FIRST FIDELITY MORTGAGE 799 ROOSEVELT RD., #206 GLEN ELLYN, ILLINOIS 60137

IN # 9940020

BOX 370

95151271

T+0011 TRAN 6062 03/07/95 09:45:00 -†3861 \$ **R**♥ \*-95-151271 COOK COUNTY RECORDER

" [Space Above This Line For Recording Data]

#### MORTGAGE

THIS MORTOAGE ("Security Instrument") is given on

FEBRUARY

. The mortgager is

MANUEL ROMAN JR. DIVORCED NOT SINCE REMARRIED

("Borrower"). This Security Instrument is given to

FIRST FIDELITY MORTGAGE COMPANY

which is organized and existing under the laws of THE STATE OF INITIOIS address is 799 ROOSEVELT ROAD BLDG 6 SUITE 311, GLEN ELLYN IL 60137 and whose

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

ONE HUNDRED THIRTY SEVEN THOUSAND TWO HUNDRED AND 00/200

Drillers (U.S. \$ 137, 200.00

This debt is evidenced by Borrower's note dated the same date as this Security Instrument (Note"), which provides for monthly a payments, with the full debt, if not paid earlier, due and payable on MARCH 1 2025 1 2025 Instrument secures to Lender; (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under the Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in County, Illinois: COOK

LOTS 37 LAG 38 IN BLOCK 14 IN GROSSDALE BEING A SUBDIVISION OF THE BOUTH EAST 1/4 OF BECTION 34 TOWNSHIP 39 NORTH RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS 15-34-413-011 & 15-34-413-012

which has the address of Illinois

Page ( of 6

3621 NORTH VERNON AVENUE, BROOKFIELD [Zip Code] ("Property Address"); (Street, City),

ILLINOIS - Single Family - FNMA/FIILMC UNIFORM INSTRUMENT Form 3014 9/90 76R(IL) (9405)

Amended 5/91/ VMP MORTGAUE FORMS - (800)521-7291

PEI ATTORNEY SERVICES #

气态大力学经验器 医型头部的蜂等的 使能力补降 SOUR THE PROPERTY AND TERES FRANKLIS LARRES MEAN

orderes a dr

ALTER HAT SHOULD 10 - 11 - 1 - 1 - 1 - 1 - 1 - 1 - 1 法公司 医皮肤医皮肤

med with a dark fact to a recorder of

#### MORTGAGE

As a congress to translated other safe) stoy for 1963 to 2011.

超强工程建作的过去 强力的工作 医疗性 计形态系统设计器 人名特 使用解放性 计电阻模模据

ik and wells of the

an action of the managed contained will at representation

THE THE PERSON WITH THE PROPERTY WHAT !

04 Co, WE CATEGOT AND SELECT SECURITY SECURITY SECURITY OF THE PROPERTY OF THE PROPER anghatisa i THERE OF MY DEED MENON LETTE STREET, A DOLLE GARRY CONTRACTOR OF A smaller is and to go ring rate of Law Economic recognists of reliance to the

THE PERSON CONTRACTOR AND CARREST AND ARREST CARREST CARRESTS AND

The Garage of All Collection

. The first the state of the contract of the c The ball of Expending to the end eres is a subject to the description and restore to general first all show were reco H 18 18 18 . and the state of the control of the second o re poste out overgraf Apartier Blackermeter ir mad alle seme erte to beerge, de per a de masse ames e ditera Este a electrició grafició judica it eneman fue e pour mesta de per monté en electros accoment plateal este accept to the call and the carrellet planting in spears but to use, a presence of the complete complete all mobilishes Linear Grand

> TO OUT WESTER BOUNDED AND MODIFIED A GOVERNMENT AND AND AND THE TOOK OF THE THAT IS A VALUE OF THE TOWN TO A SAID angreemer and the contract of the transfer of the contract of 对抗的 不过过度 计自然处理器 网络拉拉 对某一起海流维的现象

112-6 C 12 NOT WELL A GEORGE 18-22-01

The first of the same and same the same of all works by the party to the con-12882 0.05 11

> PORCHART THAT I STATE I THE STATE OF THE STATE OF on a stational contract the contract of the station r Tenning og skalende skriverskerer

1 ) June 1.

