

DEPT-01 RECORDING \$33.50 140009 TRAN 0054 12/07/95 15:05:00

\$6590 \$ RH #~95-850099 COUR COUNTY RECORDER

[Space Above This Line For Recording Data]

#### **MORTGAGE**

THIS MORTGAGE ("Security Instrument") is given on	NOVEMBER 10TH
9 95 . The merigager in <u>guther to galeana mark</u>	TEC TO HARLA GALCANA
"Borrower"). This Security Instrument is viven to BELL FEDRI organized and existing under the laws of THE UNITED STATES OF Chicago, IL 60603 ("Lender"). Borrower owes Leide the principa HUHDRED AND GOZ100	AMERICA, and whose address in 79 West Monroe Street,
	Dollars (U.S. \$ 00,000,00). This
lebt is evidenced by Borrower's note dated the same date as this Seayments, with the full debt, if not paid earlier, due and payable or security Instrument secures to Lender; (a) the repayment of the delectersions and modifications of the Note; (b) the payment of all other he security of this Security Instrument; and (c) the performance of instrument and the Note. For this purpose, Borrower does hereby more performance in	ecurity Instrument ("Note"), which provides for monthly 18-01-8000 . This oridenced by the Note, with interest, and all renewals, smore with interest, advanced under paragraph 7 to protect Horrewer's covenants and agreements under this Security rigage, great and convey to Leader the following described County, Illinois:
THE NORTH 1/2 OF LOT 10 IN BLOCK 2 IN HANDBRO 1/2 OF THE BOUTHWEST 1/4 OF GECTION 30, TOWNO THIRD PRINCIPAL MERIDIAN. IN GOOK COUNTY. ILL	UGH AND HELD PUBDIVICION OF THE EAST HIP 40 HORTH, TANGE 13 HAST OF THE

#### ATTORNEYS' NATIONAL TITLE NETWORK

PERMANENT TAX LD. NUMBER	19-30-308-014-0000	
which has the address of1915	NORTH FRANCIAGO [Street]	_,GHIGAGG,
<u>6 06 47</u>    [Zip Code]	("Property Addrass");	

ILLINOIS -- Single Family -- Famile Mas/Freddle Mac UNIFORM INSTRUMENT MOR; 3/95

FORM 3014 0/80 (Page 1 of 7)

95850059

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TOGETHER WINDEFFICIAL COPY

Together with the improvements now or hereafter erected on the property, and all ensements

All managements and all ensements and all ensements and all ensements. and fixtures now or horesfor a part of the property. All replacements and additions shall also be covered Instrument. All of the foregoing is referred to in this Security Instrument as the \*Property.\*

BORROWER COVENANTS that Borrower is lawfully select of the entate hereby conveyed and mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of remorigage, gram and convey me respectly and man me property is uncommunical, except on consummance in the morest and will defend generally the title to the property against all claims and demands, subject to any effect to any e record,

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

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

I. Payment of Principal and Interest: Prepayment and Late Clarkes, Borrower shall promptly pay we constitute the state that the state that the state that the state that the state the state that the state the state that the state the sta principal of and interest on the debt evidenced by the Note and any propayment and late charges due under the Note and any propayment and late charges due under the Note and any propayment and late charges due under the Note and any propayment and late charges due under the Note and any propayment and late charges due under the Note and any propayment and late charges due under the Note and any propayment and late charges due under the Note and any propayment and late charges due under the Note and any propayment and late charges due under the Note and any propayment and late charges due under the Note and any propayment and late charges due under the Note and any propayment and late charges due under the Note and any propayment and late charges due under the Note and any propayment and late charges due under the Note and any propayment and late charges due under the Note and any propayment and late charges due under the Note and any propayment and late charges due under the Note and any propayment and late charges due under the Note and any propayment and late charges due to the Note and any propayment and late charges due to the Note and any propayment and late charges due to the Note and any propayment and late charges due to the Note and any propayment and late charges due to the Note and any propayment and late charges due to the Note and any propayment and late charges due to the Note and any propayment and late charges due to the Note and any propayment and late charges due to the Note and any propayment and late charges due to the Note and any propayment and late charges due to the Note and any propayment and late charges due to the Note and any propayment and late charges due to the Note and any propayment and late charges due to the Note and any propayment an I. Funds for Juxes and Insurance, subject to applicable law or to a written waiver by Lender, Borrowe to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Punds") for: to Lenuer on the day morenty payments are one under the Note, until the Note is paid in full, a sum ("Finds") for:

taxes and assessments which may aligh priority over this Security Instrument as a lien on the Property; (b) yearly

