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Dale
WHEN RECORDED MAIL TO

INDEPENDENCE ONE MORTGAGE CORPORATION
A MICHIGAN CORPORATION
5241 FOUNTAIN DRIVE, SUITE A
CROWN POINT, IN 46307-1088
LOAN NUMBER: 3504735

COOK COUNTY, ILLINOIS
FILED FOR RECORD

94358373

26 APR 21 AM 11:30

94358373

IOMC # 3504735

(Space Above This Line For Recording Data)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on APRIL 15TH , 1994
The mortgagor is **MARINKA MARKOWITZ, MARRIED TO JOHN C. BUCKLEY, JR.**

INDEPENDENCE ONE MORTGAGE CORPORATION, A MICHIGAN CORPORATION
which is organized and existing under the laws of **MICHIGAN**
300 GALLERIA OFFICENTRE, SOUTHFIELD, MI 48034

("Borrower"). This Security Instrument is given to
("Lender"). Borrower owes Lender the principal sum of
NINETY TWO THOUSAND TWO HUNDRED FIFTY AND NO/100
Dollars (U.S. \$ 92,250.00). This debt is evidenced by Borrower's note dated the same date as this Security
Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on
MAY 1ST, 2024. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced
by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with
interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's
covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage
grant and convey to Lender the following described property located in

COOK County, Illinois:

THE SOUTH 1/2 OF LOT 2 IN MC ROYS SUBDIVISION OF LOT 6 IN BLOCK 1 IN
CHILDS SUBDIVISION OF LOTS 1, 2, AND PART OF LOTS 3 AND 4 IN BLOCK 2
AND PART OF LOTS 1, 2, AND 3 IN RIDGEWOOD A SUBDIVISION OF THE SOUTH
38 ACRES OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 11, TOWNSHIP
38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
COUNTY, ILLINOIS.

TAX ID:

which has the address of **5429 S. RIDGENOOD COURT**
(Street)

Illinois 60615 ("Property Address");
(Zip Code)

CHICAGO
(City)

ILLINOIS -- Single Family -- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
ITEM 1876L1 (9202)
MFC9503 - 08/92

Form 3014 9/90 (page 1 of 6 pages)
Great Lakes Business Forms, Inc. ■
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3504735

3100

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100-201-Cart 1-100-00-000 □ FAX 816-781-1151
Borrower fully executing this instrument does so in his Security.

Instrument 187612 (8802)

Form 3014 9/80 (page 2 of 6 pages)

loads or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and types of insurance set forth above within 10 days of the giving of notice.
5. Hazard or Property Insurance. Borrower shall keep the improvedments now existing or hereafter erected on the land expressly described in the Note or more of the actions set forth above within 10 days of the giving of notice.

Borrower shall promptly over this Security instrument, Lender may give Borrower a notice terminating the lease to this Lessee to Lender determines that any part of the Property is subject to a lien subordination to the lessor or (c) Recreates from the holder of the lien an agreement satisfactory to Lender prevents the assignment of the lease; or (d) legal proceedings which in the Lender's opinion relate to the lessor by, or derives against the lessee because of the lessor in, a manner acceptable to Lender; (b) conditions in good faith in writing to the payment of the obligations secured by the lessor in a manner acceptable to Lender; (a) agrees, in writing, to the payment of the obligations secured by the lessor unless Borrower: (a) agrees to evidence the payments.

under this paragraph, if Borrower makes these payments directly, Borrower shall promptly furnish to Lender records under this paragraph to the person whose name provided in paragraph 2, or if not paid in that manner, Borrower shall pay these obligations in the manner provided in paragraph 2, or to any trustee acceptable due under this Act.

4. Changes; Lease. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the property which may arise priority over this Security instrument, excepted, if any, Borrower

paragraphs 1 and 2 shall be applied; first, to any prepayment charges due under the Note; second, to amounts payable under Article 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under this Security instrument of the property shall be applied: fourth, to participation due; and last, to any late charges due under this Act.

Funds held by Lender, if, under paragraph 21, Lender shall record by this Security instrument, Lender shall promptly refund to Borrower any funds paid by Lender at the time of acquisition of, as well as a credit against the sum

deposited by the property, shall apply to Lender the amount necessary to make up the deficiency in the case Funds held by Lender in full of all sums received by this Security instrument, Lender prior to the acquisition of

unless such sum is held by Lender to pay the Escrow items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Borrower, within 10 days, the amount necessary to pay Lender's sole discretion. Borrower shall exceed the amounts permitted, if he held by applicable law, Lender shall account to the Funds held by Lender for the excess Funds in accordance with the requirements of a pliable law.