Section 1

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appartenances, 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 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.

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 Londor covenant and agree as follows:

- 1. 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 morigage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 2, in lien of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, colicci and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan 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. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the less of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Sederal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding was 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 loan, 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 Porrower 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 additional security for all sums secured by an Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of 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 may so notify Borrower in writing and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower 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, Lender shall promptly with it of 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 payments received by Lenter 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 Note.
- 4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to 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 the 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.

Form 3014 9/90

Indidate: 101 17

Lan penturagruppy, America De La Agrapper all un terrer setuevet to este Americavante (1) the WHA PAREE SEE F Americaval convert of the leaves of terrelias monifold the durage object to account to make inflormed in each court to The sport our converts the leaves Agrangement of the convert court to accelerate Agrangement of the terresistance.

og form i tigne di contra la gomas versoli utari, con la besso glidinat de recome mei che i l'Eviste MIVVERADA Tris come, e e comide brase l'a estra remonant quase la redinar ama a spergett all tris de l'emperi uta garact bei dang Le controccionaria que que di malgia, chama del dia traspe, et equil contra di All History se discolle

THE SECURICAL CONTROL Combined with the property of principles and the property of the property of the control control control of the property of the control of the property of the property

there there are no hard to the control of any or more and other the the control of the control o

In the first of the control of the control of the first of the first of the control of the contr

This tends well to be in a combined where depths a named as today hadred apply the Finetz properties in the tends of the properties of the finetz properties.

and the state of the second states and the second second second of the second section is a second of the control of the second second of the second s

I have been as the control of the control of the state of the field and the second properties and the control of the field of the field of the second of the control of the state of the second of the second of the control of the second of th

Applied to the figure of the complete and the product of the product of the following product of the complete of the complete of the complete of the following the complete of the following the complete of t

they are not the tests and medical section in the common of the test the second of the his period of the common of the his period of the common of the commo

the second of the second second of the second second second second of the second secon

Attache Charles

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 Londer requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this S curity Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not enswer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the incurance 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 Borre we 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 press to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

- 6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occurre the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lordor's security interest. borrows, shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Londor (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 in trument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Properly, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.
- 7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenant, and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights or the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Londer may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

B. Morigage Insurance If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Horrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve

Form 3014 9/90

Indicate: Ly

A three of the control of the control of the configuration of the config

The continuous form of the continuous of the con

we can any the court to the tellippe of light electrony amount of some and the court to establish the thirty of amounts, and if he people on a place of all the amounts of the court of the

i deliberation and the control of the control of the control of proceeding and all the control of the specific of the control of the control

h (kangaraya, berserana sa sibunter na sast Kransalin an ito Bransaya Sanggara Bana Appendi or sa sangan Barre by Abd savegy, and been a little been for the sound problem and the barrens in the experience of the compact the Secured heading of the content of the despert of the despert of the design of the content of the content of and a superior of the Company of the bulb bearing of the goden arrange moved and early bookers are and a conflict. The first of the second the other than the second of the second to the second of the s adomination of the second section of the second property of the second second second of the second sections of processed in the administration of the straining of the s tar of our Philippia of the comparation data was made के हुए हैं है के अपने के अपने के हुन के दूर है कि किस के किस के किस के अपने के किस के अपने के किस के अपने किस ह The control of the following and the cyclic control material and amount of displaces the control of the displace of the first of the control who give to could be thought more that the movement attends you are considered to be that addition of ordering tensors and additional to the more properties of the more and additional and the more properties of the more and additional and the more properties of the control of the more and the control of t Commence of the section of the transfer of the forest of the contract of the c and the state of the control of the state of Agus reggi serval si sukereola gjala dudesk They character and the control of the strength garage as eight as the Original and Arthur against the

The second in the control of the first of the second of the gradient in the community and and the second of the se

ogenical sole of compare, command his block primition into more from a region of coloring control of control of more supported by the control of coloring the support of the control of th

The state of the content of all all and the states are construed for the content of a content of the proof to add a content of the content of the states of the content of the states of the content of the states of the states of the content of the states of the content of the states of the content of the states of the states of the content of the states of the content of the states of the content of the states of the states of the states of the states of the content of the content of the content of the content of the states of the content of the content of the content of the content of the states of the content of

Service of Section 19

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.
- 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, whother 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 chall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured inchediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance and be 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 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 is 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 process, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then day.

