95%32067

WHEN RECORDED MAIL TO:

NORTH AMERICAN MORTGAGE COMPANY

P.O. BOX 808031

PETALUMA, CA 94975-8031

DOC MANAGEMEN! AJ 7420

[Space Above This Line For Recording Data] -

State of Illinois

421070-521

FHA Case No. -

DEPT-01 RECORDING

131-7857009-703

COOK COUNTY RECORDER

\$000 TRAN 0957 02/27/95 12:03:00 - \$3225 + CJ \*-95-132067

**MORTGAGE** 

TITIS MORTGAGE ("Security Instrument") is given on FEBRUARY 23, 1995

. The Mortgagor is

JUAN VALADEZ MARRIED TO MARIA A FOSAS

("Borrower") This Security Instrument is given to NORTH AMERICAN MORTGAGE COMPANYS

which is organized and existing under the laws of address is 3883 AIRWAY DRIVE, SANTA ROSA, CA

, and whose

("Lende"). Borrower owes Lender the principal sum of

ONE HUNDRED TWENTY SIX THOUSAND FIVE HUNDRED THIRTY FOUR AND 00/100

). This debt is evidenced by Borrower's note dated the same date as this Security Dollars (U.S. \$ 126,534.00 Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on . This Security Instrument secures to Lender. (a) the repayment of the debt & evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums. with interest, advanced under paragraph 6 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. Horrower does hereby mortgage, grant and convey to Lender the following described property located in Dunty, Illinois: COOK

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR LEGAL DESCRIPTION.

which has the address of 2942 S. 48TH COURT, CICERO

Illinois 60650 (Zip Code) ("Property Address");

-4R(IL) (9405) FHA Illinois Mortgage - 4/92

VMP MORTGAGE FORMS \* (800)521-7291



Street, Part

жырм к<sup>78</sup> магс маск тор Хъхен арва сам насассия. Сеперату

TRANSPORTER OFF

126 12630 A5 A86 A379

CONTRACTOR SERVICE

t lands godenskil ap't wild of transfering to a competa

ort Sees de sant

MORIONGE

ABOR LOW MORNING THE BEST TO THE STATE OF TH

PRINCES OF SERVICE CONTROL CONTROL SERVICE CONTROL SERVICE OF SERVICE CONTROL OF SERVICES CONTROL OF SERVICES

gradulista (m. 1914). Produktor (m. 1914). 1864: Albaria Maria (m. 1914). 1914: Albaria (m. 1914).

ng menggal salapat karra nanggradi Albahat Val

- <mark>DELIGE DES CENOS YOUR ET CONCENSE OUR OUR DU</mark>NCOUR EN RECENSE COMPENSANCE PAR

The state of the second state of the second second

وجو

TRUMPS, NOTE 10, 1403, 1903 FORTH DEAR A BURN DWARF OF THE TOTAL ACTION A CLASS BEEN

camed , bolocial as illicated

n a state al la distribuit de la companya de la co La companya de la co

December of the Atte

garan emperatura de la semi-

9522268

OME NORWICH REFER

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.

- 1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.
- 2. Monthly Payments of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, an installment of any (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required by paragraph 4.

Each monthly instruction for items (a), (b), and (c) shall equal one-twelfth of the annual amounts, as reasonably estimated by Lender, plus an amount sufficient to maintain an additional balance of not more than one-sixth of the estimated amounts. The full annual amount for each item shall be accumulated by Lender within a period ending one month before an item would become delinquent. Lender shall hold the amounts collected in trust to pay items (a), (b), and (c) before they become delinquent

If at any time the total of the payments held by Lender for items (a), (b), and (c), together with the future monthly payments for such items payable to Lender prior to the disc dates of such items, exceeds by more than one sixth the estimated amount of payments required to pay such items when due, and if payments on the Note are current, then Lender shall either refund the excess over one sixth of the estimated payments or credit the excess over one sixth of the estimated payments or credit the excess over one sixth of the estimated payments or credit the excess over one sixth of the estimated payments to subsequent payments by Borrower, at the option of Borrower. If the total of the payments made by Borrower for item (a), (b), or (c) is insufficient to pay the item when due, then Borrower shall pay to Lender any amount necessary to make up the deficiency on or before the date the item becomes due.

