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952 9278	MORTGAGE		
THIS MORTGAGE ('Secur mongagor is Chester G. Notk is 121 Woodside, Riversid	e and Carolyn A. Ratke, his	oruary 15,, 1995 T s wife, whose addr	he ess
("Borrower"). This Security Instrum	ent is given to Centennial Mortgage C	Company, a Division of Superior Bank FS	В,
which is organized and existing under Rosemont, Illinois 60018 ("Lender") and no/100's	er the lews of the United States, and Dollar	I whose address is 9525 West Bryn May pal sum of Fifty Eight Thousan rs (U.S. \$ 58,000.00	953
This debt is evidenced by Borrower' for monthly payments with the full of	s note dated the same tate as this Sec debt, if not paid earlier, due and pay	curity Instrument ("Note"), which provide	ies
This Security Instrument secures to I rate set forth in the Note, and all re sums, with interest, advanced unde performance of Borrower's covenants Borrower does hereby mortgage,	ender: (a) the repayment of the debt newals, extensions and incuffications r paragraph 6 to protect the security and agreements under this Security In	evidenced by the Note, with interest at a softhe Note; (b) the payment of all out y of this Security Instrument; and (c) to instrument and the Note. For these purpose to lowing described property located. DEPT-UI RECORDING	ter the ses
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which has the address of	Woodside		,•
Riverside	(Street) 60546	("Property Address"):	
(City)	(Zip Code)	, (********************************) ,
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PAGE 1 of 3

IL IST/2ND FIXED RATE MORTGAGE - CSB (11/15/94)

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands subject to any encumbrances of record.

Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal, Interest and Other Charges. Subject to paragraph 10 below, Borrower shall promptly pay when the principal of and interest on the debt evidenced by the Note and any late charges, collection costs and expenses and dishonored check charges as provided in the Note.
- 2. Application of Payments. Unless applicable law provides otherwise, Lender will apply each of Borrower's payments under the Note first to accrued and unpaid interest under the Note to the date of payment and the remainder, if any, to the unpaid principal balance under the Note. Any late charges, collection costs and expenses, dishonored check charges and payments made by Lender to enforce the Note and/or to protect Lender's interests under this Security Instrument will be assessed separately.
- 3. Prior Mortgages; 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 objections on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph, and receipts evidencing such payments.

Borrower shall perform all of Borrower's obligations under any security deed, mortgage, deed of trust or other security instrument with, creating or having a priority over this Security Instrument, including but not limited to, Borrower's covenant to make payments when due. Borrower shall promptly discharge any lien which has priority over this Security Instrument (other than a senior security deed, mortgage, deed of trust or other security instrument approved by Lender at the time of origination of this Security Instrument and with respect to which Borrower complies with the provisions of the immediately preceding sentence) unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in pood faith the lien by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating 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 set forth above within 10 days of the giving of notice.

4. 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, not to exceed the full replacement cost of the buildings and improvements on the Property. 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 6.

All insurance policies and renewals must be acceptable to Lender and must include a standard mortgage clause in favor of and in a form acceptable to Lender. 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

TOURTHER WITH all one improvements now or howestor eround on the property, and all consmons, rights, appured ances rooms, restaurs, whereast of the property, and entering the constant of the property. All replacements and additions and also be covered by this Beaucity Instrument. All of the function in this Security Instrument as the "Property."

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- 3. Pelar Mortgunger Chargest Lieux. Borrown shalt may all taxes, assessments, charger, fluor and implies and taxes, assessments, charger, fluor and massering the requirement of property which may arise priority over the security Instrument, and lepshalt payments of ground rents, if any. Borrower shall pay these obligations proved this participant person oxide principal shall promptly fluorish to Leader all notices of amounts to be paid under this participal, and receiptly evidencing such gayments.

Borrower and perform all of Borrower's of the discussionary security instrument, including but not limited to, security instrument with, creating or having a princity over this Security Instrument, including but not limited to, Borrower's coverant to make payments when a to the flavourer shall promptly discharge any lieu which has priority over this Security instrument (other than a security instrument (other than a security instrument and with respect to which Borrower complies approved by Londor at the time of origination of the Security instrument and with respect to which Borrower complies with the providents of the immediately presenting sentences unless Borrower (a) agrees in writingto the payment of the obligation securited by the tent of a manner acceptable to be lead by or definite and present in lender (b) contests in good faith the lieu by, or definite sentence in or the house agreement satisfactory to bender subordinating the flow to this Security Instrument. If Lander determines that any part of the Property is subject to a few which may atom priority over this Security Postument. Londor may give Borrower a notice identifying the tien. Secretics shall satisfy the lieu are near of the actions set forth above within 10 days of the pixing of notice.