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

- 11. Borrower Not Released; Forbearance By Lender. Not a Waiver. Extension of the time for payment or medification 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 successors in interest. Lender shall not be required to commence proceedings against any successor in interest or retuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any density 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.
- 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 Leider and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. My Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument cally to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is no 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 and Borrower's consent.
- 13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which it maximum loan charges, and that law 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 loan charge shall be reduced by the amount necessary to exist the charge 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 without any prepayment charge under the Note.
- 14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable 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 provided 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; Severahility. 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.

Form 3014 9/90

payment and a discourant of the system of the courage manage contracts contract to the manual and the the files of the form of the form of the manual as obtained. It shows that my the first temperature to prove the courage manual as obtained. It shows that my the presence of pulses to a second to the courage manual the contract of t

The local state of the property of the magnetic states and the property of the Property of the local states of the local state

energy and another than the meaning of the bound of the content of

the design of the state of the property of the following of the following of the property of the property of the state of the property of the first of the property of the first of the property of the state of the property of the state of the property of the state of the property of the

Here with the property of the control of the control of the property of the control of the contr

angrang – Nama ang kura taup gétapat diamana. Sa mata dingganggan pandin ang mga ang mata namprasi Namandrand m Pangrang dingga tauggana sati nganggang Sabaga ang pang-tang manggang ang Sataga an Atlanda sa tanggan di

The state of the control of the manufactor of the state of the place of the control of the contr

and the content of the content of the street of the content of the content of the characters of the content of

Is here the first of a property of the second of the second property of the edge of the edge is a second of the se

In presence of a first content of books of Pade paramental streams and an end on report of the experience of the parameters of the content of

en to the light of the self-index of hereing and desir the manneral such of the Christic transplantation of th If now the transplant of an each life is another or and had now that the light of the first of the desired and the confluence of the confluence of the self-index of the confluence of the co

Extractifications

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

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

If Londer 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 and the second of the second

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) rating 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 coren ats or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable ato meys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's ignts in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

The Note or a partial interest in the Note (together with this Security 19. Sale of Note; Change of Loan Servicer. Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payarous due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other

information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or pe mit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, not 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 Proporty and any Livardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all

necessary remedial actions in accordance with Environmental Law.

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

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

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

> Form 3014 9/90 Inditata: VIVI

#### 17. Barrandrick Capic. Bourney dielfter given en schiegisch ropp is the Rose soul et nac Sosiality befoliment

and also beautiful and a commended by the grants of the way control of the Contro morphisms of the formation is then the government that he will now modelled a processed the content of the cont on work off offere of manifes to the all manney windowine and or decime on being a net out through and not when a both si control of bottom as year traited of the indicating an manager of a first open of the analysis of the analysis and continue and concerns to the interior of

The first of the consequence of it is not self in the policy of the consequence of the co received a confidence and the goal three a majoral district reflect belong to be a cital or content out and ade again equal the early and recovering the advancement and highest the companies of the contract of the contract of the contract of and the following and the state of the first properties of the properties of the properties of the state of t