As used in this Security Instrument, "Secretary" means the Secretary of Housing and Urban Development or his or her designee. In any year in which much premium would have been required if the Lender still held the Security Instrument), each monthly payment shall also include either: (i) an installment of the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium? this Security Instrument is held by the Secretary. Each monthly installment of the mortgage insurance premium shall call an amount sufficient to accumulate the full annual mortgage insurance premium with Lender one month prior to the date the full annual mortgage insurance premium is due to the Secretary, or if this Security Instrument is held by the Secretary, each monthly charge shall be in an amount equal to one-twelfth of one-half percent of the outstanding principal balance due on the Note.

If Borrower tenders to Lender the full payment of all sums secured by this Security Instruction. Borrower's account shall be credited with the balance remaining for all installments for items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly reland any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

3. Application of Payments. All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

First, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

Third, to interest due under the Note:

Fourth, to amortization of the principal of the Note;

Fifth, to late charges due under the Note.

Initials: <u>I</u>

The state of the first properties of the better the better the second of the second of

of the state of the control of the state of the bridge of the state of the control of the contro

and the first of the same of the major of the first of the second that the same the same of the same of the first of the same of the same

giro ere or o le citaled medicionement lampoid tradità traditation del concordi di concello dittendo fi oli colle contitue de augusto ma genina modella la completa de concello de la collegia de contra de investua or o locale concello de medica di dispermenta de la collegia de la collegia de la collegia de la completa de A equipament de la collegia de concello de la collegia de la concello de la collegia del la collegia del la collegia del collegia del la collegia de la collegia del la collegia della coll

other acoustic of the contribution of the file of the property of the contribution of

To the entropy of the state of the delication of the state of the stat

(i) the second considerability of the properties of the second constitution of the second constitut

e de la completa de la contrata de la completa de l Completa de la completa del completa de la completa de la completa del completa de la completa del la completa del la completa del la completa del la completa de la completa del la completa della compl

on the contract of the fore visits, of her bedominated in the contract receives to the content of the

and the second section to complete make the first make the contribution of the second second second the second

r para esta en la partir de la faction de la proposició de la proposició de la composició de la propieta de la La composició de la compo

and the second of the second o

es en de 😋

4. Fire, Flood and Other Hazard Insurance, Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Froperty, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. At y excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of forec's are of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title two interest of Borrower in and to insurance policies in force shall pass to the purchaser.

- 5. Occupancy, Preservation. Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, entablish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security informent and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless the Secretary determines this requirement will cause undue hardship for Borrower, or unless extending circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Prope ty. 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 the provisions of the lease of Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.
- 6. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. It failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by paragraph 2, or fair to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding and may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property are Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender, shall be immediately due and payable.

7. 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 place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of

to the later of the energy of the later of the property of the energy of

the second of the second particles is like a few decided and the content of the c

out leading on a many problems we start from themps to the many the first to the control of the start of the f The start of the most resp. Them with all problems and the start of the star

The problem of the property of the depth of the definition of the problem of the

The case a section of ellish and definitioned by the case of the most office of the control of t

en till olden. Hon klein tagkittika og mødet si tlede for ag engolen hade i hon skolika stalle til og after s Hon en stork til den en med takkit klein stallet skolika om skolika om til en skolika om en skolika om en i st Hon en klein skolika om en skolika om skillet for en en skolika om en en en skillet en skolika om en skillet e

The second of the second problem is the six modes of the second of the second product extended by \$\bell\{ \text{Constituted by the second of the second of

9 Jan - 1993

was the confidence of the state of the

the monthly payments, which are referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

- 8. Fees, Lender may collect fees and charges authorized by the Secretary.
- 9. Grounds for Acceleration of Debt.

this Security Instrument.

- (a) Default. Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:
  - (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument
  - prior to or on the due date of the next monthly payment, or
    (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in
- (b) Sale Without Credit Approval. Lender shall, if permitted by applicable law and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:
  - (i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent) by the Borrower, and
  - (ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.
- (c) No Waiver. If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.
- (d) Regulations of HUD Secretary. It many circumstances regulations issued by the Secretary will limit Lender's rights in the case of payment delecte's to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.
- (e) Mortgage Not Insured. Borrower agrees that should this Security Instrument and the Note secured thereby not be eligible for insurance under the National Housing Act within 60 days from the date hereof, Lender may, at its option and notwithstanding anything in paragraph 9, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to 60 days from the date hereof, declining to insure this Security Instrument and the Note secured thereby, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is safely due to Lender's failure to remit a mortgage insurance premium to the Secretary.
- 10. Reinstatement. Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower snall valuer in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.
- 11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time of payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor 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 preclude the exercise of any right or remedy.