navments or around rents on the Property; (b) yearly

locally insurance premiumes (d) yearly flows. payments of ground tents on it. Coporty, if any; (c) yearly bazard or property insurance premiums; (d) yearly flood; on the manufacture of the months and increasing the months are months and increasing the months and the months are months and increasing the months are months and increasing the months are months and months are months are months are months are months are months are months and months are months. Payments of Bround tenus on the Clopsety, it any; (e) yearly numers or property insurance premiums; (a) yearly more accordance with the accordance of insurance premiums, if any; and (f) may sums payable by Borrower to Le Premiums, it any; (e) yearly more remains premiums, it any; and (i) may sums payable by nortower to be recorded thems. I make man at any time and hold friends in an amount and to assume the man income parameters. These items is secondance with the provisions of paragraph of in near of the payment of morigage magrance premiums, these names as a factorally salary marriage may, at any fine, collect and hold funds in an amount not to exceed the maximum amount of the payment of the maximum amount of the payment of the Escrow tiems. Longer may, at any time, contest and note transa in an amount not to exceed the maximum amount formations. And of 107% as assumed from them. To 11 c. p. x 2601 mt can. The field of Billie Sell. tocedules Act of 1974 as amended from time to the totrower's escribe account under the redorm Real Dame of the Final acts a league amount of an I make the many time with the real banks another law that a many time with the real banks and bald blands in an amount and to repeat the

the Funds sets a lesser amount. If so, Lender may 3) pay time, collect and hold Funds in an amount not to necess the ount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expend The Funds shall be hold in an institution whose deposits are insured by a federal agency, instrumentality, or e

Inding Lender, if Lender is such an institution whose deposits are insured by a reverse secret, insummentally, or escrete lender has not characa Distriction and and lender the Europe Bank. Lender shall apply the Funds to Secret liens, Lender is such an institution) or it say redome from using, Lender man apply the runus of signs the Every lines to make the Every lines to the Every formal lines and an institution of the Every second to the Ever rifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to the niying the escrow items, unless Lenuer pays nortower interest on the linus and applicable law permiss Lenuer to the second in the land in commentary before the first of the land in the l s enarge. However, Lender may require northwer to pay a one-time energy for an independent tent enare lax reports this last require a policible law provides afterward to be made I anchor chall not be required to not be req this law requires interest to be paid, Lender shall not be required to pay Borrower any interest or carnings on the Punth to make the paid of the punth to the paid of the punth. or and Lender may agree in writing, however, that interest shall be paid on the plottes or carnings on the Puntawhereas an anamal announting of the flower which which and debits to the Europe and the mission deviction and debits to the Europe and the mission deviction and debits. charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds and the purpose for which each debit to the funds and the purpose for which each debit to the funds and the purpose for which each debit to the funds and the purpose for which each debit to the funds and the purpose for which each debit to the funds and the purpose for which each debit to the funds and funds and the purpose for which each debit to the funds and funds are statements. unds 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 security for all sums secured by units pacturity instrument.

For the excess Funds in accommon with the requiremental of the held by applicable law Lender shall account to the first formula in account to the second to the If the runos neight by Lenger exceed the amounts permitted to be noted by applicable law. Explicit shall account to the runos neight by Lender shall be runos when the runos when the runos matter make an antifer Brosecous in swifting and in mach make

Tor the excess runth in accordance with the requirements of apparents law, it in amount of the runth pelo by Lender may so notify Bortower in writing, and, in such case the deficiency of the deficiency in the d shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no twelve monthly payments, at London's sole discretion,

on payment in full of all sums secured by this Security Instrument, London shall promptly refund to Borrower any

on the matter and the area of the area of

by Lender, If, under paragraph 21. Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale for a small analysis and an a readit against the annual more and form. rty, shall apply any Funds held by Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of acquisition or sale as a credit against the sums secured by

pplication of Payments. Unless applicable law provides otherwise, all payments secoived by Lender under and 2 shall be anclind. Greet to any propagation of the unique to anything any anything anything anything anything anything any anything any anything anything any anything any anything anything anything anything any anything anything any anything any anything anything any anything any anything any anything any anything anything anything any anything any anything anyth spending of rationals. Omesa apprende the provides underwine an paymone received by Lenger under the interest discount forms in the second, to amounts payable inder to any bala charges discount discount to amounts payable inder

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 Leader all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Leader receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless lierrower: (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 provent the enforcement of the lien; or (c) secures from the helder of the lien an agreement satisfactory to Lender autordinating 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 this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions of forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Horrower shall keep the improvements now existing or becedier erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for vinich bandor requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Horrower subject to Lender's approval which shall not be unseasonably withheld. If florrower fails to maintain coverage described above, Lender may, at Londer's option, obtain coverage to protect-lender's rights in the Property in accordance with paragraph 7.

All insurance policies and rene value dail be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and recoverds. If Lender requires, Horrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Horrower shall give prompt notice to the insurance carrier and

Lender. Lender may make proof of loss if not nade promptly by Borrower.