area or than the good these warmerst areastered areas areas assessed to adult in the talking dependents the to more than Statement and the first termination and the termination in the second termination and the formation gythinker her vieg opering her energie er eve der side her gen, pinseem te oog privat ellede oorbekeere ee ee e The specific of a compart with the conditions were considered and the condition of the form of the form of the conditions of the conditions and the conditions are conditioned as the conditioned as the conditions are conditioned as the cond or the literatural occur made one at a control of the receiver of or produce only to the anti-old terminal about a side that the area of t the field the transfer district his granting in terminal exception by the configuration of th and the first will raise. The most enderween year retains a mark at the color state of a first ender the nomes, it was a strong and the graph of their get beauting and the grapher and the revenue to the content of the In the control of the tangent green with represent of the determination of the good and cheatens. Under the own of months that a pack hilly of the earlies of according to the course. He description and the second pack of the ក្សាសំពួលសម្រាស់ ស្រាស់ ការសំខាន់ការសំខាន់ការ

grow to the restriction of the second of the second of the profession of the profession of the second of the secon in the state of the state of the extra state of the state A the Rose However the most construction was the the flowing and Same to the first property and the construction of the constr and the second plant with a second The control of a season deproved the weat about the payon of the description of the extradional power and the control of the entering the extradional payon and the entering the extra the control of the substitute of the second decodes the second of the second by the second of the second the second of the secon was almosty post who we we would not

a transfer of the feature for the property of the property of the feature of the The control of the second set of the energy with and the control of the control of the control of the control of the second seco on an institute of language and manager planting and an entering on the control of the state of the control of the grade of the property of the

the control of the co And armitish near this period. reach ann ann a cholara rainn thait na danacht gun bear earradh alt ann da na athr greach na cealan ar an ar ar an ann ann ann on the first factor of the company of the state of the factor of the first state of the factor of the state of the factor of the The regression of their warracts, remarked a greegest oil gair rate a consist of the contraction of the cont , and make the a self above the control of the world a box offers grower some

and a course of high shows and he handed among the selection to expect the Mark Contract the Alberta Services with all bear A and the properties of the control of on a set of the event of the above the problem of the rest of engineents of size of the constitution of the design of the constitution of the cons r The agic or as it is congress at combinary at the most had been been about the constitution of the constitution of the agiliar cont ou le ma y lagre, serradores (de guir), esta sir de

remitted for early to be abundance indicated and high more for the CASAS STOP FOR THE SECTION

To I word of recovering granted a new redomine at most for some their collectively. Most in the continue decision to subtende a Co section of principling persons notifications of their medical analysis of the material of the section of the se An except and any or havinger and a cut of this count is the action of the connection of the connection of the countries of t t the first fact that the first from the new cookers of the court, he winds the default taken in our case of the from the control and the material transform and control of the con De this Bean the Institute at the electric or policiet proceeding and which he present the sector because him on mander out at all freezing amedicand out to meet all objects have a basely to milke anything of their out between the o de region de elegado das a dastida estrat que altras entra de elegados el consecuir el destida da estrat en Sandas a Re all or ograve came. He he the he herman andikava e mayar eva a maga et to cate et ev ca nat al fallimen avol o and the entropy was intributed by the state of the state of the state of the entropy of the state of the st than the policy and the Lyngman material highways of each and enterested in his contraction of the production of the best former. The degrant of the diag has remark in each or entailing the means were briderall

学子女:北海道人

## 22. Release. Upon payment of all sums secured by this Security Instrument, Londor 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.

24. Riders to this Security Instrument. It Security Instrument, the cover are and agreeme the covenants and agreements of this Security Ins	nts of each such rider shall be incorpora	ted into and shall amend and supplement
[Check applicable box(es)]  X Adjustable Rate Rider  Graduated Payment Rider  Balloon Rider  V.A. Rider	Condominium Rider Planned Unit Development Rider Rate Improvement Rider Other(s) [specify]	☐ 1-4 Family Rider ☐ Biweekly Payment Rider ☐ Second Home Rider
	040	
BY SIGNING BELOW, Borrower accepts a any rider(s) executed by Borrower and recorded	nd agrees to the torn's and coverants con with it.	stained in this Security Instrument and in
Witnesses:	Of in	/ (Seal)
	MANUEL ROMAN J	R -Horrower
		(Seal) -Borrower
	(Scal)	(Seal)
	-Borrower	-Borrower
STATE OF ILLINOIS,	DUPAGE County s	ss:
I, THE UNDERSIGNED MANUEL ROMAN JR. DIVORCED NOT SIN		id county and state do hereby certify that
	, personally known to me	to be the same person(s) whose name(s)
subscribed to the foregoing instrument, appeared signed and delivered the said instrument as HIS Given under my hand and official seal, this	before me this day in person, and acknow free and voluntary act, for the use 9th day of FEBRUARY	· ·
My Commission Expires:	OIAL SEAL" Delicon	Da auselect
d Notary Publi	c. State of Elinois	
Return to: This instrument was propered by: LISA RIPUS 799 ROOSEVELT RD., #206, GLEN ELL	IL FIRST FIGELITY MORTGAGE YN, ILLINOIS 60137	
~ _6R(IL) (1405) Page 6 of 6		Form 3014 9/90

