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DEPT-01 RECORDING 631.00
T#0012 TRAM 7322 11/03/95 14:43:00
#1088 CG *-95-755885
COOK COUNTY RECORDER

Prepared by

LAURA CLISHAM
800 BURR RIDGE PKWY
BURR RIDGE, IL 60521-6486

MORTGAGE

5001049510

THIS MORTGAGE ("Security Instrument") is given on OCTOBER 31, 1995 The mortgagor is

ALFONZA WYSINGER A SINGLE MAN NEVER MARRIED AND
MARYET N HALL A SINGLE WOMAN NEVER MARRIED

("Borrower"). This Security Instrument is given to

STANDARD FEDERAL BANK FOR SAVINGS

which is organized and existing under the laws of THE UNITED STATES OF AMERICA and whose
address is 4192 S. ARCHER AVE, CHICAGO, ILLINOIS 60632

Lender ("Lender") owes Lender the principal sum of
TWO HUNDRED TWENTY FOUR THOUSAND SEVEN HUNDRED FIFTY DOLLARS
Dollars (U.S. \$ 224,750.00)

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, 2025

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 as provided under paragraph (a) 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 56 IN IRONWOOD SUBDIVISION, BEING A SUBDIVISION OF PART OF THE
SOUTH HALF OF THE SOUTHEAST QUARTER OF SECTION 35, TOWNSHIP 38 NORTH,
RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,
ILLINOIS.

PIN: 19-35-422-019-0000

which has the address of 8536 S SAWYER CHICAGO (Next Line)
Illinois 60652 (Zip Code) ("Property Address")

ILLINOIS Single Party FNMA FHLMC UNIFORM
INSTRUMENT Form 3014 9-90
Amended 5-91

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...this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may affect priority over the consent of the mortgagor, Lender agrees to incur the cost of recording a notice of pending litigation to Lender, and to pay the cost of defending against enforcement of the lien in the event that Lender's opinion operates to prevent the mortgagor from obtaining the necessary financing to pay the debt secured by this Security Instrument. Borrower agrees to pay the cost of recording a notice of pending litigation to Lender, and to pay the cost of defending against enforcement of the lien in the event that Lender's opinion operates to prevent the mortgagor from obtaining the necessary financing to pay the debt secured by this Security Instrument.

4. Charges, Taxes, Fees, and Expenses: Lender shall pay and be responsible for all charges, taxes, fees, and expenses attributable to the Property that it may incur in connection with the making, servicing, and enforcement of this Security Instrument.

5. Application of Payments: Lender shall apply all payments received by Lender under this Security Instrument to the following obligations in the order set forth in this Section: (a) interest on the debt secured by this Security Instrument; (b) taxes, fees, and expenses payable by Lender under this Security Instrument; (c) charges, taxes, fees, and expenses payable by Lender under this Security Instrument; (d) principal on the debt secured by this Security Instrument.

Lender shall have the right to apply all payments received by Lender under this Security Instrument to the following obligations in the order set forth in this Section: (a) interest on the debt secured by this Security Instrument; (b) taxes, fees, and expenses payable by Lender under this Security Instrument; (c) charges, taxes, fees, and expenses payable by Lender under this Security Instrument; (d) principal on the debt secured by this Security Instrument.

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2. Funds for Taxes and Insurance: Lender shall pay for all taxes, fees, and expenses attributable to the Property that it may incur in connection with the making, servicing, and enforcement of this Security Instrument.

3. Payment of Principal and Interest, Prepayment and Late Charges: Borrower shall promptly pay when due the principal and interest on the debt secured by this Security Instrument and the charges set forth in this Section.

Lender shall have the right to apply all payments received by Lender under this Security Instrument to the following obligations in the order set forth in this Section: (a) interest on the debt secured by this Security Instrument; (b) taxes, fees, and expenses payable by Lender under this Security Instrument; (c) charges, taxes, fees, and expenses payable by Lender under this Security Instrument; (d) principal on the debt secured by this Security Instrument.

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Lender's address stated herein shall be the address of Lender for all notices to Borrower. Any change in Lender for in this Security Instrument shall be made by a written instrument signed by Lender and recorded in the public records.

