

UNOFFICIAL COPY

PREPARED BY AND MAIL TO:

MIDWEST MORTGAGE SERVICES, INC.
1901 SOUTH METERS ROAD, SUITE 300
OAKBROOK TERRACE, IL 60181

95863498

LOAN # 7354479

DEPT-01 RECORDING \$31.50
T#0014 TRAN U028 12/13/95 09:23:00
\$3560 + JW **-95-863498
COOK COUNTY RECORDER

(Sign Above This Line For Recording Date)

MORTGAGE

31.50

THIS MORTGAGE ("Security Instrument") is given on

November 15th, 1995

The mortgagor is

DERRICK LINDSAY and
TANYA WINTERS-LINDSAY, HUSBAND AND WIFE

("Borrower"). This Security Instrument is given to
MIDWEST MORTGAGE SERVICES, INC. ALSO KNOWN AS FIRST CHICAGO MORTGAGE SERVICES

which is organized and existing under the laws of THE STATE OF ILLINOIS
address is 1901 S. MEYERS RD. SUITE 300
OAKBROOK TERRACE, IL. 60181

, and whose
("Lender"). Borrower owes Lender the principal sum of

NINETY TWO THOUSAND EIGHT HUNDRED & 00/100

DOLLAR (U.S. \$ 92,800.00).

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 December 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, 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 NORTH 50 FEET OF THE SOUTH 200 FEET OF LOT 57 IN BROADVIEW, A SUBDIVISION IN SECTION 22, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

which has the address of 2308 S. 13TH AVE.
Illinois 60153

BROADVIEW
(Zip Code) ("Property Address");

(Street, City).

ILLINOIS - Single Family - FMA/FHLMC UNIFORM
INSTRUMENT Form 3014 9/90
^ 40011.000 Assured 591
VTP Mortgagors Powers - (000001-729)



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Form 3000-900

of the actions set forth above within 10 days of the giving of notice.
SECURITY INSTRUMENT. Lender may give Borrower a notice terminating the lease. Borrower shall satisfy the term of lease or make Security Instruments. If Lender determines that any part of the Property is subject to a lien which may attach prior to this Security Interest. If Lender's attorney fees from the holder of the lien in appropriate satisfaction to Lender's opinion to prevent the effectiveness of the lien, in legal proceedings which in the Lender's opinion operate to prevent the by, or defrauds against creditors of the lien in, legal proceedings referred to in (a) contains in good faith the basis wages to the payment of the obligation created by the lien in a manner acceptable to Lender; (b) contains in Borrower shall promptly discharge any lease which has priority over the Security Interest; (c) agrees in

Borrower makes these payments directly, Borrower shall promptly furnish to Lender notices regarding the payments.

Borrower owing payment 2, or if all paid in due course, Borrower shall pay down on due date to the person owing payment 2, or if not paid in due course, Borrower shall pay down on due date to the obligee in the manner provided in paragraph 2, of any. Borrower shall pay down on due date to the

which may attach priority over this Security Interest, and keep valid payments of ground rents, if any. Borrower shall pay down on due date to the person owing payment 2, or if not paid in due course, Borrower shall pay down on due date to the Property which may attach priority over all debts, assessments, charges, fees and expenses mentioned in the Paragraphs; leases.

A Creditors; leases, Borrower shall pay all debts, assessments, charges, fees and expenses due under the Note.

Third, to trustee due; fourth, to principal due; and last, to any late charges due under the Note.

3. Applications of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs

Security Interest.

Property, shall apply any funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this held by Lender. If, under paragraph 2, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the

Funds payable in full of all sums secured by this Security Interest, Lender shall pay down on due date to Borrower any Funds

modality payments, as Lender's sole discretion.

to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve

and sufficient to pay the Escrow Helds when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount of any deficiency in addition to the Funds held by Lender as any time is

the access Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender is less than the amount needed to be paid, Lender shall not be required to pay Borrower any interest on the Funds

held by Lender except the amount paid by Lender shall be paid to the Funds and the purpose for which each held by the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Interest.

Lender may agree in writing, however, that interest shall be paid on the Funds and the purpose for which each held by the Funds was accrued according to paragraph 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser

rate than is otherwise required by law. In such event, Lender may require Borrower to pay a rate of charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law permits Lender to make such a charge.