24. Where he bounded his reserve was as the colorest to the colored by the following the following

when we state with a many pay party above and some book of expend a number

24. Retries - Open paralle of all over revent to the South telegrate books will educate the transfer between

					,		
					-		
	and the second		* * * * * * * * * * * * * * * * * * * *				
•		, (1) (1)					
		•					
	•	•					
			*				
	-				•	•	
	•						
		•					
	•			•			
	A 1	•			-		
•		And the second second					٠.
	U <sub>A</sub>				and the same thank	I Same of Mild Park	
- all dik isalge ett	that shirt is a life of the south that ye	An implication of the excep-	a sweet an about a	al Albert Color	الروائلاني والانتهام الأوالد	AND REPORT OF SUPERIOR SECTION	
and the legal to be been been	Arms to a continue	aarene eri Kale ซะกิจัก	Aprel of the Bullion	anvilant term	April 1966 en 1	Commence of Security	
***************************************	CVA		. Dr. Commission			or and the constraint of the second	
i hi	म्बद्धाराम युग्ताती वद्धा वर्षा	to be the content of media:	machine a lattice es	a transfer de la			
					1. 1. 1. 1.	and charachy per Kingling	
,	Suggest that But		reaconst color 🛴 🐛		01 2 21	The special Additional	
San	Hadawa ka Kalifi	को तम् प्रकारमध्यो स्थान	r ta benesië i i 👉 👉		ភពទី សមេនបុរៈ	La den an El	
	See borger J	Alle All Service and	earpol state in the		5.00	End coffici	
a sure en	A STAN WIND PARKET						
		一、一つ 海神	g (Santa)	-		wasd of Plan	
	A Company				1		
		4			*		
		· /					
					•		
					·		
The Sand Street Street	$\omega \otimes \pi$ in $\mathbb{N}$ in $\mathbb{N}$	а қанар саға Бай жасы	18 Petropoloni	atip of a so	G 24 - 274	रीति अभिदार्शिक्षिति रिवे	
	** <u>*</u> *		16 Jun 1	ا وريو <sup>1</sup> ۽ پياڻ ۾ لاو	1 1-1-19 1 1 191	To December 19 19 19 19 19 19 19	
1		<b>.</b>	44			Long the State of	
·			//x				
Televisia.							
	e special contraction						
the second of the second	11 k	8909042 J. ARM9061				10 miles	
	*		(		•		
					1 ' '		ŀ
				1(N):		:	
the Fr				-//			
	er i de de grande de d			1			
397 N B					Ont of	The second secon	
•		1.		(	7.		
							•
		•					
Gardini,		and the second s	the state of	6 % A		•	
The second of the	· ·		22 mm 12 M		Y / .		
		·					
	i	•		•		~0	
	3. M. S.	1980 1 775A91.0				(1. 4 ), (i) The 1 (2. fir	
		•				_	
gar entires qui suri con	ogst-säcra glassi a billia	r e haa se diddii yeel	nt r		$\mathcal{L}^{(A)}(Y_{a,p}) = \bigcup_{i \in \mathcal{A}_{a}} \mathcal{L}_{i,p}^{(A)}$	ena era (1992)	
·	,			a 1928 and	process and the second	r, nasoa Jerhad	
			State and and an area.				
Commission of Assessment	ege in a sate disaten	a sat in Secretary Statement &				* :	
	ej antea est. To a	a transfer in the second				9 48 73 8 7 1	
	केल र किन्स्री केलात	of in their animal of a fire	to their metals are selected	TENNETS OF THE	기계 - 리 기인하였	化分离 电热性 的复数地口自然高级战争	-
dig filiane	all associated base con-	militari ji at yorkinda	Page 1 to 1	医复元 第三线	The state of the	Training law beauty	٠.
7							
10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		असम्बद्धाः के को		ergeal gestatuer van fill	Ribert Marchael	5.8 * 10.047 (40.47 F.)	
•			inder var affricte gifte flag. Britania				
•	$(x,y) = (x,y) + \sum_{i \in \mathcal{N}} (x,y) = \sum_{i \in \mathcal{N}} (x,y) + \sum_{i \in \mathcal{N}} (x,y) = \sum_{i \in \mathcal{N}}$	भ्या के हैं। अस्तर नहीं सु		$A_{\chi} M = -2$		of I association to the	
	وبلجاء أحامو فعلوا موادين الراجان	and the second s			.***.	Art Children and Chil	
4		Saldas et de e	A STATE OF THE STA	17 ( 12 / 18 1 )			
		* 1		$(A_{ij}, A_{ij}, A_{$			
	*	and the second second	The second second			The second secon	
		auromo va Grisio	(中国)建设品以下	現り集 チェムの	The section of	and the ment with the first	
		11102 71	Toppy and the second	4 My 30 1	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	ार सम्बद्धाना । सर्	
			reaction in the complete to bear			(B) 60-22	
RECORD SANS					1 met +	( A D D Comme	