If the Funds held by Lender exceed the amounts permitted, if he held by applicable law, Lender shall account to the Funds held by this Security instrument. The Funds are pledged as additional security for all sums received by this Security instrument, and the purpose for which deposited to the Funds was used. The Funds were deposited to the Funds held by Lender shall give to Borrower, without charge, an annual account of the Funds showing credits and debits to the Funds, or credits on the Funds. Borrower and Lender may agree, however, that Lender shall be paid on the Funds, or credits on the Funds, or amounts on the Funds, to make up the sum deposited by Lender in connection with this loan, unless such applicable law permits an estimate of reporting service used by Lender in connection with this loan, to be paid, in writing, to Borrower any charge for an immediate real Lender to make such a charge. However, Lender may pay Borrower to pay a one-time charge for an independent real account, or verify the Escrow items unless Lender pays Borrower to hold and supplying the Funds, annually satisfying the Escrow items, Lender may not charge Borrower for holding and supplying the Funds, unless Lender has held by the Escrow items, Lender is such as to exceed the amounts deposited by a federal Home Loan Bank, Lender shall apply the Funds to pay (including Lender, if Lender is such as to exceed) or in any Federal Home Loan Bank, Lender shall account to the property. The Funds shall be held in an escutcheon where deposited are insured by a federal agency, instrumentality, or entity secured by this Security instrument.

2. Funds held in an escutcheon which may require a deposit to satisfy the requirements of current law.

reasons of expenditure, of future Escrow items or otherwise in escutcheon with applicable law. Another law that applies to the lesser amount Lender may estimate the amount due on the basis of current date and amount not to exceed the lesser amount Lender may estimate from 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless State Settlement Practices Act of 1974 as amended from time to time, called "Escrow items". Lender may, at any time, collect and hold Funds in an escutcheon 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 can legally retain from a borrower for Borrower's escrow account under the general rules of escutcheon, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums paid by Borrower to pay amounts of ground rents on the property, if any; (g) yearly hazard or property insurance premiums; (h) yearly flood premiums or taxes and assessments which may arise over this Note, until the Note is paid in full, a sum ("Funds"), for (a) yearly hazard or property insurance premiums; (b) yearly assessments which may arise over this Note, until the Note is paid in full, a sum ("Funds").

3. Payments of Principal and Interest; Preparation and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment charges due under the Note.

4. Payment of Principal and Interest; Preparation and Late Charges. Borrower shall promptly pay when due the

principal of and interest on the debt evidenced by the Note and any prepayment charges due under the Note.

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

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

1. Preparation of Principal and Interest; Preparation and Late Charges. Borrower shall promptly pay when due the instrument now of heavier a part of the property. All replacements and additions shall also be covered by this Security and fixtures now of heavier a part of the property. All improvements and additions shall also be covered by the Security.

TOGETHER WITH all the improvements now or heavier erected on the property, and all easements, appurtenances,

mortgages, grants and convey the property to Lender in its unencumbered, except for encumbrances of record,

combinations of record.

Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any

and fixtures now of heavier a part of the property. All replacements and additions shall also be covered by the Security.

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for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. 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. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair 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 then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then 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 extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 2, the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. 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 Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender security interest. Borrower may cure such default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. 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 all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the 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, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in, accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

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

ITEM 1876L3 (8202)

Form 3014 9/90 (page 3 of 6 pages)

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File No. 100-000-00000 Date 01/01/2011

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File 10701A (2001)

entitlements of the Security Instrument disclaimed at any time prior to the earlier of: (a) 5 days (or such other period as 18. Borrower's Right to Retain title. If Borrower makes certain conditions, Borrower shall have the right to have remedied by this Security Instrument within 30 days prior to pay the sums paid or delivered on Borrower.

This Security Instrument shall be entitled to the extent of its period, Lender may invoke any not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by 17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest remedied by this Security Instrument shall be given the notice of acceleration. The notice shall provide a period of the date of this Security Instrument.

This Security Instrument. However, this option shall not be exercisable by Lender if excusable by reason law as of without Lender's prior written consent, at his option, require immediate payment by Lender of all sums secured by within 30 days of the transfer of the property to pay the sums paid or delivered by reason of any natural pecuniary in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) 16. Borrower's Copy. Borrower shall be given one confirmed copy of this Note and of this Security Instrument declared to be severable.

