When Recorded Mail To: 95141913 Fleet Mortgage Corp. 8750 West Bryn Mawr, Suite 460 Chicago, Illinois 60631 - [Space Above This Line For Recording Data] PMC# 1022210-9 MORTGAGE THIS MORTGAGE (Security Instrument') is given on FEBRUARY 28, 1995. The mortgagor is TADEUSZ SKIBA and URSZULA SKIBA, HIS WAS ("Borrower"). This Security Instrument is given to FLEET MORTGAGE CORP., which is organized and existing under he laws of THE STATE OF RHODE ISLAND, and whose address is 11200 WEST PARKLAND AVENUE, MILWALKEE, WISCONSIN 53224 ("Lender"). Borrower owes Lender the principal sum of SIXTY-NINE THOUSAND FIVE HUNDRED AND 00/100ths Dollars (U.S.569,500,00). This debt is evidenced by Borrower's note dated the same date a "lij". Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on MARCH 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 whele 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: 951 11013 Lot 156 in Woodview Manor, Unit 1, being a Subdivision in the North one-half of the Northeast Quarter of Section 25, Township 42 North, Range 11, East of the Third Principal Meridian, in Cook County, Illinois. TPAN 6252 03/01/95 09:43:00 PIN: 03-25-205-017 which has the address of 1413 BURNING BUSH LANE MOUNT PROSPECT

TOGETHER WITH all the improvements now or hereafter crected on the property, and all casements, appurtenances, and 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 unefficient select, 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.

ILLINOIS-Single Family-Famile Mae/Freddie Mac UNIFORM INSTRUMENT

Illinois 60056 (*Property Address*);

Form 3014 9/90 (page 1 of 6 pages)

3180

B0x393

95141913

Spirit Held Holly Wash Tings

្សារបៀបមន្តិសាស្ត្រីមួយថា 194 mine practic need to be 1871 revision e e i Parol' virsidi. Jayanis j

a theory shows that the love the or had but the

PHS NEWFORM CANNERS INCOMES TO SERVICE IN THE PART OF THE SERVICES. Parished States and addition becomes the common to common to the Parished Cates (States, Cates, Cate TENT BUILD E STATES SELLE SELLE DES MEDIEN BERRIN DE MET EN AND DE AREA ME MOUNT CONTRACT DES DESCRIPTIONS Parmer to reside an intensity and the contract of the contract of the part that the plant in plant at the Parmer than the plant of the part of the part of the parmer than the plant of the part of the part of the parmer than the parmer tha ad because in sociality abilities. Par 2 th exercit animal on their transfers in the transfership theretray and that call the managery with the more than the call that will be a construction of the construction of the construction of the call that the call that the call the call that the call the call that th for recovery and the explanation states a memorial state of the Link of the Market and the selection when we are included Bute without the man have the control of the property of the property of the property of the property of the control of the property of the pr par des los comunerra que com de que com en la recurso de recurso de desperso de describe de describe de com com Portes april de la companya de la composição de como de como de composições de composições de como como estado one detable control of the and to the control of cutter the following data on the project placed in COOK County, Illinois

Tout an animiviboum r paged it sim Morely and the street Leaders for readers of the control of the control of Some Cital Division Senticularly Science on

kanaran kenaran darah kenaran darah kenaran banaran banaran banaran banaran banaran banaran banaran banaran ba 表表的主义的一种。在2015年1980年 2015年(1980年) - 1980年(1980年) - 1980年(1980年) - 1980年(1980年) - 1980年(1980年)

2 4 7 7		the second second						•	
1 - Ta							$20.1117~\gamma_c$	೯೬೩೫೮೩ ಚ	
- T									
							C//-/		
3.00		ARREDES E S	12 (13t) (14)				1	e de la companya de	
9 • 1. 5 1	eri Tangan kempanyan penganyan	ora in se	الم مواد				0.		
							O:		
; -∳: i				i Bajaran Kitar)	
	ं अधिकी अ	refeath a sa					1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
		1986年第3			e same asi			"自由"。 [1]	र्षः सत्या । स्टानं,
1117								(N)	
···~ / •	1.74	Man 2 We	oiz	e needed the same as the needed to be		7.机器取货	医环间斑毛科	l de analige	a salis gant skola wo
					1.5				
			1.845.5			eture to a	e angele e e	A215055	

les determings common thirtes, entropical college montreal or one of incommon of the 1978, given align Sustrate of grands, side of foogless and like their or artifactives in some land by the copy of their expenses for some entractions of the copy of the

