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RECORD AND RETURN TO:
CITYSCAPE MORTGAGE CORP.
565 TAXTER ROAD
ELMSFORD, NEW YORK 10523-2300



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- BP
BPR 1983
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- DEPT-01 RECORDING \$35.50
 - T46666 TRAN 9814 11/01/94 11:48:00
 - #3112 + LC *-94-929317
 - COOK COUNTY RECORDER

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MORTGAGE

LOAN # 66716

THIS MORTGAGE ("Security Instrument") is given on October 25, 1994. The mortgagor is
ESTELLE THOMPSON ~~ESTELLE S. THOMPSON~~, MARRIED TO GEORGE A. JONES, SR.

("Borrower"). This Security Instrument is given to CITYSCAPE MORTGAGE CORP.

which is organized and existing under the laws of THE STATE OF NEW YORK, and whose address is 565 TAXTER ROAD, ELMSFORD, NEW YORK 10523-2300

(Lender"). Borrower owes Lender the principal sum of Forty-nine thousand six hundred and NO/100 - - - - - Dollars (U.S. \$ 49,600.00) .

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 November 1, 2009. 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 4 IN HALEY'S SUBDIVISION OF BLOCK 6 IN JONES' SUBDIVISION OF THE WEST 1/2 OF SECTION 29, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

94929317

TAX I.D. #: 20-29-111-010-0000
which has the address of
Illinois 60620

1453 WEST 72ND STREET, CHICAGO
[Zip Code] ("Property Address");

[Street, City];

ILLINOIS-Single Family-FNMA/FHLMC UNIFORM
INSTRUMENT Form 3014 9/90
VMP -6R(IL) 194051 Amended 5/91

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Printed on Recycled Paper Page 1 of 8



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32

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Page 4 of 8

Form 3014 8/00

or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address of the class mail unless applicable law requires use of another method. The notice shall be given by first class mail to

H, Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivery to or by mailing

prepayment clause under the Note.

Borrower, if a refund reduces principal, the reduction will be treated as a partial prepayment without any payment to Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct loan exceeded limits; and (b) any sums already collected from Borrower which exceed permitted limits will be refunded to the permitted limits; then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge loan law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges,

make any accommodations within regard to the terms of this Security Instrument or the Note without Lender's consent.

secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forgive or postpone's interest in the Property under the terms of this Security Instrument; (b) is not personally entitled to pay the sums instrument but does not execute the Note; (a) is co-signing this Security Instrument only to hedge, plan and convey that instrument until it is paid in full and severall. Any Borrower who co-signs this Security Paragraph 17. Borrower's co-signants and assignees shall be joint and several. Any Borrower subject to the provisions of Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the terms of this

Paragraph 17. Borrower shall be liable for any right or remedy.

of the sums secured by this Security Instrument by reason of ready right or waiver of or preclude the successors in interest. Any Borrower in exercising any right or ready shall not be a waiver of or preclude the sume precluded by the original Borrower or otherwise amortization not operate the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall of payment in the time for which the Borrower Not Released; Forbearance Not in Waiver, Extension of the time for payment or modification

posphome the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or secured by this Security Instrument, whether or not the date.

Lender is authorized to collect and apply the proceeds, at his option, either to restoration or repair of the Property or to the sums awarded or settle a claim for damages. Borrower fails to respond to Lender within 30 days after the date the notice is given, if the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an

be applied to the sums secured by this Security Instrument whether or not the sums are due.

unless Borrower and Lender agree in writing or unless applicable law otherwise provides, the proceeds shall take, unless property immediately before the taking is less than the amount of the sums secured immediately before the fair market value of the property immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking, divided by the following fraction: (a) the total this Security Instrument shall be reduced by the amount of the proceeds multiplied by the portion of the property immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by Security Instrument before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by market value of the property immediately before the taking, than the amount of the sums secured by this

whether or not the date, 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, divided by the portion of the property immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this

whether or not the date, 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, divided by the portion of the property immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any

Borrower notice at the time of or prior to an inspection specifically resolvable cause for the inspection.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property, Lender shall give

inspections in accordance with any written agreement between Borrower and Lender or applicable law.

the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage liability (reduces) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay premium may no longer be required, at the option of Lender, if no coverage is provided or applicable for the period be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to subsistually equivalent insurance coverage is not available. Borrower shall pay to Lender each month a sum equal to cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If

obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

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

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

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly 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 "Escrow 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 escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time 12 U.S.C. Section 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify 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 discretion.