ter in 1911 statem gepalane de Luciener heb nyaeuknap Dichteberg all einstelle in in dichte eine das intabaeute Die Geber eine gewassklaube kan stad zut waar waalvahigen geboor tan 1911 in 1912 in 1911 in die Dichteber ei Die bie einstelle in dichteberg als

But the transfer of the transfer of the contract of the contra

वेशी, बहें का सम्बद्धा करते हैं। कहें सम्बद्धा है के स्व

- t de les plus de la partemar est parte de l'administration de la parte de l'administration de la communité de l Carlos de la parte de la comment de la communité de la comment de la comme de la comme de la comment de la comm
- er en eur en <mark>de la préside que modran de l'état, do la la complétique de la la commente de la la comment de la c</mark> El la completique de la completique de
- ्र प्राप्त कार्य के अर्थ नेतर पर्ध में स्थापना क्षेत्रकाता का कि कार कार कार कार कार कार कार की पास की से अर्थ पास कार के प्राप्त की अर्थ के किसी की कार कार कार की कि किये के कार कार पास कार का पास की कार कार की किस पास कार कार की अर्थ के कार कार कार कार कार की कार कार की कार कार की कार की कार की कार की कार की की कार की कार क
- Interpretation of the second control of the second co
- of the second remarkable **manifesting o**ne safet of the contraction with a safet of the contraction of the <del>wait</del> William for the contraction of t
- The consequent of all of foriest entiretisms represented to the consequent of the consequence of the consequ
- The commission of a commission of most till blocks to the contract of the contract and against also selected as a contract of the contract of
- In the production of the imperator which is incomed to be a first or the control of the control
- The control of the co

The Marie State

222

- 12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9.b. Borrower's covenants and agreements shall be joint and several. Any Borrower who corsigns this Security Instrument but does not execute the Note: (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 accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.
- 13. 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 be given by first class mail to Lender's address stated here n or any 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.
- 14. 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 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.
  - 15. Borrower's Copy. Borrower shall be given one conformed copy of this Security Instrument.
- 16. Assignment of Rents. Porrower vaconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender's Lender's agents. 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. This assignment of rents constitutes an absolute assignment and not an assignment for additional recurity only.

If Lender gives notice of breach to Borrower: (a) all rene received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would

prevent Lender from exercising its rights under this paragraph 16.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do to at any time there is a breach. 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 terminate when the debt secured by the Security Instrument is gaid in full.

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

- 17. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender 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 17, including, but not limited by, reasonable attorneys' fees and costs of title evidence.
- . 18. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security instrument without charge to Borrower. Borrower shall pay any recordation costs.
  - 19. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

to a consistency and completely a property of the property base translations of confide they are known that I Street with the member than there is by a grance bag sense was set the mills on sent its active sense grow at his e of the commendation of the figuration enterests and the content of the content of the enterests of the entere The content of the the the behavior of the enterest of the content of the content of the enterests of the enterest of the content of the content of the enterest of the content of and a contact while to army a first longer that become reservable and the contact and the common recogni-Control of the state of the state of

under ja ole ali <mark>alimento del Essista Sad</mark>er ali giber discribir dell'estre e escribir e e e e colo di la varie 44 office of the second test Middle and the factor of the second of the second of the second of the first field a and the control of the entagent of the lease of the lease of the control of the c ာများကောင် များကို တစ်ဆေးမှာ ရှင်ခြဲချော်တွင်ပြုလုံးရှင်ရှိ မြောင်းရှင်မြောက်သည်။ အသင်းမြောင်းကောင်းကြောင်း မြောင်းက นาง ที่ และ โดยสี แล้ว เลือดตั้งสี เลือนี้ เมื่อเมื่อโดยสมาร์ และ เลือน เดือน และ เลือน เลือน เลือน เดือนที่ เ Congaine all or bulletings

ing to the content of the section seed of the structure of the content of the content of the section of the section of the section of the content of the con Control of the Contro

it karand problét dida gar kun stil je to en gar kun og en de opektire era build

one i sepre di la mini forto di carcina segine perconter en control de la la comparaglio de più com estre della Communità della compara della comparti di la carcina della comparti della comparti della comparti della compart La comparti di comparti di manggiori di la carcina della comparti della comparti della comparti della comparti La comparti di comparti di manggiori di la carcina della comparti della comparti della comparti della comparti and the contemporary with the property of the content of the content of the content of the content of Approximate the teacher to a time regard on the company of the con-

with a transfer of a figure to severe control of least ा राजा कर जान है। इस विश्वविद्यार विश्वविद्यालया है हो अन्तर्भ के अन The state of the s essentian est esse apprehiatation demandration and este and estimated and estimated and estimated and estimated

