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RETURN TO: GMAC MORTGAGE CORPORATION OF PA
9501 WEST 144TH PLACE
ORLAND PARK, IL 60462

06/30/94

0004 MCM
RECORDING #
MAIL #

(Space Above This Line For Recording Data)

MORTGAGE

06/30/94
LOAN #

94589605 H
0004 MCM
4-003476-51

94589605

THIS MORTGAGE ("Security Instrument") is given on **JUNE 28, 1994**. The mortgagor is **RICHARD DREW AND MARY ANN DREW, HIS WIFE**

("Borrower"). This Security Instrument is given to **GMAC MORTGAGE CORPORATION OF PA**

which is organized and exists under the laws of **PENNSYLVANIA**, and whose address is **8360 OLD YOIK ROAD, ELKINS PARK, PA 19117-1590**

(**"Lender"**). Borrower owes Lender the principal sum of **ONE HUNDRED NINE THOUSAND TWO HUNDRED FIFTY AND 00/100** *****

Dollars (U.S. \$ **109,250.00**).

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 **JULY 01, 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 convey to Lender the following described property located in **COOK** County, Illinois:

LOT 13 (EXCEPT THE NORTH 20 FEET THEREOF) IN BLOCK 4 IN WALTER MCINTOSH'S FOREST VIEW GARDENS, A SUBDIVISION OF LOTS 14, 15, 20 TO 23 AND 28 IN CIRCUIT COURT PARTITION OF PARTS OF SECTIONS 31 AND 32, TOWNSHIP 39 NORTH RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, AND PARTS OF SECTIONS 1 AND 12, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

TAX I.D. NUMBER: **19-06-309-027-0000**

which has the address of **4436 SOUTH WENONAH AVENUE** **STICKNEY** (Street, City), Illinois **60402** (Zip Code)

("Property Address"):

ILLINOIS - Single Family - FNMA/FHLMC UNIFORM INSTRUMENT

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Initials: **RD**
MAR

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payments may no longer be required, at the option of Lender, if mortgage insurance coverage (which 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.

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

Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or 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 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 the lien of the Security Instrument.

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 the lien of the Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under this Security Instrument shall apply 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. Lender shall pay all taxes, assessments, charges, fees and impositions attributable to the Property which may attach priority over this Security Instrument, and leasehold payments or ground rents, if any, Borrower shall pay 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.

5. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under this Security Instrument shall apply 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.

6. Charges. Lender shall pay all taxes, assessments, charges, fees and impositions attributable to the Property which may attach priority over this Security Instrument, and leasehold payments or ground rents, if any, Borrower shall pay 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.

7. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under this Security Instrument shall apply 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.

8. Charges. Lender shall pay all taxes, assessments, charges, fees and impositions attributable to the Property which may attach priority over this Security Instrument, and leasehold payments or ground rents, if any, Borrower shall pay 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.

9. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under this Security Instrument shall apply 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.

10. Charges. Lender shall pay all taxes, assessments, charges, fees and impositions attributable to the Property which may attach priority over this Security Instrument, and leasehold payments or ground rents, if any, Borrower shall pay 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.

11. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under this Security Instrument shall apply 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.

12. Charges. Lender shall pay all taxes, assessments, charges, fees and impositions attributable to the Property which may attach priority over this Security Instrument, and leasehold payments or ground rents, if any, Borrower shall pay 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.

13. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under this Security Instrument shall apply 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.

14. Charges. Lender shall pay all taxes, assessments, charges, fees and impositions attributable to the Property which may attach priority over this Security Instrument, and leasehold payments or ground rents, if any, Borrower shall pay to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph.

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15. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under this Security Instrument shall apply 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.

16. Charges. Lender shall pay all taxes, assessments, charges, fees and impositions attributable to the Property which may attach priority over this Security Instrument, and leasehold payments or ground rents, if any, Borrower shall pay 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.

17. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under this Security Instrument shall apply 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.

18. Charges. Lender shall pay all taxes, assessments, charges, fees and impositions attributable to the Property which may attach priority over this Security Instrument, and leasehold payments or ground rents, if any, Borrower shall pay 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.

19. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under this Security Instrument shall apply 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.

20. Charges. Lender shall pay all taxes, assessments, charges, fees and impositions attributable to the Property which may attach priority over this Security Instrument, and leasehold payments or ground rents, if any, Borrower shall pay 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.

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