me

## **UNOFFICIAL COP**

#### ADJUSTABLE RATE RIDER

(1 Year Treasury Index - Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this 🚆 🥬 🦈 day of FEBRUARY 1995 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of and Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to FIRST FIDELITY MORTGAGE COMPANY

(the "Lender") of the same date and covering the property described in the Security Instrument and located at:

3621 NORTH VERNON AVENUE, BROOKFIELD, IL 60513

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT THE BOXPOWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

ADDITIONAL COVENANTS. It addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

#### INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 5,25 %. The Note provides for changes in the interest rate and monthly payments, as follows:

#### 4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of SEPTEMBER 1995 day every 6th month thereafter. Each date on which my interest rate could change is called a "Change Date."

#### (B) The Index

Beginning with the first Change Date, my interest rate will be based on an index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant miturity of 1 year, as made available by the Federal Reserve Board. The most recent Index figure available as or the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

#### (C) Calculation of Changes ....

Before each Change Date, the Note Holder will calculate my new interest rate by adding TWO AND ONE HALF percentage points ( 2.50 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4 (D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

> 7/94 PNC660R

#### AMERICAN RATEREDAY

CONDITION CONTRACTOR AND A SECTION OF A SECT

The expectation of the transition of the expectation of the expectatio

The manufactual products to the week to the the stage of the control of matrix of the product of the stage of

Turke ja jako atta sava i uraja albera orbati i lait

A Charles and A

tion is subdecided and the expensive form of the control of the co

og og med vermet i blev et emse byggetektione med en troem et lider, en og ørt, for til forskriftette met et e Som Ørder om en med en en et en en etterettent

#### 

that the entire is a substitution of the Toler

o esta transportation est, con est transportation (f.) No considerate estatorial est est considerate est estatu

#### PENCHAPARATER TENCHAPARATER

essi mada ta

of the Arts.