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All insurance policies and recoveris must be acceptable to tender and must include a sundard mortgage clause in layer of and in a form seceptable to Lender, Lender shall have the right to hold the policies and renewals. If Lender requires, Bordower shall promptly give to Lender all receipts of raid premiums and renewal motices. 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 Horrower 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 postrume the due date of the monthly payments referred to in paragraph 1 or change the amount of the payments. If under paragraph 17 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.

Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan 5. Application; Leaseholds; Contaminiums; Planned Unit Developments. Unless Borrower's loan application and Lender's loan approval provided that the property was not required to be occupied as Borrower's principal residence, Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least 1 year after the date of occupancy, inless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circulastances 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 not permit, or alleged to have permitted, for Froperty to be used in connection with any illegal activity. In that regard, 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. So, rower 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 toan 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 agree to the merger in writing.

If this Security Instrument is on a unit in a condominium or a planned unit a velopment, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and constituent documents.

6. 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, paying insurance premiums, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 6, Lender does not have to do so.

evode of loss, Borrower shall give orman names to the incornace carries and Lember. Louder may make proof of loss, it not made proof by Borrower.

Uniters Lander and Receiver otherwise ages, in vening, insurance proceeds shall be applied to restoration or repair of the Property Course, if the restoration or copie is economically feasible and Lender's security is not insuranced land in restoration or repair is not perconally feasible or Lender's security would be issued, the insurance proceeds shall be applied to the sours secured by this Society instrument, whether or not then due, with any excess grid to Borrower. It Horrower shandons the Property, or does not answer within 3D days a addice from Lender that the insurance proceeds. Lender that the proceeds to source in the repair or review at the repair or review at the property or to pay some second by this decurity becoming whether or not then the or not the day period with begin when the notice is given.

- thilds: Lender and Berrower otherwise agree in writing, any application of proceeds to principal shall not extend or positione the due does of the aroundly payments referred to in paragraph 1 or observe the amount of the payments. If under paragraph 17 the Property is acquired by Lender, thereower's right to any a surance policies and proceeds resulting time damage to the Property prior or the acquisition shall pass to Lender to the exemt of the sums security by this Security lestronem immediately prior to the acquisition.
- Occupancy, Preservation, Malatenance and Protection of the Peoperty: Borrower's Loan Application: Lexebolity Conductionary Planner Unit Developments. Unless Surgary Load application and Lander's from approxim provered that the Presency was not required to be a word as Borroward's principal residences Barrower, simil occupy, convolish, and use the Proporty in Borrower's irrindipal confidence within 60 days after the execution of this security in termont and shall continue to necupy the Hispory as Harraics so principal residence for at that I year after the tisle of occupancy, unless bender otherwise agrees in writing, which consent shall not bel ubreasonably withhold, or fulles extending chemicaness and high and boyund Borrower's control. Borrower shall not desurby, damage of conseccitic Property, allow the Po pears to elemente, as coming these on the frequency Banguewer shall not period, be alleged to have permitted, the Juspercy to be used in confection with any flygal activity. to that degreed, Borrower, stall he in default if now for ea action or proceeding, scheduce civil or extinical, is begind that in Lender's good lind program could result to annal use the Crement of the product management with the line created by this Security Instrument or Loudar's Jenesty interest. Socrewer shall also be in defall if Parrower, during the last application process, gave materially talke or macecute information in statements to Lender (or failed to provide Eender with new maperial infranction) in concaction with the loan evidenced by the Note, inclinting, but not limited to, representations a new may be a compared of the Property or applicable confirmed. While Sistering instruction begon a leasebold. Here we shall county with all the privile formation bears. If Hodgeweek neighbor fee the to the Peoperty, the leavehold on the fee title shall not deepy unless Londer appear in the alteright in writing.

If this Security in Kameat is on a unit in a confocution of a planned unit development. Burrower shall perform all of Born wer y obligations under the declaration of convenue or governing the condominium of planned unit development and planned unit development and constituent do a planned unit development and constituent do a planned unit development.

