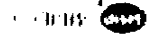


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1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt secured by the Note and late charges due under the Note.

2. Monthly Payments of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest payable to the lender, the amount of any taxes, insurance and other charges which are assessed or levied on the Property, together with the amount of any taxes, insurance and other charges which are assessed or levied on the Property.

Application of Payments. All payments made by Borrower shall be applied by Lender as follows:

(a) First, to the payment of any interest due on the Note; (b) second, to the payment of any taxes, insurance and other charges which are assessed or levied on the Property; (c) third, to the payment of any principal due on the Note; and (d) fourth, to the payment of any late charges due under the Note.

3. Prepayment Penalty. If the Note is prepaid in whole or in part, the Borrower shall pay to the Lender a prepayment penalty in the amount of the greater of (a) one percent of the principal amount of the Note then outstanding, and (b) the amount of the interest which would have accrued on the principal amount of the Note then outstanding, but in no event shall the prepayment penalty exceed the amount of the interest which would have accrued on the principal amount of the Note then outstanding.

4. Security. The Borrower shall execute and deliver to the Lender a security instrument in the form attached as Exhibit A to this Note, which shall constitute a mortgage on the Property in favor of the Lender, and shall be recorded in the public records of the County of Santa Clara, California.

5. Assumption of Debt. The Borrower shall assume and pay the debt secured by the Note, together with the interest thereon, and shall be bound by the terms of the Note, including the terms of this Section 5, and shall be deemed to have agreed to the terms of this Section 5.

6. Assignment. The Borrower shall assign to the Lender all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, interests, claims and profits, water rights and gas rights and stock and all 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 intended to inure to the benefit of the Lender.

7. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt secured by the Note and late charges due under the Note.

8. Monthly Payments of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest payable to the lender, the amount of any taxes, insurance and other charges which are assessed or levied on the Property, together with the amount of any taxes, insurance and other charges which are assessed or levied on the Property.

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4. **Fire, Flood and Other Hazard Insurance.** Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazard, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in paragraph 3, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. **Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless the Secretary determines this requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. 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 the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. **Changes to Borrower and Protection of Lender's Rights in the Property.** Borrower shall pay all governmental or municipal charges, taxes and impositions that are not included in paragraph 3. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by paragraph 3, or fails to perform any other 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, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance, and other items mentioned in paragraph 3.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender, shall be immediately due and payable.

7. **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 place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are

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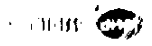
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11. **Borrower Not Released; Forbearance by Lender Not a Waiver; Extension of the time of payment or modification of the amount of the loan** shall be governed by the terms of the Security Instrument. The Borrower shall not be released from its obligations under the Security Instrument by the lender's forbearance or extension of the time of payment or modification of the amount of the loan. The lender's forbearance or extension of the time of payment or modification of the amount of the loan shall not constitute a waiver of the lender's rights under the Security Instrument.

12. **Know-Nothing** Borrower shall not be released from its obligations under the Security Instrument in full because of the lender's failure to pay an amount due under the Note or the Security Instrument, even after the lender has been notified of the delinquency. The lender shall remain obligated to pay the amount due under the Note and the Security Instrument, and the obligation of the Borrower shall remain in effect until the amount due is paid in full. However, the lender shall not be required to pay the amount due under the Note and the Security Instrument if the Borrower has paid the amount due under the Note and the Security Instrument in full and the lender has received a copy of the deed to the property from the Borrower.

13. **Not a Mortgage** Notwithstanding anything to the contrary herein, this Security Instrument shall not be deemed to be a mortgage or a deed of trust, and the lender shall not be deemed to be a mortgagee or a deed of trust lender. The Security Instrument shall not be subject to the provisions of the Real Property Law, the Real Property Code, or any other law relating to mortgages or deeds of trust.

14. **Not a Loan** This Security Instrument shall not be deemed to be a loan or a financing transaction. The Security Instrument shall not be subject to the provisions of the Real Property Law, the Real Property Code, or any other law relating to loans or financing transactions.

15. **Not a Sale Without Credit Approval** Lender shall not be deemed to be a seller of real property, and the Security Instrument shall not be deemed to be a sale of real property without credit approval. The Security Instrument shall not be subject to the provisions of the Real Property Law, the Real Property Code, or any other law relating to sales of real property without credit approval.

16. **Not a Lease** This Security Instrument shall not be deemed to be a lease or a tenancy agreement. The Security Instrument shall not be subject to the provisions of the Real Property Law, the Real Property Code, or any other law relating to leases or tenancy agreements.

17. **Not a Partnership** This Security Instrument shall not be deemed to be a partnership agreement. The Security Instrument shall not be subject to the provisions of the Real Property Law, the Real Property Code, or any other law relating to partnership agreements.

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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 9(b). 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. **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 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.

14. **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.

15. **Borrower's Copy.** Borrower shall be given one conformed copy of this Security Instrument.