However, Lender may require Borrower to pay a rate of charge for an independent real estate tax reporting service used by the Escrow holder, unless Lender pays Borrower for holding and applying law permits Lender to make such a charge.

Interest, Lender may apply to the Note on the day following and applying the day following the escrow closing, or vesting

Lender, if Lender is rich in information), or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow fees in accordance with applicable law and regulations, or otherwise.

The Funds shall be held in an institution with deposits are insured by a federal agency, insurmountably, or carry (including

otherwise in accordance with applicable law) escrow fees or amounts of expenditures of future Escrow fees or

estimates the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow fees or

amount, if so, Lender may, at any time, collect, hold Funds in an amount not to exceed the lesser amount, Lender may

accrued from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser

amount than is otherwise required by law. Borrower's escrow account under the Federal Real Estate Settlement Procedures Act of 1974 as

provided in paragraph 9, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items".

any; (e) carryover taxes; (f) escrow premiums, if any; (g) sums payable by Lender to Lender for a federally related

lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related

payments of mortgage insurance premiums. These items are called "Escrow Items".

any ground rents of the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if

any; (e) assessments which may attach prior to the Note, until the Note is paid in full, a sum ("Funds") for (g) yearly leasehold

Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for (g) yearly leasehold

2. Funds for Taxes and Insurance. Subject to applicable law or to written waiver by Lender, Borrower shall pay to

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

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

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

THIS SECURITY INSTRUMENT combines mutual covenants for mutual use and non-disparagement of record.

will defend geocentrically the title to the Property against all claimants and debtors, subject to any covenants with Lender

and: convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and

all of the foregoing is referred to in this Security Interest as the "Property".

All of the foregoing is a part of the property. All encroachments and additions shall also be covered by this Security Interest.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all covenants, agreements, and

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5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter 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 which Lender 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 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 21 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's security interest. Borrower may cure such a 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 requires 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*

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be severable

gives effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to conflict with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be resolved in which the Property is located. In the event that any provision of either of these instruments or the Note are declared to be severable

15. Governing Law; Severability. This Security instrument shall be governed by federal law and the law of the state in which the Property is located.

Institution shall be declared to have been given to Borrower or Lender whom given as provided in this paragraph.

addressed herein of any other address by notice to Lender. Any notice to Lender addressed to Lender, Any notice provided for in this Security any other address Borrower designates by notice to Lender. Any notice shall be given by any other address mail to Lender's

by first class mail unless otherwise specified in law requires use of another method. The notice shall be delivered to the Property Address or

16. Notices. Any notice to Borrower provided for in this Security instrument shall be given by delivering it or by mailing it under the Note.

Borrower, if a record reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge Lender may choose to make this reduced by reducing the principal owed under the Note or by making a direct payment to Lender; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to Borrower, permitted limit; and (c) any such loan charge shall be reduced by the amount necessary to reduce the charge to the exceeded the permitted limit; then: (a) any such loan charge collected or to be collected in connection with the loan and that law is fully anticipated so that the interest of other loans charged collected or to be collected in connection with the loan

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

make any accommodation with regard to the terms of this Security instrument or the Note which is set Borrower's consent.

sourced by this Security instrument; and (c) agrees that Lender and any other Borrower may exercise, modify, reduce or amend by the Note: (a) in co-signing this Security instrument, (b) in the personal obligation to pay the sum Borrower's interest in the Property under the terms of this Security instrument may be reduced, modified, reduced, or excused, and/or, to the instrument but does not affect the Note: (a) in co-signing this Security instrument only to mortgage, grant and convey the Security instrument 17. Borrower's coverages and agreements shall be joint and several. Any Borrower who co-signs this Security paragraph 17. Borrower, subject to the provisions of section 16 and Borrower, subject to the provisions of this Security instrument shall hold and receive the proceeds and assignments of Lender and Borrower's obligations to the provisions of this Security instrument shall be reduced by this Security instrument granted by Lender to a lesser extent maximum loan charges.

