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to provide Lender with any and all documents...
in respect of the Property...
Lender shall...
title shall...

7. Protection of Lender's...
the Security Instrument...
proceeding in bankruptcy...
pay to whatever...
include paying any...
reasonably attorney's fees and...
7. Lender does not have to do so

Any amounts...
Security Instrument...
due of...
payment

8. Mortgage Insurance...
Lender required mortgage insurance...
Insurance shall pay the...
coverage requested by Lender...
coverage substantially equivalent...
substantially equivalent mortgage...
premiums being paid by...
Lender will accept...
Loan reserve in lieu of mortgage insurance

10/10/2024

...of the amount and for the period that Lender agrees to pay the premiums required to maintain mortgage insurance in effect, or to provide a loan secured by all the improvements for mortgage insurance with an agreement with the appropriate insurance broker 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 of the time of entry by an inspection specifying reasonable cause for the inspection.

10. **Condemnation.** The proceeds of any award or loan for damages, done or contemplated, in connection with any condemnation or other taking of any part of the Property, or the conversion to use 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 and to the sums secured with any other instrument to Borrower. In the event of a partial taking of the Property, the loan shall be paid to the extent of the proceeds immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, and to 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: the total amount of the sums secured immediately before the taking divided by the total 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 market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is condemned by Borrower or if after notice by Lender to Borrower that the condemnation will make an award on title a claim for damages, Borrower fails to respond to Lender within 60 days after the date the notice is given, Lender is authorized to apply the proceeds, at its option, either to redemption or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

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

11. **Borrower Not Released Further by Lender Not a Waiver.** Extension of the term 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 to extend time for payment or otherwise modify or extend of the sums secured by this Security Instrument by cause of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. **Successors and Assigns Bound, Joint and Several Liability, Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 13. Borrower's covenants and agreements shall be joint and several. Any Borrower who assigns this Security Instrument but does not execute the Note, or who assigns this Security Instrument only to mortgage, grant and convey that Borrower occupies in the Property under the terms of the Security Instrument, is not personally obligated to pay the sums secured by this Security Instrument, and it is agreed that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodation with regard to the terms of this Security Instrument in any case without that Borrower's consent.

13. **Loan Charges.** If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limit, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit, and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial repayment without any prepayment fees under the Note.

14. **Notice.** Any notice to Borrower provided for in this Security Instrument shall be given by delivery in person or by mailing it by first class mail (with applicable law requirements) of another to that. 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 listed 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 confirmed copy of the Note and of this Security Instrument.

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County Clerk

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Property of Cook County Clerk's Office

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DEPT-11 RECORD-1 \$33.50
146666 TRAN 7338 09/23/94 15:14:00
#9333 # LC # -94 -832150
COOK COUNTY RECORDER

94832150

94081039
REC-11 RECORD-1
COOK COUNTY RECORDER