6. Proceeding of Lender's Rights in the Property. It Horrower falls to perfair the coverants untla agreements contained in this security battament, or there is a legal proceeding that may significantly affect Lender's rights in the Property t uch as a proceeding in lankraptcy, probate, for condemnation or forthings or to enforce law or regelations), then tender may the and pay for whatever is necessary to protect the value of the Property and Leader's rights in the Property. Leader's neurons may include paying any sums secured by a fich which has priority exacting for the Property Leader provings appearing in court, paying reasonable attorneys' fees and entering on the Property to make expairs. Although Lander may take teston under his paragraph of Leader thus have to the su.

Any amounts disbursed by Lender under this paragraph 6 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 rate set forth in the Note if permitted by law or, if not, at the highest lawful rate and shall be payable, together with such interest, upon notice from Lender to Borrower requesting payment.

- 7. 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.
- 8. 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 lieu of condemnation, are hereby assigned and shall be paid to Lender and applied to the amount secured by this Security Instrument. Any excess will be paid to the persons legally entitled to it.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemner offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given. Lender, is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the same 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 any monthly payments referred to in paragraph 1 or change the amount of such payments.

- 9. Borrower Not Released; For bearance By Lender Not a Waiver. Extensions of the time for payment or modifications of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or 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 Corrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.
- agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower subject to the provisions of paragraph 17 (B). Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the New: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any account account with regard to the terms of this Security Instrument or the Note without that Borrower's consent and without thereby impairing that Borrower's obligations and liability hereunder.
- 11. Loan Charges. If the loan secured by this Security Instrument is subject to a law or regulation which sets maximum loan charges, and that law or regulation is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such interest and/or other loan charges shall be reduced by the amount necessary to reduce the interest and/or other loan charges to the permitted limit; and (b) any sums already collected from Borrower 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.
- 12. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall

Any myangte disbure, at he Lender nater this paragraph is shall become additional debt of Harrower secured, by this becarity fratement. These almonas shall bear interest from the date of date of differences on the case set forth in the blue if peculitzed by law or, if not, at the highest brown the date of differences with such interest, upon notice from tander to Borrower requesting payments.

- 7. Inspection. Couler or its agent may make communic energy and inspection of the Property Louise shall give Forcewer here we the lime of or prior to an impectual specifying reasonable cause for the laster than
- E. Condemnation. The presents of any award or claim for damages, there or consequence in damages to be consequenced in lieu of the frequency, or for any constendant or lieu of the frequency, or for any encourage in lieu of constantion, are higher assigned and shall be unit to take and applied to the amount secured by this security instrument. Any expense will be paid to the personal smaller of the contest of the constant of the contest o

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- 3. Borrower for modifications of amortivation of the course by Lear of Vert a Ventury. Expensions of the time for payers or modifications of amortivation of the course some of him senantly lastication and property for the any successor in interest of human and expension or increase to managers and interest. Leader soil not be a quantly amortivation at the sums secured by the interest or entered or reduced or any appropriate or other continues and the sums secured by the institution of the sums secured by the angular formal decreases of the secured of the following formal and the following the sums of the secure of any decreases and the first order of any and the secure of any angular of the secure of any decrease and the secure of any angular of the secure of any angular of the secure of any angular of the continue of any angular of any angular of the secure of any angular of angular of any an
- Successors and As upon Bounds himthand Several Colliders Co-Signers. The coverants and systements of this Severay landure a chart had and burded the successors and assigns of landur and Borrowet subject to the provisions of purvey at 17 (B). Borrowet's enterpressors and assigns of landur and several. Any Borrower who account the following the Constant for Some and the South the provision was successful to the Security lostenment only it we considered to be successful to the forms of this Security lastenment (b) is not up somethy obligated to pay the same secured by this Security Instrument and (c) agives that Lendur and any other successful that capacit is before any other and other successful that the successful that the security instrument of the Normal modify, forfering a capacit and descript histories of the Normal Course of Security and the formal of the Normal Course of Security and the formal of the Normal Course of Security and Sindilly hours and the Course of Security instrument of Security the Normal Course of Security and Sindilly hours and the Course of Security in the Security for the Normal Course of Security and Sindilly hours and the Course of Security in the Security for the Normal Course of Security in Security for the Security for the Security for the Normal Course of Security for the Security for the Normal Course of Security for the Security for the Normal Course of Security for the Security for the Normal Course of Security for the Security for the Normal Course of Security for the Security for the Normal Course of Security for the Normal Course of Security for the Normal Course of Security for the Security for the Normal Course of Security for the Securit
- I Loan Charges. If the loan secared by thit Security Instrument is hibject to a law or regiliation which sets maximum loan charges, and that low or orgulation is the discreted so that the interest or other loan charges collected in connection with the loan exceed the permitted limits, then: (a) only such interest and/or other loan charges is all be reduced by the annual venessmy to reduce the interest and/or other loan charges in the parmitted limits will be refused from Borrower which exceeded permitted limits will be refunded by refunded to White or by instaing the principal tweed under the Note or by instaing a dissert principal to Borrower, Lender may cheese to make this refund by reducing the principal awed under the Note or by instaing a dissert to Borrower. He refund reduces principal, the reduction will be negated as a pagiful propayment.
- 12. Sutions Any notice to Bourdwer provided for in this Security Instrument shall be given by delivering it or by histographic for another motion. The notice shall be directed to include the Archer Mayboury Archer of any other address Bourdwer designates by notice to Escaler. Any hoped to Linder 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 Borrower or Lender when given as provided in this paragraph 12.