18. Successors and Assigns; Joint and Several Liability; Creditors. The survivors and successors of this

right or remedy.

is affected. Any notice given by Lender in certifying any right of recoupment shall not be a waiver of or preclude the exercise of any the sum secured by this Security instrument by reason of any claim made by the original Borrower or Borrower's successors or commissaries proceedings against any successor in interest or trustee to extend time for payment of otherwise modify amortization of principal to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to do anything to operate to release the amounts secured by this Security instrument granted by Lender to any successor in interest of Borrower shall of amortization of the sums secured by this Security instrument granted by Lender to the time for payment of modification

19. Borrower Not Released; Preferential Payments relating to Participants; and 2 or change the amount of such payments.

unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not exceed or postpone

by this Security instrument, whether or not it is due.

is authorized to collect and apply the proceeds, at its option, either to recoupment of capital of the Property or to the survivor secured award or settle a claim for damages, Borrower, or if, after notice to Borrower within 30 days after the date the notice is given, Lender

20. If the Property is abandoned, or if Borrower fails to respond to Lender to Borrower that the contractor offers to make an

sums secured by this Security instrument whether or not the same are due.

Borrower and Lender may take action to mitigate or reduce the amount of such providers, the proceeds shall be applied to the Property immediately before the date of the closing is to be paid to Borrower, in the event of a partial closing of the Property in which the last partial close of the closing. Any balance shall be paid to Lender, divided by (a) the fair market value of the Property immediately before the date of the closing, unless the sums secured immediately before the closing, divided by (b) the total amount of the following transaction: (a) the total amount of Security instrument shall be reduced by the amount of the proceeds withheld by the following transaction: (a) the total amount of transaction immediately before the closing, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security value of the Property immediately before the closing is equal to or greater than the amount of the sums secured by this Security which or not due, with any excess paid to Borrower, in the event of a partial closing of the Property in which the last partial

21. In the event of a total closing of the Property, the proceeds shall be applied to the sums secured by this Security instrument,

which or not due to Lender.

22. Consideration of other claims of the Property, or for conveyance in lieu of condemnation, are hereby agreed and

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

Borrower's notice at the time of or prior to an application specifying reasonable cause for the repossession.

24. Repudiation. Lender or its agent may take reasonable action upon and inspection of the Property. Lender shall give

written notice to Lender and Lender of any written agreement between Borrower and Lender or any statute law.

payments required to maintain minimum coverage in effect, or to provide a loss reserve until the insurance for mortgage

25. Lender requires payment by an insurer approved by Lender; again becomes available and is obtained Borrower shall pay the

period for the period of coverage (in the manner and for the period

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

17. **Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

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

18. **Borrower's Right to Reinstate.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for 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 actions in accordance with Environmental Law.

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

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

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

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RECORD AND RETURN TO: MIDWEST MORTGAGE SERVICES INC.
1901 SOUTH MURRS ROAD, SUITE 300
CARBROOK TERRACE, IL 60181
FAX: 3614 998
THIS INSTRUMENT WAS PREPARED BY: JENNIFER PORTNER
7354479

MY COMMISSION BINDER:

GIVEN under my hand and official seal this 15th day of NOVEMBER, 1995

Spoken and delivered the said instrument at the place and residence of the above described to the foregoing instrument, appeared before me this day in person, and acknowledged that they personally known to me to be the same person(s) whose name(s)

DERICK LINDSAY AND TAMYA WINTERS-LINDSAY, HUSBAND AND WIFE

IN THE PRESENCE AND FOR SIGHT AND SWORN TO BE TRUE BY ME THIS

1. UNDERSIGNED

County of:

Borrower
(Seal)

Borrower
(Seal)

Borrower
(Seal)

TAMYA WINTERS-LINDSAY

Borrower
(Seal)

DERICK LINDSAY

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

- (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 contents and agreements of each such rider shall be incorporated into and shall supersede the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.
- 1-4 Primary Rider
 Goodwill Rider
 Adjujustable Rate Rider
 Grandfathered Payment Rider
 Planned Ultra Development Rider
 Rate Impoverishment Rider
 Biweekly Payment Rider
 Second Home Rider
 Other(s) [Specify]
- V.A. Rider
 balloon Rider
 Graduated Payment Rider
 Primary Payment Rider
 Second Home Rider
 Other(s) [Specify]

25. Waiver of Homestead. Borrower waives all right of homestead exemption in the property.
Without charge to Borrower, Borrower shall pay any recording costs.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument.