, to announts payable caster paragraph 2. Oud an offered due; bough, to principal due; and but, to any lets charges due under the Store,

4. Charger there, it cover shall pay all trace rese convents, charges, this and nego more mechanishes to the Property which may during manage more than So neary laminagem, and tonnelled prepay in the property color, to any thorrows and psethere obligations in the names grounded in paragraph 2, or it not past in that assume the course grant that as pay them on ties, weelly fix the person excel payment. Barrower shall prencycly transh to be never all more executive to be pain. See the painting the makes these physicals directly, its executive that pranching burnett to Letaler receipts as after my the paringate.

which has the address of the relate from the first of the Park of the address of the relation 60634 and ("Property Address") of taget, in mal out to means death and to method on an entire of the form to the first to the second of the first to Illinols appurturances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be an in this covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." there is necessit.

BORROWER COVENANTS that Borrower is lawfully selected the circus hereby conveyed and has the right to most 1-2 mortgago, grant and convey the Property and that the Property is ununcumbered, except for encumbrances of record, was structured. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any and collection to the propose of the both see one of a secure of the medical interest of the medical secure of the first to the secure of the s encumbrances of record. is other may, at Leister vapisies, obtain covering to prober the order variables in the Projectivan accordance with

HAIROIS-SINGLE KAMILY-PHMAIRHLIME UNIFORM INSTRUMENT, TO DATE OF MREPORT DIAM DATE OF THE PARTY FORM 3014 9790 (ES D Leaven of the second of the se PAGE 1 OF 6 ISC/CMDTILJ/0491/3014(9-90)-L

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UNOFFICIAL CORNO, 7-333-1

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform accurity instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal and Interest; Propayment 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 antity the blots, whill the Note is paid in full, a sum ("Punds") 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 "lisorow 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 acrow account under the federal Real State Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. 2601 di seq. ("RESPA"), which 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 re-combine 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 at institution) or in any Federal Home Loan Bank. Lender shall apply the Punds to pay the Bacrow Items. Lender may or charge Borrower for holding and applying the Punds, 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 a one-time charge for an independent real estate tax reporting service user 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 of the Funds. Borrower and Lender may agree in writing, bowever, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing 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 the Security Instrument.

If the Funds held by Lender exceed the amounts permitted in he 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 et any time is not sufficient to pay the Escrow Items when the 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 descretion.

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 sequire 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 amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under be 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.

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 Jorrower 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.

ILLINOIS-SINGLE FAMILY-PRIMAPHLING UNIFORM INSTRUMENT
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general the set were entired of its principal and known that successful the second control of the meteorial and

All insurance policies and renawals shall be accomable to Lander and shall include a standard prortgage clause, 1900 2 (2) Londer shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Londer mere questions all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the rook loss tangeness. insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Voless Lender and Horrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair contribut of the Property demaged, if the restoration or repair is economically feasible and Lander's security is not lessected. If the dealers restoration or repair is not economically feasible or Londer's security would be lessened, the insurance proceeds shall sugar square be applied to the sums secured by this Security Instrument, whether, or not then due, with any excess paid to Sorrower, the many is If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier is sure youlgo has offered to settle a claim, then Londer may collect the insurance proceeds. Londer may use the proceeds to repair : di to cuttor or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period a to make will begin when the notice is given. But the colors the calculation that the color of the calculation and the calculation are calculated as a calculation of the calculation and the calculation are calculated as a calculation of the calculation are calculated as a calculation of the calculation are calculated as a calculation of the calculation of th

Unless Londer and Borrower otherwise agree in writing, any application of processia to principal shall not extend or Processia. postpone the due de's 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 Lander, Borrower's right to any insurance policies and artificial in proceeds resulting from damage to the Property prior to the acquisition shall pass to Lander to the extent of the sums accounts. accured by this Security Iranament immediately prior to the acquisitiones of que bear notice or becombine or subsection of the

- Leaseholds. Borrower shall heavy, establish, and use the Property as Borrower's principal residence within sixty days. (1881) after the execution of this Security for trument and shall continue to coppy the Property as Borrower's principal: and appropriate the execution of this Security for trument and shall continue to coppy 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 withhold, or unless extendating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or imper the Property, allow the Property to deteriorate, or commit waste on the Property. Becrower shall be in default if any for celture action or proceeding, whether civil or oriminal, is begun that in missistant Lander's good faith judgment could result in forfaiture of the Property or otherwise materially impair the lien greated by this Security Instrument or Lander's security interest. Secretower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be disciled with a ruling that, in Lender's good faith paragraph 18, by causing the author of the Borrower's interest in the Property or other material impairment of the pien determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the pien created by this Security Instrument or Lender's security interest. Derrower shall also be in default if Borrower, during the created by this Security Instrument or Lender's security interest in formation or statements to Lender (or failed to provide the content of the content determination, precludes forfeiture of the Borrower's inter si in the Property or other material impairment of the lien borrower's inter si in the Property or other material impairment of the lien borrower's interest in the Property or other material impairment of the lien borrower's interest in the Property or other material impairment of the lien borrower's interest in the Property or other material impairment of the lien borrower's interest in the Property or other material impairment of the lien borrower's interest in the Property or other material impairment of the lien borrower's interest in the Property or other material impairment of the lien borrower's interest in the Property or other material impairment of the lien borrower's interest in the Property or other material impairment of the lien borrower's interest in the Property or other material impairment of the lien borrower's interest in the Property or other material impairment of the lien borrower's interest in the Property or other material impairment of the lien borrower's interest in the Property or other material impairment of the lien borrower's interest in the Property or other material interest in created by this Security Instrument or Lender's security interer. Different and no in quantum in northwest, quiring me form application process, gave materially false or insecurate information or statements to Lender (or failed to provide 1995). Lender with any material information in connection with the load evidenced by the Note, including, but not limited to, 1997, to representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is more on a leasehold, Borrower shall comply with all the provisions of the leave. If Borrower acquires fee title to the Property. the lessehold and the fee title shall not merge unless Londer agrees to the marger in writing contour and corners to an anony once
- 7. Protection of Lender's Rights in the Property. If Borrower fails to perform the edvenants and agreements (1919) contained in this Security Instrument, or there is a logal proceeding that may sign floatily affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation of forfeiture of to enforce laws or an experience of the supplied of the proceeding in bankruptcy, probate, for condemnation of forfeiture of 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 and 1-41 rights in the Property. Lander's actions may include paying any sums secured by a lien, wair! has priority over this is lant, property. Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make where when entering repairs. Although Lander may take action under this paragraph 7, Londer does not have to do attended to contact the relation of the contact the paragraph 7.

Any amounts disbursed by Lender under this paragraph 7 shall become additional dabt of Borre wer secured by the of livery and this Security Instrument. Unless Borrower and Lender agree to other terms of payment; these amounts again bear in the interior but the security Instrument. interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from bediened to them at the Borrower requesting payments of a cost of that an equation when we entraport to be averaged in a company where each of the control of the con

5. Mortgage Insurance. If Lander required mortgage insurance as a condition of making the loan secured by this handeless Security Instrument, Burrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any a 10 aprof. Transon, the mortgage insurance coverage required by Lender lapses or coases to be in effect, Borrower shall pay the entire will will will promiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost and partial substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate no in historing at mortgage insurer approved by Lunder. If aubstantially equivalent mortgage insurance coverage is not available. Borrower shall pay to Lander 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. Londar will accept, use and retain these the state of th payments as a loss reservo 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 periods 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 with with in accordance with any written agreement between Borrower and London or applicable law, to written agreement for transfer of the Property on the ballops and London or a policy of the Property of the Propert

a ber so non-crush than been account in their encrease in account in the account to the contribution of th natural presons without Lenden's prior watten concent, Lenden may, at its aption, require manachate psyracm in full of all

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- 9. Inspection. Lender or its agent may make resconsble 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 any out the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemate, offers to make an award or notice a plain for damages, Borrower falls to respond to Lender within 30 days after the date the notice is given, Lender is according to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the stime economic by this Security Instrument, whether or not then due.

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

- 11. Borrower Not Released; Forbestian 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 commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the was secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbestance by Lender in exercising any fight or remedy shall not be a waiver of or preclude the exercise of any right or remedy.
- r.12. Successors and Assigns Bound; Joint and Several Landbur; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Leuder and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who consigns this Security Instrument but does not execute the Note; (a) is on signing this Security Instrument only to morigage, 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. Losn Charges. If the losn secured by this Security Instrument is subject to a law which sets maximum losn charges, and that law is finally interpreted so that the interest or other losn charges collected and he collected in connection with the losn exceed the permitted limits, then: (a) any such losn 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 as by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to like 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 Nege and of this Security Instrument.
- 17. Transfer of the Property or a Beneficial Interest in Borrower. If all owany 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 psyment in full of all sums

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secured by this Security Instrument, However, this untien shall not be exercised by Lender if exercise is prohibited by this was a title begin by in demonstrate of one or possession expenditual virgons, aid to sink odifice as wal broken

If Lander exercises this option, Lander shall give Borrowet notice of acceleration. The notice shall provide a period with the of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all'sums secured in the notice is delivered or mailed within which Borrower must pay all'sums secured in the notice is delivered or mailed within which Borrower must pay all'sums secured in the notice is delivered or mailed within which Borrower must pay all'sums secured in the notice is delivered or mailed within which Borrower must pay all'sums secured in the notice is delivered or mailed within which be not the notice is delivered or mailed within which be not the notice is delivered or mailed within which be not the notice is delivered or mailed within which be not the notice is delivered in the notice is delivered or mailed within which be not the notice is delivered in the notice is de by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lander may invoke (1200) 200 any remedies permitted by this Security Instrument without further notice or demand on Borrower. (1997) (1991) (1991) (1991) (1991)

- 18. Borrower's Right to Reimitate. If Borrower meats certain conditions, Borrower shall have the right to have 1961. enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period out: 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 judyment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Leader all sums which then would be due under this Security Instrument and the Note as if no 30% 1274 acceleration had occurred; (b) cures any default of any other covanants or agreements; (c) pays all expenses incurred in humanian) in onforcing this Socurity 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 Burrawer, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration has accurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.
- 19. Sale of Note: Charge of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one of these without prior notice to Borrower. A sale may result in a change in the entity (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.
- 4 20. Hazardom Substances. Bortower shill not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Acrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental (any). The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Floor Jous 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 (1) if t A 1 c. any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which florrower has actual knowledge, if flor ower learns, or is notified by ady gottlemental de 19 regulatory authority, that any removal or other remediation of any Hazardo is 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 thuse substances defined as toxic or hazardous ... substances by Environmental Law and the following substances; gaspline, kerose to, other flammable or unio petroleum products, toxic pesticides and herbicides, volatile solvents, materials cometaing ashestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Buvironmental Law" means wirel laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Burrower and Londer further covenant and agree as follows:

- 21. Acceleration; Ramedica, Lender shall give notice to Borrower prior to acceleration rolly way Borrower's amount of breach of any covenant or agreement to this iscurity Instrument (but not prior to acceleration under paragraph 17 unless applicable of any covenant or agreement to this iscurity Instrument (but not prior to acceleration under paragraph 17 unless applicable of provides otherwise). The doilice shall specify: (a) the default; (b) the action regarded to complete the default; (c) is date, risk the trial 10 days from the date the notice is given to Borrower, by works the default must be carely; and (if the trial to days from the date the notice is given to Borrower, by works the default in acceleration of the last trial to the default on or before the date specified in the notice may result in acceleration of the last trial further inform Borrower of the right to reinstate after acceleration and the right to sweet in the foreclosure, if the default is not cured on or before the date specified in the notice. I and a matter acceleration at the acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its obilon may require immediate payment in full of all sums secured by this Security Instrument without further distant and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all Densen incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to. remonable attorneys' fees and custs 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. Walver of Homestead. Borrower waives all right of homestead exemption in the Property.

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Graduated Payment Rider		Condominium Ri Planned Unit Des	elopment Rider	☐ 1-4 Family Rider ☐ Biweekly Payment Rider ☐ Second Home Rider	
BY SIGNING BELOW instrument and in any rider(, Borrower accepts a	nd agrees to the terms at	nd covenante conta	ined in this Security	
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UNOFFICIAL CO

LOAN NO. 7 - 3 3 3 - 1

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II ASS GAMENT OF BUNEA, A PROPERTY FOR CO. LUNDER IN FOSSESSION. BOLLOWS absolutely and unitablished end of the state THIS 1-4 FAMILY RIDIR is might thin 0.03 h a clay of a June 1.09 1.00 to 1.00 incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security advant Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure 10 100000 Borrower's Note to 114 Y., & B.C. U.R. I. T. N. F. N. B.R. A. U.H. B. V. I.N. B. B. A.N.K. pt. os. year short bull tout Comments glac, quete ao remandatas nel nominarios ao; bas kas targungo, (the "Londor" of the same date and ouvering the Property described in the Security Instrument and located at: Mills March 16 7423 4 BELNOHT, CHICAGO, 14 6043 for the own on the state of both most state of the order to beann of the Presence shall now all thems the antibulate thatel as London's near appear to were a venuen

1-4 PAMILY COVENANTS. In addition to the covenants and agreements made in the Security of traduct Instrument, Borrover and Lender further covenant and agrees as follows: (on but agrees an entertain and agrees as follows: (on but agrees) and green agrees (on but agrees)

- A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Secretity Instrument, the following items are added to the Property description, and man shall also constitute the Property covered by the Security Instrument: building materials, appliances and entirely goods of avery nature whatsoever took or hereafter located in online used, or intended to be used in security in the H connection with the Property, including out not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water air and light, firs prevention and extinguishing apparatus, security and access control apparatus, plumbing, brite jubs, water beaters, water closets, sinks, ranges, stoyes, and recess control apparatus, plumbing, brite jubs, water beaters, water closets, sinks, ranges, stoyes, and recess control apparatus, plumbing, brite jubs, water beaters, water closets, sinks, ranges, stoyes, and recess control apparatus, plumbing, brite jubs, water beaters, water closets, sinks, ranges, stoyes, and recess control apparatus, plumbing, brite jubs, water beaters, water closets, sinks, ranges, stoyes, and recess control apparatus, plumbing, brite jubs, water beaters, water closets, sinks, ranges, stoyes, and recess control apparatus, plumbing, brite jubs, water beaters, water closets, sinks, ranges, stoyes, and recess control apparatus, plumbing, brite jubs, water beaters, water closets, and the plumbing control apparatus contro refrigerators, dishwashers, disposals, washerr, il yers, awaings, storm windows, storm doors, screens, in 1993, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, punelling and attached floor coverings to now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall and the content of the property and of which, including replacements and additions thereto, shall and the content of the property and of which including replacements and additions thereto, shall are the content of the property and the property be deemed to be and remain a part of the Property colored by the Security Instrument. All of the foregoing and together with the Property described in the Security Instruction to the lesschold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Pider and the Security Instrument as the 10.1 or 11.1 t ender have an each militarity applicated free particular and any must sufficient to the control of the control
- B. USE OF PROPERTY; COMPLIANCE WITH LAW, Burrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lendy, an agreed in writing to the change. Burrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property. Journal of the design of the property of the Property. Journal of the Property.
- C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien 1 1111 inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission of my borrows and appear to the element of the course of my borrows and appear of my borrows and appear to the state of the
- D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent lost in a lettion to the act other hazarda for which insurance is required by Uniform Covenant 5.
 - E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 in deleted.
- F. BORROWER'S OCCUPANCY. Unless Londor and Borrower otherwise agree in writing, and first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted. All remaining the covenants and agreements set forth in Uniform Covenant 6 shall remain in offect.
- G. ASSIGNMENT OF LEASES. Upon Londer's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lunder shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lunder's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

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LOAN NO. 7 - 333 - 1

H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrows absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to paragraph 21 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional accurity only.

If Lender gives notice of breach to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the len int; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the forms secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver propinted to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any facety expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Uniform Covenant 7.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not and will not perform any act that would preve a Londer from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving no to of default to Berrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidation of their right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the same secured by the Security Instrument are paid in full.

I. CROSS-DEFAULT PROVISION. Borrower's default or breach tarties any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lander may invoke any of the remedies permitted by the Security Instrument.

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ADJUSTABLE RATE RICER request) in stall selfection (3)

My new interest rate will be a constant of the constant of the constant of the constant of the anomal of the anomal of the anomal of the anomal of the constant of the constan mouthly payment theory's again.

THIS ADJUSTABLE RATE RIDER is made this 10th day of June, 1984 at 1 hours and in incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security ()

Deed (the "Security Instrument") of the same this given by the undersigned (the "Horrower") to secure the former's Adjustable Rate Note (the "Note") to "187 accurity restly. Laying save, the sixth security restly. Laying save, the sixth security restly.

(the "Lender") of the same date and covering the property described in the Security Instrument and located at: Security Instrument and located at: A PROPERTY OF THE PROPERTY

7425 W BELMONT, CHICAGO, IL J 60636 of mountainty through on to \$1 more of the district Estimates of the Aragraph on a Mestalderiff appearable that convers that or any extra con-

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST CATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER PAUSE PAY, to come and be mergeter belong this product of a

tederal law no of the date of this security histogram. Lender also steat take I see for opinsar and resolute, or things food becomes groundable address to be timeless of the remains new most but it

ADDITIONAL COVENANTS. In addition to the dovements and agreements made in the Security Instrument, Bortower and Lender first or coverient and agree as follows: regarded a sed a looker orbital

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest at 6.2 6.000%, The Note provides for changes in the interest rate and the monthly payments, as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT THANGES and sunday resumming wit the question

(A) Change Dates' constitut (proved still has meet my easing burneling of of punition like research)

The interest rate I will pay may change on the first day of July 7 1997 7 11 and on that day every 36th month thereafter. Each date on which my interest rate could thenine is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on inches. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 3 years 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 the comparable information. The Note Holder will give me notice of this choice.

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(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding Two and One / Half percentage points (2 . 5 0 0 0%) to the Current actex. The Note 10. Holder will then round the result of this addition to the nearest one-eighth of one percentage police (2.125%).

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 new interest rate in substantially equal payments. The result of this calculation will be the new amount of my (1) monthly payment.

PORTONIO (D) Limits on Interest Rate Changes

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The interest rate I am required to pay at the first Change Date will not be greater than 4.0000 %. 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 proceeding 36 months. My interest rate will never be greater than 12.00,00.0

PHRILLTISTATE ADJUSTABLE RATE RIDER-5 YEAR ARM-Baglo Fuinky-YNMA/PHINIC Uniform Bustruminic - Form 3114 7/88

PAGE 1 OF 2

LOAN NO. 7 - 3 3 3 - 1

(E) Effective Date of Changes (RESEARCH MERCH) A BRIGHT MERCHANGEN

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning 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 me and slap the title and telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER Uniform Covenant 17 of the Security Instrument is americal to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the 1773 Property of any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or Immaferrode: 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 arts of this Security Instrument. Lender also shall not exercise this option if: (a) Borrower cause to be submitted to Lender information required by Lender to evaluate the intended transferoe as if a my loan were being made to the transferoe; and (b) Lender reasonably determines that Loder's security will not be impaired by the loan assumption and that the risk of a breach of any coverant or agreement in this Security Instrument is acceptable

To the extent permitted by applicable law, Lander may charge a reasonable fee as a condition to Londer's consent to the loan to impumption. Lender may also require the transferee to sign an assumption agreement that is accupiable to Londer and that obligates the transfered to keep all the promises and agreements made / 1 the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lander releases Borrower in writing.

If Lender 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 which Borr war 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 Instrumen, without further notice or demand on Borrower.

BY SIGNING BELOW, Borrowe Adjustable Rate Rider.	er accepts and	agrees to the term	s and coverages	ontained in this	
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