16. **Assignment of Rents.** Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the security instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 16.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

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

17. **Foreclosure Procedure.** If Lender requires immediate payment in full under paragraph 9, Lender 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 17, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

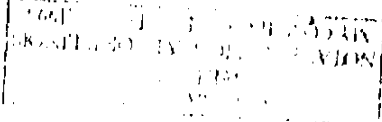
18. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

19. **Waiver of Homestead.** Borrower waives all right of homestead exemption in the Property.

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NOTAR PUBLIC

The instrument was prepared by FIRST SUBURBAN MORTGAGE CORP.



My Commission Expires

the instrument was signed and acknowledged before me this 15th day of 1999.

personally known to me to be the same person(s) whose name(s) appear and whose name(s) appear before me this day in person, and acknowledged that he and voluntarily act, for the uses and purposes therein set forth.

NICHOLAS A. MILLS, AN ILLINOIS NOTARY PUBLIC

County of Cook, State of Illinois. My Public in and for said county and state do hereby certify

(Seal) Borrower

(Seal) Borrower

(Seal) Borrower

(Seal) Borrower

NICHOLAS A. MILLS
111 Lake St. N.E.

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any riders executed by Borrower and recorded with it.

- Adjustable Rate Rider
- Graduated Payment Rider
- Planned Unit Development Rider
- Growing Equity Rider
- Other [Specify]

20. Riders to this Security Instrument, if one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and provisions of this Security Instrument as if the riders were a part of this Security Instrument.

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HIDER - LEGAL DESCRIPTION

UNIT NUMBER G 1 7 17 L N 2 IN LEXINGTON LANE COACH HOMES CONDOMINIUM, AS DELINEATED ON A PLAT OF SURVEY OF A PARCEL OF LAND, BEING A PART OF LEXINGTON LANE, A SUBDIVISION IN THE WEST HALF OF THE SOUTHEAST QUARTER OF SECTION 22, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM MADE BY CENTRAL NATIONAL BANK IN CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 24370, RECORDED DECEMBER 16, 1981 AS DOCUMENT NUMBER 94702391 TOGETHER WITH THE UNDIVIDED PERCENTAGE INTEREST APPURTENANT TO SAID UNIT IN THE PROPERTY DESCRIBED IN SAID DECLARATION OF CONDOMINIUM, AS AMENDED FROM TIME TO TIME (EXCEPTING THE UNITS AS DEFINED AND SET FORTH IN THE DECLARATION AND SURVEY, AS AMENDED FROM TIME TO TIME, WHICH PERCENTAGE SHALL AUTOMATICALLY CHANGE IN ACCORDANCE WITH AMENDED DECLARATIONS AS SAME ARE FILED OF RECORD PURSUANT TO SAID DECLARATION, AND TOGETHER WITH ADDITIONAL COMMON ELEMENTS AS SUCH AMENDED DECLARATIONS ARE FILED OF RECORD, IN THE PERCENTAGES SET FORTH IN SUCH AMENDED DECLARATIONS WHICH PERCENTAGES SHALL AUTOMATICALLY BE DEEMED TO BE CONVEYED EFFECTIVE ON THE RECORDING OF SUCH AMENDED DECLARATION AS THROUGH CONVEYED HEREBY, TOGETHER WITH THE EXCLUSIVE RIGHT TO THE USE OF GARAGE UNIT NUMBER G 1 7 17 L N 2 AS DELINEATED ON THE AFORESAID PLAT OF SURVEY IN ACCORDANCE WITH THE PROVISIONS OF THE AFORESAID DECLARATION AS AMENDED FROM TIME TO TIME. TRUSTEE ALSO HEREBY GRANTS TO GRANTEE AND GRANTEE'S SUCCESSORS AND ASSIGNS, AS RIGHTS AND EASEMENTS APPURTENANT TO THE ABOVE DESCRIBED REAL ESTATE, THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID PROPERTY SET FORTH IN THE AFOREMENTIONED DECLARATION AS AMENDED AND TRUSTEE RESERVES TO ITSELF, ITS SUCCESSORS AND ASSIGNS THE RIGHTS AND EASEMENTS SET FORTH IN SAID DECLARATION FOR THE BENEFIT OF THE REMAINING PROPERTY DESCRIBED THEREIN, IN COOK COUNTY, ILLINOIS.

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DPS 049

FHA Case No

131 9711369 771

ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this 13TH day of JULY, 1994, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note ("Note") to FIRST SUBURBAN MORTGAGE CORPORATION

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

100 SUPERIOR, UNIT NO. 1, SCHAUMBURG, ILLINOIS 60193

(Property Address)

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

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

INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Date

The interest rate may change on the first day of JANUARY, 1995, and on that day of each succeeding year. "Change Date" means each date on which the interest rate could change.

(B) The Index

Beginning with the first Change Date, the interest rate will be based on an Index. "Index" means the weekly average yield on United States Treasury Securities adjusted to a constant maturity of one year, as made available by the Federal Reserve Board. "Current Index" means the most recent Index figure available 30 days before the Change Date. If the Index (as defined above) is no longer available, Lender will use as a new Index any index prescribed by the Secretary. As used in this Rider, "Secretary" means the Secretary of Housing and Urban Development or his or her designee. Lender will give Borrower notice of the new Index.

