

2. Monthly Payments of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, an amount of any (a) taxes and special assessments levied or to be levied against the Property, (b) household payments or ground rents on the Property, and (c) premiums for insurance required by paragraph 4.

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

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.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water 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 referred to in this Security Instrument as the "Property."

which has the address of 17219 SPRINGTIDE LANE, HAZELCREST, ILLINOIS 60428 [Zip Code], (Property Address);

Real Estate Tax ID# 20-26-310-020 Tax ID#

93181672

\*THIS DOCUMENT IS BEING RECORDED TO CORRECT THE MORTGAGE DATA.

LOT 20 OF APPLE TREE OF HAZELCREST UNIT NUMBER 2 BEING A SUBDIVISION OF PART THIRD PRINCIPAL MERIDIAN, COOK COUNTY, ILLINOIS ACCORDING TO THE PLAT THEREOF AS DOCUMENT 2188418, IN COOK COUNTY, ILLINOIS.

APRIL 01, 2023. The security instrument covers to (a) the payment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications (b) the payment of all other debts, with interest, advanced under paragraph 4 to protect the priority of this security instrument and (c) the performance of the borrower's obligations and agreement under this security instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to

whose address is 17219 SPRINGTIDE LANE, HAZELCREST, IL 60428. Beneficial Mortgage Corp. 8601 MONTICELLO PARKWAY, SAN ANTONIO, TX 78218

93181672

COOK COUNTY RECORDER 173924 \* 24-251067 10011 TRAN Q888 03/19/24 13103100 DEPT-01 RECORDING 10 23

MORTGAGE [Space Above This Line For Recording Date] (TIA Case No. 191-883407-6-703)

91251067

AFTER RECORDING RETURN TO: BENEFICIAL MORTGAGE CORP. 838 LAKEVIEW PKWY, #103 VERNON HILLS, IL 60081

E113439 JK N921418 2/22/24

Handwritten signatures and initials.

Vertical stamp or text on the left margin.

LOAN # 10488822 Volume: 033

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, 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.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by the 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.

5. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, taxes and expositions that are not included in paragraph 2. Borrower shall pay those obligations on time directly to the entity which is owed the payment. If Lender to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender records evidencing those payments.

6. Occupancy, Preservation, Maintenance and Protection of the Property. Borrower shall occupy, preserve, maintain, 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, deteriorate or be used for any purpose other than that intended by the Secretary. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, deteriorate or be used for any purpose other than that intended by the Secretary.

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11. Lender gives notice of breach to Borrower; (a) all rents received by Borrower shall be held by Lender 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.

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 10. Borrower's covenants and agreements shall be joint and several, and 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 form 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. Borrower Not Released; Forbearance by Lender. Extension of the term of 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 successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refused to extend (the term of payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successor 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.

17. Waiver. (a) Extensions occur that would permit Lender to require immediate payment in full, but Lender does not require such payment. Lender does not waive its rights with respect to subsequent events. (b) No Waiver. If extensions occur that would permit Lender to require immediate payment in full, but Lender does not require such payment, Lender does not waive its rights with respect to subsequent events. (c) Mortgage Not Insured. Borrower agrees that should the Security Instrument and the Note secured thereby not be eligible for insurance under the National Housing Act within 60 days from the date hereof, Lender may at its option and notwithstanding anything in paragraph 6, require immediate payment in full of all sums secured by this Security Instrument, a written statement of any authorized agent of the Secretary dated subsequent to 60 days from the date hereof, declining to insure this Security Instrument and the Note secured thereby, shall be deemed conclusive proof of such insurability. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to renew a mortgage insurance premium to the Secretary.

18. Reinstatement. Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorney's fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding; (ii) reinstatement will prejudice foreclosure proceedings in the future; or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

19. Default. Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if: (a) Borrower fails to pay any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or (b) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

20. (a) All or part of the Property, or a beneficial interest in a trust covering all or part of the Property, is sold or otherwise transferred (other than by devise or descent) by the Borrower, and (b) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchase or grantee does to occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

21. (a) All or part of the Property, or a beneficial interest in a trust covering all or part of the Property, is sold or otherwise transferred (other than by devise or descent) by the Borrower, and (b) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchase or grantee does to occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

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This instrument was prepared by: JAMES THOMPSON

My Commission expires: \_\_\_\_\_

Given under my hand and official seal, this \_\_\_\_\_ day of \_\_\_\_\_ 1993.

Subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he personally known to me to be the same person(s) whose name(s) is/are signed and delivered the said instrument as \_\_\_\_\_

That \_\_\_\_\_ Jones Casa Paul S Eckhardt

STATE OF ILLINOIS, County of Cook

(Seal) - Borrower

(Seal) - Borrower

(Seal) - Borrower

(Seal) - Borrower (PAUL S. ECKHARDT) 3-4-93

Witnesses:

(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.

- Condominium Rider
- Planned Unit Development Rider
- Graduated Payment 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 agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable boxes)

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

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.

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 attorney's fees and costs of title evidence.

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

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 remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

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