15. Governing Law; Severability. This Security Instrument shall be governed by the laws of the State of Illinois. If any provision of this Security Instrument is held to be unenforceable, the remainder of the Security Instrument shall survive and be enforceable to the maximum extent permitted by law.

16. Borrower's Copy. Borrower shall receive a copy of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. Borrower shall not transfer or convey any interest in the Property or any interest in it is sold, transferred or conveyed to another person or persons, or shall not lease or allow any other person to lease the Property without Lender's prior written consent. Any such transfer or conveyance, or lease, shall be void if not approved in writing by Lender. However, this restriction shall not apply to transfers or conveyances, or leases, which are prohibited by law or by the public policy of the State at the time of this Security Instrument.

If Lender ever does this property, Lender shall give Borrower a written notice of the proposed sale or lease of the Property in person or by first class mail at least 30 days before the date of the sale or lease. Borrower shall have the right to purchase the Property at the same price as offered by the third party. If Borrower does not purchase the Property, the sale or lease shall be valid and enforceable. Lender shall not be liable for any loss or damage sustained by Borrower as a result of this Security Instrument.

18. Borrower's Right to Reinstatement. Borrower shall have the right to reinstate this Security Instrument at any time by paying to Lender the amount of all principal and interest due on this Security Instrument as of the date of reinstatement. If the amount of principal and interest due on this Security Instrument is not paid in full, Lender shall have the right to foreclose on the Property. Borrower shall pay Lender all sums due to Lender under this Security Instrument. Lender shall not be liable for any loss or damage sustained by Borrower as a result of this Security Instrument. Lender shall not be liable for any loss or damage sustained by Borrower as a result of this Security Instrument. Lender shall not be liable for any loss or damage sustained by Borrower as a result of this Security Instrument.

19. Sale of Note; Change of Loan Servicer. Lender may sell or assign this Security Instrument to another person or persons. Lender shall give Borrower a written notice of the sale or assignment of this Security Instrument. Lender shall not be liable for any loss or damage sustained by Borrower as a result of this Security Instrument. Lender shall not be liable for any loss or damage sustained by Borrower as a result of this Security Instrument.

20. Hazardous Substances. Borrower shall not use the Property for any purpose that involves the use, storage, handling, or disposal of any Hazardous Substances. Lender shall not be liable for any loss or damage sustained by Borrower as a result of this Security Instrument.

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As used in this paragraph, "Hazardous Substances" means any substance which is listed as a Hazardous Substance by the Environmental Protection Agency, or any substance which is listed as a Hazardous Substance by the State of Illinois, or any substance which is listed as a Hazardous Substance by any other governmental authority.

NON-UNIFORM COVENANTS

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

OFFICIAL SEALED
AGNES A. MCGARRA
NOTARY PUBLIC
STATE OF ILLINOIS

My Commission Expires

personally are with me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they had signed and delivered the said instrument as their own and voluntary act for the uses and purposes therein set forth and under my hand and official seal this

that ALFONZA WYSINGER A SINGLE MAN NEVER MARRIED AND MARYET N HALL A SINGLE WOMAN NEVER MARRIED
County of COOK State of ILLINOIS

Witnesses

ALFONZA WYSINGER
MARYET N HALL

BY SIGNING BELOW Borrower agrees and agrees to the terms and covenants contained in this Security Instrument and to any interest assumed by Borrower and recorded with it.

Adjustable Rate Rider
Graduated Payment Rider
Balloon Rider
A A Rider
Easement Rider
Placed and Development Rider
Rate Adjustment Rider
1-4 Family Rider
HomeKit, Pasture Rider
Wood Home Rider
Other (Specify)

24. Rider 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 each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the riders were a part of this Security Instrument. (Track applicable boxes.)

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

22. Release. A payment of all sums secured by this Security Instrument. Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any resumption costs.

21. Including, but not limited to, reasonable attorney's fees and costs of title evidence.
proceeding. 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 in full of all sums or before the date specified in the notice. Lender, at its option, may require immediate payment in full of all sums non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums (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 applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default;

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