- 13. Governing Law; Severability. This Security Instrument shall be governed by federal law, Illinois law and any local law that applies in the place in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.
- 14. Borrower's Copy. Borrower acknowledges receipt of photocopy or a conformed copy of the Note and of this Security Instrument.
- 15. 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 Onown 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 12 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.
- 16. 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 16, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, keroseas, 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 16, "Environmental Law" means federed laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

17. Lender's Rights if Borrower Fails to Keep Promises and Agreements. If any of the events or conditions described in subparagraphs (A), (B), (C), (D), (E) or (F) of this paragraph 17 shall occur, Lender, after giving Borrower any timely notice of Borrower's right to cure as may then be required by applicable law and Borrower's failure to cure within the time period set forth in such notice, may require that Borrower pay immediately the entire amount remaining unpaid under the Note and this Security Instrument. This requirement will be called "Immediate Payment in Full."

If Lender requires Immediate Payment In Full, Lender may bring a lawsuit to take away all of Borrower's remaining rights in the Property and to have the Property sold. At this sale Lender or another person may acquire the Property. This is known as "foreclosure and sale." If the proceeds of this sale are insufficient to repay Lender the amounts due to Lender from Borrower under the Note and under this Security Instrument, Lender may, to the extent not limited or prohibited by law, obtain a court judgment against Borrower personally for the difference between

by given by first clars until to Lieuder's address stated hearin or any other address Lender designates by nation to Burrower. Any notice provided for in this secondry histometra shall be deemed to have been given to Borrower of Lander when given as provided in this paragraph 12.

- 13. Governing Law, Severability. This Security Instrument shall be governed by federal law, Illinois law and any local law that applies in the place is which the irrefers is located. In the event that any provision or dance of this Security Instrument or the Now conflicts with applicable haw, such conflict shall not affect other such instrument or the Now which can be given effect without the conflicting prevision. To this and this Security Instrument and the Now are acclained to be severable.
- 14. Burrower's Copy. Gorrower acknowledges receipt of photocopy or a configured copy of the Note and of this Security Instrument.
- 15. Salp of Note: Chings of Loan Servicer. The from a partial interest in the finity distrurant) may be sold one or more times without prior positive to Barrewer. A sufe may result in a change in the entity theorem as the "Loan Servicer") that collects monthly payments do, which the Note and this Servicer produced. There also may be one or more changes of the Loan Servicer product as also of the More is a change of the Loan Servicer, Barrewer will be given written notice of the adaptatic accordance will be given and address of the Loan Servicer and the payment of the Loan Servicer and the payment is accordance will also contain any other information required by applicable
- 16. Hazardous substances. Barcower shall not cause or r trait the presence, upd, disposal, storage, or release of any biazardous Substances on or in the Property. Here wer shall not do, nor slave anyone else to disampling affecting the Property that is in violation of any line consental Law. The presenter was graduated with the presenter, use, or storage on the Property of sand quantities of the arrandous Substances that are generally residential uses as it to maintenace of the Francety.

Borrower shall promptly give Lender writers notice of may inventigation, claim, demand, lawsqit or other action by any governmental or regularors agency a private party invitating the Property and any Harardous Substance of Ainvironmental Law of vehich Borrows, has equal knowledge. If Borrower learns, or is notified by any governmental haw of vehicle Borrower affecting has governmental or regulatory authority that any canoual or other remeatiation of any theresians Substance affecting has Property is necessary. Borrower shad or imply take all necessary remedial actions in accordance with Expironmental Law.