ें ऋगावार प्रस्ताव तथा प्रकारित वर्षों के सब के प्राप्तात है। सूर्वीक्रमुख्यान के ब्रावित क्रिक्र े. १५५१ वर्ष के बहुत वर्ष कर्म के में महिलाक प्रिकार कराने करते हैं है है है जाता के काम कर कर का का स्वास्थान प्रमुख्य का बहुत वर्ष कर्म के में महिलाक प्रिकार कराने हैं है है जाता के तो महिला है जिल्लाका का स्वास्थान के STREETS OF THE PROPERTY OF THE is considerita et control ambies en si a regio sobressos fiscilidos for the peasing sport of mos en citir sea control terresso film i de

proportion Lagrang the platformed

The state of the state of the state and the state of the

€96×3543

FMC# 1022210-9

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

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

- i. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.
- 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender. Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Isserow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage foan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, i ender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount or Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be nere' to an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such a constitution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge dorrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this Plan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as add/ittonal security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permaned to be held by applicable law. Lender shall account to Borrower for the excess Funds in accordance with the requirements or applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender way so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Porrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, bender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

- 3. Application of Payments. Unless applicable law provides otherwise, all paymons received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Sote.
- 4. Charges: Liens. Borrower shall pay all taxes, assessments, charges, fines and importions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground revis, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly. Borrower shall promptly furnish to Lender receipts evidencing are payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument 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 good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the 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.

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.

न पर्देशीय श्रीकान

ienali fina la mare a mangarana dan sen kacallera a adminirati casamate desambe. A del 1966 de 1966 de 1968 de Caraca de la caraca de la caraca de granpang bas minada da da da caraca anodam a data de la dadilhera e gildadyana Caraca de la caraca de la caraca da caraca da caraca da caraca da da da caraca de 1969 de 1969 de 1969 de 1969

Expressing the selection of the second field responds to a financial field manager and four highest to member the second field in the second field

there exist finds a market value of the construction of the construction of the construction of the area of the construction o

entries of the first of the control of the state of the control of the state of the

et te te te de la completa de la comp La deserva de la la lacatura de la completa del la completa de la completa del completa de la completa de la completa del completa de la completa de

skrydd grensere et at at eddig glupuer. Ark aboud din dei en gruper ei de een ee e di bred to de men pit bêg f Out to nigene danktigan sek a tolig gebrad, gregorii chede, de magene beschied feel egene en tekteed en een go Pengal yn benansk trak kallege stronge ee alse de plante, de mea het beschied dan de goe digge fiel en gerift De general en een een ee ee ee ee ee ee ee

is régrégleur result plus de la comparte de la comp El frança que a adorgo petembra et la comparte de la comparte de materiale de la comparte de la comparte de la La proposition de la comparte de la La proposition de la comparte del la comparte de la comparte del comparte del la comparte del la comparte del la comparte de la comparte del la co

grouped the ord hand decomments by brokend and other more of sextrained by bude to the settle metalle kell and the property of the control of the settle kell and the property of the control of the settle property of the control of

and offering the whole grains and note an entering of the problem of the problem of the second of the content o

A contract of Property in the cold record of the property of the contract of the property of the Property of the Property of the cold record of the property of the cold of the property of th

FSIC# 1022210-9

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, Presignation, Maintenance and Protection of the Property; Borrower's Loan Application: Leaseholds. Borrower shall occupy, escalardy, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and Sp. Continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Leader 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 deterfor to, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or coming is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the him 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, preciouses forfeiture of the Borrower's interest in the Property or other material impairment of the hen created by this Security Institutent 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 leaschold, Borrower shall comply with all the provisions of the leas. If Borrower acquires fee title to the Property, the leaschold and the fee title shall not merge unless Lender agrees to the merger in withing.
- 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 other in the Property. Lender's actions may include paying any sums secured by a fien 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 Borzower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall be at 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 required mortgage insurance as a condition of making the loan secred 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 substantially equivalent 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 payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.
- 9. Inspection. 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.