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 acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of 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 the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over

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Page 3 of 6

Form 3014 9/90

mortgage insurance coverage required by Lender under leases or easements to be in effect, Borrower shall pay the premium required to insurement, Borrower shall pay the premium required to maintain the mortgage insurance in effect. If, for any reason, the 8. Altertage Insurance. Lender required mortgagae insurance as a condition of making the loan secured by this Security payment.

date of disbursement of the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting Security instrument. Unless Borrower and Lender agree to other terms of payment, those amounts shall bear interest at the rate agreed by this Security payment.

7. Lender does not have to do as:

reasonable attorney fees and attorney on the Property to make repairs. Although Lender may take action under this paragraph to make payments and sums secured by a loan which has priority over this Security instrument, appearing in court, paying judgment to the necessary to protect the value of the Property and Lender's rights in the Property, Lender may proceed in bankruptcy, provide, for continuation of tenancy or to enforce laws of reprobation; this Lender may do and 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, if Borrower fails to perform the conditions and requirements contained in the Property.

7. Protection of Lender's rights in the Property, if Borrower agrees to the merger in writing.

Lender shall not merge unless Lender agrees to the lease. If Borrower agrees to the lease, the Borrower shall comply with all the provisions of the lease. If this Security instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If this Security instrument is on a leasehold, Borrower shall connect his ownership interest 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, Lender will any material modification in connection with the loan evidenced by the Note, including, but not limited to provide Lender with any modification in connection with the loan evidenced by the Note, including, but not limited to, any modification of the tenancy created by this Security instrument or Lender's security interest, Borrower shall also be in default if that, in Lender's good faith determination, provides forfeiture of the Borrower's interest in the Property or otherwise gives up a default and receives, as provided in paragraphs 18, by entering into an action or proceeding to be dismissed with a ruling property or otherwise interfere with the loan created by this Security instrument or Lender's security interest. Borrower may otherwise allow the property to determine, whether it is better than Lender in that it Lender could result in forfeiture of the property, allow the property to determine, or continue as to the property, damage or injury the circumstances exist which are beyond Borrower's control, Borrower shall be in default if any further extension of occupancy, unless Lender otherwise agrees to the contrary, Borrower shall not destroy, unless the date of occupancy, unless Lender continues to occupy the property as Borrower's principal residence for at least one year after this Security instrument and shall continue to occupy the property as Borrower's principal residence for at least one year after Borrower shall occupy, establish, and use the property as Borrower's principal residence within sixty days after the execution of the Deed of trust, Assignment, Preservation, Alternative, and Protection of the Property, Lender shall make application for the acquisition, insurance, and protection of the Property, Lender shall pass to the acquisition, insurance, and protection of the Property to the extent or damage to the Property prior to the acquisition, insurance, and protection of the sums secured by this Security instrument, whether or not the due. The 30-day period will begin when the notice is given.

unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not exceed or postpone the due date of the regularly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the property is required by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the property prior to the acquisition, insurance, and protection of the sums secured by this Security instrument shall pass to the extent of the sums secured by this Security instrument, whether or to pay sums received by Lender may use the proceeds to repair or restore the Property or to pay sums Lender may collect the insurance premiums, Lender may use the proceeds to repair or restore the Property or to pay sums received by Lender may answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Property, or does not otherwise answer within the time Lender will any excess paid to Borrower. If Borrower abandons the property is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security instrument, whether or not the due, with any excess paid to Lender. If the restoration of the property damaged, if the restoration of repair is economically feasible and Lender's security is not lessened, if the restoration of the property Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to repair of the property Lender may make proof of loss if not made previously.

All insurance policies and renewals, in the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender shall have the right to hold the policies and renewals, if Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices, in the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7, which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's request, file insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval that Lender requires, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods to roads or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including more of the actions set forth above within 10 days of the giving of notice.

this Security instrument, Lender may give Borrower a notice identifying the loan, Borrower shall satisfy the loan or take one or more of the actions set forth above within 10 days of the giving of notice.

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Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any 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 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 date of this Security Instrument.

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

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reacceleration) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects 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.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

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

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

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

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless

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Form 3014 9/90

Notary Public, State of Illinois
 Notary Commission Expires May 19, 1997
 "OFFICIAL SEAL"

1807 SOUTH WASHINGTON STREET
OCCU-TECH, INC., ZJ, V, FOX

This instrument was prepared by:
 My Commission Expires:
 Given under my hand and delivered this 25th
 day of October 1994
 free and voluntary act, for the taxes and purposes herein set forth.
 Subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he
 personally known to me to be the same persons(s) whose name(s)

ESTELLE THOMPSON aka ESTELLE S. THOMPSON, MARRIED TO GEORGE A. JONES, SR.