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17. Londer's Rights if Forrower Pails to Reep Promises and Agreements. If any of the events described in subparagraphs (A), (B), (B), (E) or (E) of this paragraph (F) shall occur, Lander, after giving Borrower any runally notice of Borrower's right to cure as may then be required by applicable have add. Borrower's failure to cure within the time period set forth in such notice, may require that Barrower psy intansifiately the conice amount remaining unpoid under the Note and this Security Instrument. This requirement will be called "Immediate Poyment in Full."

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all amounts due from Borrower under the Note and this Security Instrument and the sale proceeds. In any lawsuit for foreclosure and sale, Lender will have the right to collect all costs and expenses of the foreclosure and sale allowed by law. This includes attorney's fees and costs of title evidence permitted by applicable law and Rules of Court, and reasonable attorney's fees for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction). All such sums as may come due will be secured by the lien of this Security Instrument.

Lender may require Immediate Payment In Full under this paragraph 17, if:

- (A) Borrower fails to make any payment required by the Note or this Security Instrument when it is due; or
- (B) Except in those circumstances in which federal law otherwise provides, all or any part of the Property, or any right in the Property, is sold or transferred without Lender's prior written consent (or, if Borrower is not a natural person, if a beneficial interest in Borrower is sold or transferred); or
- (C) On application of Lender, two or more insurance companies licensed to do business in the State in which the Property is located refuse to issue policies insuring the buildings and improvements on the Property; or
- (D) Borrower fails to make any payment required by any senior deed to secure debt, security deed, deed of trust or mortgage encumbering or affecting the Property or Borrower fails to keep any other promise or agreement in any senior deed to secure debt, security deed, deed of trust or mortgage encumbering or affecting the Property; or
- (E) Borrower fails to keep any other promise or agreement in this Security Instrument within the time set forth, or if notice is set forth in this Security Instrument, then within the time set forth in the notice sent to Borrower by Lender; or
- (F) Any representation made or information given to Lender by Borrower in connection with Borrower's application for this loan is false or misleading in any material respect.
- 18. Assignment of Leases. Borrower hereby assigns to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon Lender's notice to Borrower of Borrower's breach of any covenant or agreement in this Security Instrument, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph 18, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.
- 19. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agent(s) to collect the tents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agent(s), the pt that Lender shall not be entitled to collect such rents and revenues if and to the extent such rents and revenues are being collected by the holder of an assignment of rents which has priority over this Security Instrument. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. The assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower, and to the extent that rents are not being collected by the holder of an assignment of rents which has priority over this Security Instrument: (i) all rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the rents of the Property; and (iii) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent(s) on Lender's written demand to the tenant.

all amounts due fractions under the Note and thre security instrument and the sala proceeds. In any lawkin for forectourer and raise, Lender will have the right to collect all cours and expenses of the torectours and allowed by law. This includes attendy's fees and costs of title evidence paraited by applicable lew and Itales of Court, and reasonable attending a fees for backruptcy penser dings (including evidence morbly or vacane any anomatic may for including evidence of the line security to be a factor of the feet and such and some one of the will be secured by the line of their Security Instrument.

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 or any right in the Property, is sold on manifered without Leader's prior within consent (or, by parewer is not a natural norsum, if a benefited increase in Borrower is sold or transferred), or
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- (E) Horrower but to make any payment required by any santer lead to secure dath, fainthy dead. Bedd of instronging enducibeding or allocing the Preperty or Berrower talls or keep any other profined or agreening then earlier dead receipted dobt, recurity doed of fred or moring a eachimbering or allocing the Property are
- (E) Borrower laits to being any other propaise or mure, with in this Society togiturated within the tiggs set with, or Auchie is set forth in this Scourdy lastingment, then within the unioner court in the miller like the Borrower. By Lander, or
- (F) Any representation made or information is transfer by Borrower in connection with Borrower's application for this loan is these or mistending in an material respect.
- 18 Assignment of Leaves. Herever heavy asigns to Leader all boses of the Project and all security deposits and all security deposits an connection with leaves of the Frequety. Upon Leader's notice to Burrower of Correver's breach of any coverant or agreement in this 5c unit. Instrument, Leader shall have the right to modify, extend or terminate the existing tenses and to excute new leaves, in Leader's sole discusion. As used in this paragraph 3, the board "leave", their ment is on a kanchold.
- Assignment of the Propert. Horrower unthorizes Lender or Lender's agently) to collect the relias and sevenues and being directs carb repair of the rioperty to pay the chair to Lender's agently) to collect the relias and sevenues and beingly directs carb repair of the rioperty to pay the chair to Lender or Lender's agently), except that Lender shall not his entitled as another such come and except if and to me except such reme and except peloit or and remember of a such come which has priority over this Essently because, prior to Lander's notice as lander of any covernment of environet the forever of Borrower's breach of any covernment or agreement in the featurity bearingient. Houself and Borrower. The collect and receive all rems and revunsas of the Property as trustee for the benefit of Lender and Borrower. The assignment of repts constructs and revunsas and revunsas and not not not as assignment for additional security only.
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Borrower has not executed any prior assignment of the rents, except to the holder of a security deed, mortgage, deed of trust or other encumbrance which has priority over this Security Instrument and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 19 which Lender presently has, or any rights to which Lender may become entitled in the future as a result of the release, satisfaction or invalidity of a presently existing assignment of rents.

Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall not cure or waive any default or invalidate any other rights or remedies of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

- abandonment of the Property and at any time thereafter Lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property, including those past due, pursuant to paragraph 19 hereof. However, Lender shall be under no obligation to enter upon, take control of or maintain the Property. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument. Lender and any receiver shall be liable to account for only those rents actually received.
- 21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall discharge this Security Instrument without charge to Borrower. Borrower shall pay all costs of recordation, if any.
 - 22. Waiver of Homestead. Borrover waives all right of homestead exemption in the Property.
- 23. Use of Property: Compliance with Law. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.
- 24. Riders 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 rider(s) were a part of this Security Instrument.

of this Security Instrument.

[Check applicable box(es)]

Adjustable Rate Rider

Condominium Rider

1-4 Fa nily Rider

Graduated Payment Rider

Planned Unit Biweekly Payment Rider

Development Rider

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- 24. Riders to this Security Instruction. If one or more rider are executed by Boardwer and recorded agreements with this Security Instruction, the concentrate and agreements of outh such rider shall be incorporated into and shall smend and among and and another and and another and and another and any coverants agreements of this Security Instrument as if the redoction.

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REQUEST FOR NOTICE OF DEFAULT ANDFORECLOSURE UNDER SUPERIOR DEEDS TO SECURE DEBT, MORTGAGES OR DEEDS OF TRUST							
which has priority over this S of this Security Instrument, or any such superior instrument encumbrance.	Security Instrument to give r at any other address for no or encumbrance and of any	notice to Lender, at Lende office provided by Lender to y sale or other action to en	leed of trust or other encumbrance r's address set forth on page one such holder, of any default under force such superior instrument or				
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any ricer(s) executed by Borrower and recorded with it.							
Borrower Chester G. Re	ike (Seal)	Carolyn A. Ratke	Borrower (Scal)				
	(Seal)	المنسو كالمستوالة ويستوي والسنوب السويوا الميون الموروا	(Seal)				
Borrower	94	$\overline{}$	Borrower				
STATE OF ILLINOIS)	0					
COUNTY OF Cook)SS)	72					
I, Samuel M. Eirhoff Marif Cleff A. a notary rublic in and for said County and State, do hereby certify that Chester G. Ratke and Carolyn A. Ratke, his wife personally known to me to be the same person(s) whose name(s) is (are) subserved to the foregoing instrument, appeared before me this day in person, and acknowledged that she (he) (they) signed and delivered the said instrument as her (his) (their) free and voluntary act, for the uses and purposes therein set forth.							
GIVEN under my ha	nd and official seal, this	15th day of Februa	ry , 19 <u>95</u>				
NC of the state of	SEAL " LEASON LEASON LES 6/10/9	My All	Notary Public				
Please Record and Return to:	الاست. الاست.	This instrument was prep	ared by:				
Centennial Mortgage Compan a Division of Superior Bank F 135 Chestnut Ridge Road	SB 31 118W	9525 \	Land Title company, inc. N. Bryn Mawr, Suite 130 semont, Illinois 60018				

IL 1ST/2ND FIXED RATE MORTGAGE - CSB (11/15/94)

Attn: Recorded Documents Department

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THE NORTH 1/2 OF LOT 828 IN BLOCK 10 IN THIRD DIVISION OF RIVERSIDE IN SECTION 36, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

15-36-104-020 P.I.N.

MAPER: 1.

OF COUNTY CLERK'S OFFICE C/K/A 121 WCGCSIDE, RIVERSIDE, IL 60546

PERMANENT INDEX NUMPER: 15-36-104-020

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