(C) Calculation of Interest Rate Changes

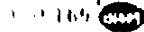
Before each Change Date, Lender will calculate a new interest rate by adding a margin of 2.000 percentage points (2.000%) to the Current Index and rounding the sum to the nearest one eighth of one percentage point (0.125%). Subject to the limits stated in paragraph (D) of this Rider, this rounded amount will be the new interest rate until the next Change Date.

(D) Limits on Interest Rate Changes

The interest rate will never increase or decrease by more than one percentage point (1.0%) on any single Change Date. The interest rate will never be more than five percentage points (5.0%) higher or lower than the initial interest rate.

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(Seal)	Borrower	(Seal)	Borrower
(Seal)	Borrower	(Seal)	Borrower

Bank of America

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable

rate demand for certain made
 in an excess payment with interest on demand, is not assignable even if the Note is otherwise assigned before
 excess payment, with interest thereon at the rate that, be applied as payment of principal. Lender's obligation to
 to a rate equal to the interest rate which should have been stated in a timely notice, or (iii) request that any
 payment amount to either demand the rate to borrow of any excess payment, with interest thereon at the Note
 payment amounts exceeding the principal amount which should have been stated in a timely notice, then borrower
 of the Rider decrease, but Lender is not obligated to give timely notice of the decrease and borrower made any monthly
 Lender has given the required notice. If the monthly payment amount calculated in accordance with paragraph (c)
 identified in accordance with paragraph (c) of this Rider for any payment date occurring less than 25 days after
 (c) of this Rider, Borrower shall have no obligation to pay any increase in the monthly payment amount
 date which occurs at least 25 days after Lender has given borrower the notice of changes required by paragraph
 on the Change Rate Borrower shall make a payment in the new monthly amount beginning on the first payment
 A new interest rate calculated in accordance with paragraphs (c) and (d) of this Rider will become effective

(c) Effective Date of Changes

in monthly payment amount, and (viii) any other information which may be required by law from time to time
 payment amount, (vii) the Change Rate and the date it was published, (viii) the method of calculating the change
 date of the notice, (ix) the Change Rate, (x) the old interest rate, (xi) the new interest rate, (xii) the new monthly
 notice must be given at least 25 days before the new monthly payment amount is due, and must set forth (i) the

(d) Notice of Changes

Lender will give notice to borrower of any change in the interest rate and monthly payment amount. The
 the new monthly payment of principal and interest
 Note, reduced by the amount of any prepayment to principal. The result of this calculation will be the amount of
 unpaid principal balance which would be owed on the Change Rate if there had been no default in payment on the
 at the new interest rate through substantially equal payments. In making such calculation, Lender will use the
 principal and interest which would be necessary to repay the unpaid principal balance in full at the maturity date
 If the interest rate changes on a Change Rate, Lender will calculate the amount of monthly payment of

(e) Calculation of Payment Change

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PHA Case No.

151-9911809-731

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 18TH day of JULY, 1994, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note to

FIRST SUBURBAN MORTGAGE CORPORATION

("Lender") of the same date and covering the Property described in the Security Instrument and located at:

105 SUPERIOR, UNIT N2, SCHAUMBURG, ILLINOIS 60193

Property Address

The Property Address includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

LEXINGTON LANE COACH HOUSES CONDOMINIUM

Name of Condominium Project

("Condominium Project"). If the owner, association or other entity which acts for the Condominium Project ("Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

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

- A. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring all property subject to the condominium documents, including all improvements now existing or hereafter erected on the Property, and such policy is satisfactory to Lender and provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and other hazards included within the term "extended coverage," and loss by flood, to the extent required by the Secretary, then: (i) Lender waives the provision in Paragraph 7 of this Security Instrument for the monthly payment to Lender of one twelfth of the yearly premium installments for hazard insurance on the Property, and (ii) Borrower's obligation under Paragraph 4 of this Security Instrument to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy. Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage and of any loss occurring from a hazard. In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the condominium unit or to the common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by this Security Instrument, with any excess paid to the entity legally entitled thereto.
- B. Borrower promises to pay Borrower's allocated share of the common expenses or assessments and charges imposed by the Owners Association, as provided in the condominium documents.

FHA Multistate Condominium Rider - 291

DPS 1489

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2025 RELEASE UNDER E.O. 14176

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Property of Cook County Clerk's Office

Space Below This Line Reserved for Acknowledgment

Borrower
(Sign)

Lender
(Sign)

Borrower
(Sign)

Lender
(Sign)

Notary Public
Cook County, Illinois

Endorsement/Initials

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

Instrument. If the Borrower does not pay the minimum due and a assessment when they then Lender may pay them
amount due or by Lender under this paragraph "I" shall become additional debt of Borrower
and be the security instrument. Lender and Borrower agree to other terms of payment,
the amount shall be paid from the date of disbursement at the Note rate and shall be payable
with interest upon non-payment from Lender to Borrower requesting payment.