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

provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided first class mail to Lender's address stated herein or any other address designated by reason of Borrower. Any notice first class mail to any other address Borrower designates by notice to Lender. Any notice shall be given by property address or any other address Borrower designated by reason of Borrower. Any notice shall be directed to the mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the 14. Notices. Any notice to this Security Instrument shall be given by deliverying it or by prepayment charge under the Note.

a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial repayment without any required to Lender may choose to make this refund by reducing the principal owed under the Note or by mailing the charge to the permitted limit, and (b) any sums already collected from Borrower which exceed necessarily to reduce within the loan exceed the permitted limit, then: (a) any such loan charge shall be reduced by the amount necessary to reduce charges, and that law is finally interpreted so that the interest of one-half loan charges collected or to be collected in connection 13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan Borrowser's consent.

not to make any accommodations with regard to the terms of this Security Instrument or the Note without this instrument but does not exceed the term, of this Security Instrument (b) is not personally conveyed to moratorium, general and conveyable through its covenants and assignments of Lender and Borrower who co-sign this Security paragraph 17. Borrower's covanants and assignments 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 covenants of this Co-signer. The covenants and agreements of this Successors and Assigns Board: Joint and Several Liability; Co-signer. The covenants and agreements of this Successors and Assigns Board: Joint and Several Liability; Co-signer.

not be a waiver of or prejudice the exercise of any right or remedy of Borrower or Borrower's rights or remedies. Otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the Borrower's interest in the Property under the Note: (a) is continuing this Security Instrument only to moratorium but does not exceed the liability of the original Borrower's successors in interest Lender shall not be required to continue to collect proceeds against any successor in interest or refuse to extend same for payment of Borrower shall not operate to release the liability of the original Borrower's successors in interest Lender modification of amounts due in the sums secured by this Security Instrument granted by Lender to any successor in interest not to make payment of principal shall be joint and several liability to Lender for same for payment of Borrower's successors in interest 11. Borrower. Not Released; Releasee By Lender Not a Waiver. Extension of the same due date of such payments. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not exceed or postpones the due date of the monthly payments referred to in paragraphs 1 and 2 of change the amount of such payments.

Lender is authorized to collect and apply the proceeds, at his option, either to restoration or repair of the Property or to the sum secured by this Security Instrument whether or not then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemned officer to make

are then due.

otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums received immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law provides immediately before the taking. Any balance shall be 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 is less than the amount of a partial taking of the property: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the following: (a) the total amount of the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multipled by the following, which the fair market value of the Property immediately before the taking, is equal to or greater than the amount of the sums secured by this Security Instrument before the taking, unless Borrower and Lender otherwise agree in writing, in the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument which the fair market value of the Property immediately before the taking is equal to or greater than the amount of a partial taking of the Property in the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, in the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security

any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby

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applicable law may specify for reinstatement) 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 action 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 applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and 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 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. 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.

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

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Form 3014-9190 (Page 6 of 6 pages)
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 DNR/LB/MS/AB/BS/PL/ML

ITEM 047616 (19202)

OFFICIAL SEAL
 LAURA A NORWICH
 NOTARY PUBLIC, STATE OF ILLINOIS
 MY COMMISSION EXPIRES 1/17/97
 NDRENDING MORTGAGE CORPORATION, A MICHIGAN CORPORATION

5241 POUNTAIN DR/V, SUITE A, CROWN POINT, IN 46307-1018

(Address):

(Name):

This instrument was prepared by LYNN A SMITH

Notary Public

[Signature]

Given under my hand and official seal, this

15th day of APRIL , 1996

(Date):

My Commission expires:

free and voluntary act, for no consideration other than
 and delivered the said instrument at this date for the uses and purposes herein set
 subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that he
 signed it
 personally known to me to be the same person(s) whose name(s) is

do hereby certify that KATRINKA MARKOWITZ, MARCHETTE BO JOHN C. BUCKLEY, JR., HES W/ /
 , a Notary Public in and for said county and state,
 County as:

STATE OF ILLINOIS,

Notary
 (Seal)

Borrower
 (Seal)

KATRINKA MARKOWITZ
 (Seal)

Witness:

Witness:

Security instrument and in any rider(s) executed by Borrower and recorded will be
 BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 through 6 of this

- | | | | | | | |
|--------------------------|--------------------------|--------------------------|--------------------------------|--------------------------|--------------------------|--------------------------|
| Adjustable Rate Rider | Cordomium Rider | Graduated Payment Rider | Planned Unit Development Rider | Rate Improvement Rider | Second Home Rider | Other(s) (specify) |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Biweekly Payment Rider | | | | | | |
| 14 Family Rider | | | | | | |

Instrument (Check applicable box(es))

this Security instrument, the coverages and agreements of each such rider shall be incorporated into and shall amend and
 supplement the coverages and agreements of this Security instrument as if the rider(s) were a part of this Security
 instrument. [Check applicable box(es)]

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with
 this Security instrument, the coverages and agreements of each such rider shall be incorporated into and shall amend and

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