Al dam de suits (compatible de material de compatible de la compatible de (i) In the second control of the control of the second of the second of the control of the co and the second second Committee of the second provided the state

Control Lange or Server in American

**79** - 1-1-1 11 Committee and the second on the most confidence to the bottom in gallery step on their contarat "Litter (S. 2004) in 1995 general arbitrar agraph 13. metadag bet ar vara . Arbetrar i teor a decreta i transcribera

grandinas despriblica<mark>s sala casa de la comencia del comencia del comencia de la comencia del la comencia de la comencia del la comencia de l</mark> opaeramajako toja opisko er soliko J in a community of the first term in the fill #f

, the part attacky it much charted by the contribution that the confidence of the incidence if the

LEGAL DESCRIPTION

THE SOUTH 1/2 OF THE NORTH 1/2 OF LOT 6 IN BLOCK 14 IN HAWTHORNE, SAID HAWTHORNE BEING A SUBDIVISION OF THE SOUTHEAST 1/4 OF TION MISHIP PRIDIAN, 1.

16-28 113-041

OPCOOP COUNTY CLOTHES OFFICE SECTION 28 AND THE NORTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 33, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL

CARIOTO HERE.

PRIERLESSEE DAVE E

LABORTHMAN AT AN MOOSE WE BUILT, OB SITE POOMS LET BOUT IN CEON BUT DATE OF THE STREET A CHEST CAR OF THE POURIES BY gen de nombre to see taxaminos em so des almaminos se as mostore JUNEAU PROPERTY OF THE ACTION OF THE PROPERTY Brown H (ABO) B NOVE THE WATEL HEM Dropenty of Cook County Clerk's Office

0	
	ore riders are executed by Borrower and recorded together
with this Security Instrument, the covenants of each suclessupplement the covenants and agreements of this Security	
Instrument. [Check applicable box(es)]	
Condominium Rider Graduated Participated Unit Development Rider Graduated Participated Participa	· · · · · · · · · · · · · · · · · · ·
Planned Chir Development Rider (Mowing 1.4)	nty Rider
0/	
$\tau_{\sim}$	
•	the terms contained in this Security Instrument and in any
rider(s) executed by Borrower and recorded with it.  Witnesses:	
withesses,	Dury (harre (Seal)
	JUAN VALADEZ -Borrower
	- /// )1 (Seal)
	MARIA H. ROSAS, Signing solely Borrower
	for the purpose of waiving Homestead Rights
(Seal)	(263!)
-Borrower	-Borrower
STATE OF ILLINOIS, COOK	County ss:
1. The holders qued , a certify that JUAN VALADEZ und Maria /	Notary Public in and for said county and state do hereby
certify that JUAN VALADEZ and Maria	4. Rosas
	personally known to me to be the same person(s) whose
name(s) subscribed to the foregoing instrument, appeared before signed and delivered the said instrument as	ore me this day in person, and acknowledged that Aley  Property free and voluntary act, for the uses and purposes
therein set forth.	
Given under my hand and official seal, this 2310	day of letingary 1995
My Commission Expires:	that sty acom
	Notary Public
This Instrument was prepared by: NORTH AMERICAN MORT	The state of the s
Page 6 :	OFFICIAL SEAL"
	Notary Public, State or Illinois,
	Will Commission Expires 5,757 &

te juget kehr est har uzviete i johannas asterik er pestjaren alde ekuntzet ott mest vet ut vadide. Et och De otre politika av den hvet vygner så tildtocke och sekolor avenda sekolur enna til gatt ett blit difæ in on the arms through the comments of gravitar light to a single of the spacework with incomparis to a martin of the compari

Fig. 1. Section and Property Market Property and Property Market Property Market Property Pro more as a section of the section of

人名马克 化过程放送线 在 and the reserve the Europe Section (

une dia paintan in suapeg sin rei

192 glass 3

The State of the S

regar alverations grawn busined per relability general

(a) The control of and on any of arrows of execute.

o grand to occup<mark>t more lefter me</mark>nor markeret orderlânt fan kapet en dit koel op dit dit op dit trou tembêt. Dit protes olderet aft <mark>ant grang te</mark>n ben kad. De alfat older heel mal trou de dit it believe, dit te stjat dit

an rayon been not also that