Property of Cook County Clerk's Office

STATE OF ILLINOIS,
 I, Estelle, Lorraine, Jones
 COOK
 a Notary Public in and for said county and state do hereby certify
 (County ss)
 (Seal) *Estelle Lorraine Jones*

Debt
 Borrower
 (Seal)

ANY AND ALL MARITAL HOMESTAD RIGHTS**
 MORTGAGE SECURED FOR THE PURPOSE OF MAINTAINING
 **GEORGE A. JONES, SR. IS SIGNING THIS
 (Seal)

GEORGE A. JONES, SR.
 (Signature)

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and
 in any rider(s) executed by Borrower and recorded with it.
 Witnesses:

ESTELLE THOMPSON aka ESTELLE S. THOMPSON
 (Signature) (Seal)

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this
 Security Instrument, the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Supplement
 and Agreement, shall be construed as if each such rider shall be incorporated into and shall amend and supplement
 the covenants and agreements of this Security Instrument.

Check applicable boxes:
 Adjustable Rate Rider
 Condominium Rider
 1-4 Family Rider
 Grand Unified Development Rider
 Planned Unit Development Rider
 Biweekly Payment Rider
 Rate Improvement Rider
 Second Home Rider
 Other(s) [Specify]

V.A. Rider
 Balloon Rider
 Grand Unified Development Rider
 Condominium Rider
 Adjustable Rate Rider
 Biweekly Payment Rider
 Rate Improvement Rider
 Second Home Rider
 Other(s) [Specify]

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the property.

Without charge to Borrower, Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument.

22. Release. Before the date specified in the notice, Lender shall release this Security Instrument.

21. Including, but not limited to, reasonable attorney's fees and costs of little evidence.

Before the date specified in the notice, Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph
 secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial
 non-existence of a default or any other default of Borrower to accelerate and foreclose. If the default is not cured on
 or before the date specified in the notice, Lender, at its option, may require immediate payment providing the
 information Borrower of the right to remit after acceleration and the right to assert in the foreclosure proceeding the
 security of this Security Instrument, foreclose by judicial proceeding and sale of the property. The notice shall further
 inform Borrower to cure the default on or before the date specified in the notice may result in acceleration of the sum
 (d) in date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and
 applicable law provides otherwise). The notice shall specify: (a) the default required to cure the default;
 (e) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and
 (f) the action required to cure the default.

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LOAN# 66716

1-4 FAMILY RIDER Assignment of Rents

THIS 1-4 FAMILY RIDER is made this 25th day of October, 1994, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

CITYSCAPE MORTGAGE CORP.

(the "Lender")

of the same date and covering the Property described in the Security Instrument and located at:

1453 WEST 72ND STREET, CHICAGO, ILLINOIS 60620

[Property Address]

94929317

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, panelling and attached floor coverings now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.

MULTISTATE 1 - 4 FAMILY RIDER - Fannie Mae/Freddie Mac Uniform Instrument

Form 3170 3/93

VMP -67 193041.01

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20-29-111-010-0000

Borrower

(Seal)
Lender

(Seal)

Borrower

(Seal)
ESTELLE THOMPSON *Estelle* (Seal) ESTELLE THOMPSON *Estelle* (Seal)

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this I-4
permitted by the Security Instrument.

I. CROSS-DEFAULT PROVISION. Lender's default or breach under the Security Instrument and Lender may invoke any of the remedies
Lender has at his/her disposal shall be a breach under the Security Instrument and Lender may invoke any of the remedies
under this instrument if Borrower fails to pay any sum secured by the Security Instrument are paid in full.

feats of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.
of Rentals shall not give or waive any default or invalidity notice or right to Lender. This assignment of
Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application
court of or mediation the Property before or after giving notice of default to Borrower, Lender, or
Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take
and will not perform any act that would prevent Lender from exercising its rights under this paragraph.

Borrower agrees and warrants that Borrower has no exceeded 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.

Borrower and of collecting the Rents any funds deposited by Lender for such purposes shall become independent
Property and of collecting the Rents any funds deposited by Lender for such purposes shall become independent
If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the
showing as to the inadequacy of the Property as security.

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

are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not
pursuant to paragraph 21 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rents
Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or
Borrower, however, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default
Lender's agents to collect the Rents, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or
Borrower 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. Upon the assignment, Lender
Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") on
a leasehold.

H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION.
discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is an
Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender
shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole
G. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the

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BALLOON MORTGAGE RIDER

RIDER TO MORTGAGE, DATED October 25, 1994,
between

CITYSCAPE MORTGAGE CORP., as Lender, and
ESTELLE THOMPSON AKA ESTELLE S. THOMPSON, as Borrower

THIS LOAN HAS A BALLOON PAYMENT DUE AT MATURITY. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.

ESTELLE THOMPSON AKA ESTELLE S. THOMPSON

Estelle Thompson

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