Unless Lender and Borrower otherwise agree it writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is econo meally 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 Londer and Berrower otherwise agree in writing, any apreleation 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 21 the Property is acquired by Londer, 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 solve secured by this Security Instrument

immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property: Porrower's Loan Application; Leuscholds. 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 Lander otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall to 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 Londer's security interest. Borrower may care such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a rolling 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 amount dishursed 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 dishursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

- 8. Mortgage Insurance, If Lendor 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 regarded 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, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance even go is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance previous 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 conder, 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. Londor or its agent may make reasonable enries upon and inspections of the Property. Londor shall give Borrower notice at the time of or prior to an inspection specifying re-sonable cause for the inspection.
- 10. 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 him of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, 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 is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by no following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking is less than the amount of the sums secured innecliately before the taking is less than the amount of the sums secured innecliately before the taking, unless florrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lendor to Borrower that the condemnor offers to make an award or settle a claim for damages. Borrower fails to respond to Lendor within 30 days after the date the notice is given, Londer is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

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

- 11. Borrower Not Released; Forbearance By Lender Not a Walver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lander to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for 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 successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or
- 12. Successors and Assigns flound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Londor and Horrowor, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Notes (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) agroes that Lender and any other Borrower may agree to extend, modify, forboar or make any accorate lations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.
- 13. Loan Clurges. If the loan secured by this Scenrity Instrument is subject to a law which sets maximum foan charges, and that law in Grally interpreted so that the interest or other loan charges collected or to be collected in connection with the foun exceed the permitted limits, then: (a) any such toan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (6) any sums already collected from Berrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment
- 14. 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 have courses 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 other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to It are ver 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 provise us 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
  - 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 Burrower. If all of 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
- If Lender exercises this option, Lender shall give Harrower 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 florrower must pay at at ms secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may a voke 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 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; (h) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but

and limited to, consonable attorneys' fees; and (d) takes such action as Londor may reasonably require to assure that the lien of in this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security I Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations accured horeby shall remain fully offective as if no accoleration had occurred. However, this right to reinstate shall not apply in the case

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 she contain any other

20. Hazardona Substances. Horrower shall not cause or permit the presence, use, disposal, storage, or release of any Harardons Substances on or in the Property. Borrower shall not do, nor allow suyone else to do, snything 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 its Proporty.

florenwor shall prompily a se Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agoncy of private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has nemal knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other comediation of any circumbons Substance affecting the Property is necessary. Decreever shall promptly take all necessary remedial actions in accordance with Unvironmental Law.

As used in this paragraph 20, "Hazardov, Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: Pasoline, kerosene, other flammable or toxic petroleum products, toxic posticides and horbicides, volatile solvents, materials containing asbestes 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 besited that

NON-UNIFORM COVENANTS. Borrower and London or their covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to however prior to acceleration following Borrower's breach of any coverant or agreement in this Security Instrument (but out prior to acceleration under puragraph 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 fallure to cure the default on or before the date specified in the notice very 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 relastate after acceleration and the right to assert in the foreelosure proceeding the nonexistence of a default or any other defense of Borrover to acceleration and foreclosure. The default is not cared on or before the date specified in the notice, Lender at its option may require immediate payment in full of all soms secured by this Security Instrument without further demand and may foreclass this Security Instrument by Judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this pure graph 21, including, but not limited to, reasonable attorneys' fees and costs of title ovidence.

22. Release. Upon payment of all sums secured by this Security Instrument, Londer shall release this Security instrument without charge to Borrower. Borrower shall pay any recordation conta-

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

24. Riders to this Security Instrume this Security Instrument, the covenants and as supplement the covenants and agreements of th [Check applicable box(e8)]  Adjustable Rate Rider  Graduated Payment Rider  Bailoon Rider  Other(s) [specify]	greements of each such rider shall be	by Borrower and recorded together with incorporated into and shall amend and were a part of this Security Instrument.  1-4 Family Rider Biweekly Payment Rider Second Home Rider
BY SIGNING BELOW, Borrower accounted in any rider(s) Lyounted by Borrower and r	epts and agrees to the terms and covera ecorded with it.	ints contained in this Security Instrument
WHXXXXXX SIGNING FOR THE PURPOS WAYNESTEAD ONLY MARIA GALEANA	E OF CUTBERTO GALE	(Scal)
		-Borrower
Space Belo	ow This Cine For Acknowledgement	
COUNTY OF Creek	- - - - -	
do hereby certify that CUTBERTO DALEANA		Public in and for said County and State,
personally appeared before me and is (are) kno the foregoing instrument, have executed same, executed said instrument for the purposes and t	and acknowledged said instrument to buses therein set forth.	) who, being informed of the contents of one a free and voluntary act and deed and
Witness my hand and official seal this	10th day of he	challet 19.26
My Commission Expires "OFFICIAL SE Mary T. Kea Notary Public, State of My Commission Expires (Section 2019)	EAL"  of Illinois  1003/99  March	TARY PUBLIC (SEAT)
This instrument was prepared by KARIN 0	RUZALSKI 70 W. HONRO	E CHICAGO IL 00003
		1 Still Main Alas

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