UNOFFICIAL COPY

He de roma Lovenio equipment instendo o segli in il abotro, celoni todeninge in tod defenda a incidentambilità Manghe viglanda todena de tanto que empliado remonent destante a selembro de media est autobioletativo de trapp In loval free emplea membro de altrema legio de traballe de manghe de la desenza de minima de la compactament In loval de la granda de la compacta de la compacta

The transport of the property of the extensive contracts, where any text of which is contracted and a like it is the part of another than the part of the extensive text of the part of the part of the extensive text of the part of the

Lettlet and I made allege, and it personally engant of the action of the examinated modes and the agree to some the translation of the extract of the extraction is not to some and the extraction of the extraction in a state of the extraction of t

an becomes a property of the december of the contract of the c

Appeared with go as more transported to this emplaint, converted and the converted and as the converted and appeared to the state emplayed and the state emplaye

şveş filde tektil iştisyorî odalla endib eyen ana noru zahana til kestepir odanı işan larını ke maladıkla anemayerk ile be Selli içe tilli işli ile Mandadyalı odanın andandyan genatosyanda konanın et aranış valla birit katın bilden kenembad

FMC# 1022210-9

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property a abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor 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 sums secured by this Security Instrument, whether or not then due.

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

- 11. Burrower Not Released: Lorbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by his Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the hability 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 Instrumen, by reason of any demand made by the original Borrower or Borrower's successors in interest. Any torbearance by Leriaer in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.
- 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 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing by Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security (restrument; (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. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected of to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lettler may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.
- 14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by Leftvering 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 herein or any other address Lender designates by notice to Borrower. Any notice provide 1 for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.
- 15. Governing Law: Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other 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.
 - 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 it 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.

1-11-15-15-15

aps differential of Minimperent of the Company of the Company of the Armenton of the Company of

Interprete properties of the expension of independitude, becaused properties to read that of a properties with the properties of the prope

Annelse, and the state of the second of the executive state of the second and the condition of the second of the s

grouped to have a terminate for any or the common temperate from the commentaristic research by evident which i The common from the common for the manus of the first force of the first of the commentary of the commentarity

To notice the more many questions and have noted and the new colours all communities three and the research as an inferior movement of the representation of the research of the research of the representation of the research of the researc

The straight of the legacity of the standard of the standard of the landard of the legacity of the legacity of the standard of

In example and any elements of a money of a money of the example of a local collection of the example of the ex

'il galikur gera myggraldek zo er ja selikuke rozova i krepa e koli madaku e egra zrozovi ekserto. Abazentek d mageorak grogorik eta e kaladikum sooma adalmen mediata ta ama ertgeloak di sali gera telakunet ezeke esti ab Bedeek ugunogerak itali gilosek kilikuke kelalatan eta erren karamen garanda mandak kelasike abeke geke yeke Grenek eta mendakeng sooma yeke yeke ta erta di esta madaken karama erin yeke ya temboli tetak erin di Bedar kela mendaki meleberar pa erengeleke eleke ta erengeleke kelasika di entak erin di orandak tengeleke ind

and the second party of the second property of the second of the second of the second manufactural and the manufactural of the second of the s

the property of the property of the party of the mediagnetism of the control of the control of the control of the control of the property of the control of the property of the relation of the control o

testing of the Oak property of the Company

FMC# 1022210-9

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 10 a reeleration 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 (offects 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 shill 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 presence 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 Porperty and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is ordified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting for 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 lefined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other nationable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldengue, 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 cared; 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.
- 22. 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.
 - 23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

i wariin kari

n nå eleksig i slåveng ålde sthratism i delaminam på nåres mermed om ttalk vålded, in lide på hit i stave sidemå ko Hinga henrika kand hingag same tremkad dalde mitter hämler to hirentale et til trest och bull i met okyda läf mod skul Hidranin kan havor man nålved i den og kun to nadminer må meteg same kande kop i kinå sameren de miksamende, kandevæ Higgere politike et som til til til som en a sværnd medenseller en ama lednar har henrika kande kande

his financies and of their set made had see manded and independent of the set of the point of the part of the set of the part of the set of the

fine for this end were provided and received access to a contract and the countries of the fine of the dest of the contract and the contract a

vente proposition of the second of the contract of the contract of the proposition of the contract of the second o

year of an analysis of the states of the sta

en de des de la mineral de la la completa de la completa del completa de la completa de la completa de la completa de la completa del completa de la completa del la completa de la comple

nome Bod et et agu, bar que nomo e plentradans tinto concensó i tinto (1979) delle Colo (1979) birti X

It. A we return a common a contract shall not note the force of a contract of and the allowing flowing flowers and the contract of the contrac

. II. Arbasa bigan garawa at ali suas saawat bi deeray hamaada dasawalah abaabi ili tiraang bagames. Sakaan aasyo at barees o barawa dali yay ay asaabaan asaa saasa ka garawa ah garawa dali garawa saasa garawa

gragos est ar númara de trouvel la blac lle centra accessor. Amerima l la celable de Alexande lla celable de l

9514191

UNOFFICIAL COPY

TMC# 1022210.0

Adjustable Rate Rider	Cl Condominium	ı Rider	□1-4 Family Rider	
Graduated Payment Rider	Planned Unit	Development Rider	Biweekly Payment Rider Second Home Rider	
Balloon Rider	Rate Improve	ment Rider		
COther(s) [specify]				
By SIGNING BELOW, Borrower any rider(s) executed by Borrower and r		ernis and covenants contained	I in this Security Instrument and in	
Witnesses:			,	
0.		Judanes Jal	(Seal)	
70		TADEUSZ SKIBA 🦠	Bition on the	
		Social Security Number	352-68-1425	
4				
	O/c	7 6	The Comment	
		URSZULA SKIBA	(Seal)	
		Social Security Number	**	
	4	•		
	(Scal)	45	(Scal)	
Social Security Number	-Britishet	Social Security Number	-Borriwar	
	Space Below This Line Fo	or Acknowledg nent)		
STATE OF ILLINOIS, COOK		ÉCOK County	188:	
	KO	· · · · · · · · · · · · · · · · · · ·		
THE CONTENTS THAT TADEUSZ SKIBA and URSZUL			anty and state do hereby certify	
subscribed to the foregoin				
signed and delivered the said inst	rument as THER	free and voluntary act, for	the uses and purposes therein set	
forth. Given under my hand and official sea	i, this 28 day	of GINNAN	1905	
Ofven under my hand and official sea	i, dis ap 5 day	III PERSONALY		
My Commission Expires: OF TOPA		Jakusel	lioloch.	
	$\sim 1.5 c_0 \epsilon_{0.0} c_{0.0} c_0 $	etary Public		
CAMBRANT CHEST CONTRACTOR AND	17.75 CONTOONS			
Salar Sa	gage a la la desta de la companya d			

ではかれるよう

UNOFFICIAL COPY

All substitute this substitute out the research	d galles vare et eather of an old me of little to ethicult ed facts while facts does be ethical	numa at gamma wat at 2-1049 (*).
	िक प्रमाण के के के में किए जिसे की कि एक प्रकारकार की हा अंतर के किए की किए जिसे की किए प्रकारकार की हा	
The state of the s	The graduate with the adjustment of the second	The second second second is a second
the constant of the second of	rediff reservois and a fit homes (\$ 10)	and the state of t
or the constitution of the	for the first theory on all each High	
		्रा विकास स्थापना । इ.स.च्याची स्थापना स्थ
र्वातिक क्षेत्रकार । सम्बन्धाः । अस्ति । स्वति । स्वति । स्वति । हर्वे को स्थलन मार्गाल्यसम्बन्धाः स्वति । स्वति । स्वति भागदेवसम्बन्धाः	orași în provincia din contrata și filosofie. Propintită structură Însă, propint publicat provinci politica propint	i 1804 iswam ili Ministi Antologia (1884 il
		ating has stronger to an increasing corporation and
		en e
	ing na makawa katang Tangga. Katang makawa katang manang manan	
19 (19 (19 (19 (19 (19 (19 (19 (19 (19 (· 建程4 X 阿爾(A) (A) (A) (A) (A) (A) (A) (A) (A) (A)	
	Ox	
		en de la companya de La companya de la co
A Victoria de la Companya del Companya de la Companya del Companya de la Companya		
	~ 0,	
		tanta da series de la companya de l La companya de la co
	idd With mei fat sid	language en la mondage en la baseda. La mondage en la baseda
The state of the s	the prior the face two seed along the	and the second s
i (1920) de la compansión de la compansión De la compansión de la co		Name of the second seco
- Anna Asal on the bur grown bus s - We say and we say on the say of sever	ed familie 20de Egiptelle († 1907) 19 oktobre 190 welde film 1911 († 1912)	
Spatial and sagled so the line process	g ar ven with an violatif herapys participal ar	e a tomber to an artifició luis a trop a regime Carrigoral a Doma Artifica taxos a los comos
ने विकास किर्माणी तथा पूजा के किये बहुत कर्मी करते । एक व	thaisher ben kar Diggel o' e store	them here will be exceed that beinger of
	San San San San	tistis is no filmsteinne van word bereits will is
		(के द्वित्र पूर्व का अर्थावृत्ती कालसार के हैं पूर्व के पूर्व के स्टूबर्ट का स्टूबर्ट के स्टूबर्ट के स्टूबर्ट स्टूबर्ट के स्टूबर्ट के स

age sheet men men menter be been Banar for the Medicago shap. Med Med Mark Suit Mark Suit Marke Beet M. Thengo. The mare event of the mark bear been been been been been mark with mark with mark on the mark on the mark the mark