The Arts of State of the Arts of the Art

#### Obstant Obs

o en la telonita migritura de la matentida e la contra de minitar la competencia de la competencia de la compet La competencia de la La contrata de la competencia del competencia de la competencia de la competencia de la competencia del competencia de la competencia de la competencia de la competencia del competencia

or the record of a lather Carla reliation report. Since a 1907 of the Carla of the account of the contract of the superior of

#### September of Super Land Co.

g mitte, gli kuntandha kan andadah di mendidi Milandi milang besit selim selim di mendeli. Milandi Kimana termina tertatkan mendelim kan pinangan pengangan mendelim kan selim selim selim selim selim se

the first the country of the second stable of the expectation of the expectation of the colline of the following the first of the colline of

on the first transport of the energy determination of the energy of the

# 95151271

## **UNOFFICIAL COPY**

(D)	Limits	on Interes	t Rate	Changes
-----	--------	------------	--------	---------

The interest rate I am required to pay at the first Change Date will not be greater than \$\frac{1}{2} 6.25 \frac{9}{2}\$ or less than \$\frac{4.25}{2} \frac{1}{2} \frac{1}{2} \frac{9}{2} \frac{9}{2} \frac{1}{2} \frac{9}{2} \frac{1}{2} \frac{1}{2} \frac{1}{2} \frac{1}{2} \frac{1}{2} \frac{9}{2} \frac{1}{2} \frac{9}{2} \frac{9}{2} \frac{1}{2} \frac{9}{2} \

#### (E) Effective Date of Changes ...

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

#### (F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any questions I may have regarding the notice.

#### B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 17 of the Security Pistrument is amended to read as follows: 100

Transfer of the Property or a Bene icial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a benemical 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. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferce as if a new loan were being made to the transferce; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transfered to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrover 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 Porrower 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.

Rate Ridor.		
Borrower MANUEL ROMAN JR. (Sen	Borrower	 (Seal)
(Sea	1)	 (Seal)

Service State Control of the State

(a) In the first two body of body High each symbol of teath on the continuity of the second sections of the contract of the

The Greek Brown and Free Street Hill 1997

o en tak etraan e Bergeg II.a. I. legs. Georgeari 2. jaar boor en bekennen een ete beraal van de van de 1. jaar De beske en de laten wijs de groonski milje dan Imerika ja palit op de teen al. legt, ee la miljer, en groon j De groonski land tegen in de laten in de groonski jaar bekennen de groonski de de groonski de groonski ja en de

Application of the Application

(a) The state of the content of the property of the content of

TO A CONTROL OF THE PARTY OF TH

with fat at land of bottom, the University of the Fifty of propose applicable

(i) The problem of the property of the prop

the second state of the second distriction of the second political seconds. The second second

er for the barry <mark>amazagues malacular go at the t</mark>erry can me the first surface at the fact of the barry of the fact of the barry of th

Andrew Committee of the Maria Committee of the Committee

LN # 9940020

#### 1-4 FAMILY RIDER

**Assignment of Rents** 

THIS 1-4 FAMILY RIDER is made this. 9th day of FEBRUARY 1995 : , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrewer") to secure Borrower's Note to

FIRST FIDELITY MORTGAGE,

(the "Lember")

of the sar o three and covering the Property described in the Security Instrument and located at:

3621 NORTH VERNON AVENUE, BROOKFIELD, IL 60513

[Property Address]

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further coverant and agree as follows:

A, ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security In crun ent, the following items are added to the Property description, and shall also constitute the Property covered by the Security Instrument; building materials, appliances and goods of every nature whatsoever pow or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the parcises of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposais, washers, dryers, awnings, storm windows, storm doors, screens, blinds, she les, curtains and curtain rods, attached mirrors, cabinets, papelling and attached floor coverings now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and replacement a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the lessehold estate if the Security Instrument is on a leasehold) are referred to it, this 1-4 Family Rider and the Security Instrument as the "Property."

B. 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 greed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body 6-24 - 5-3a applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall sot a low any lien inferior to the Security Instrument to be perfected against the Property without Londor's prior written perfected against the Property without Londor's prior written perfected against the Property without Londor's prior written.

D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.

MULTISTATE 1 - 4 FAMILY RIDER - France Mac/Freddie Mac Uniform Instrument

Form 3170 3/93

The state of Page 1 of 2 and

**.57** (9)061

VMF MORTGAGE FORMS - (313)293-8100 - (803)321-7291

#### MOREN YAMMAN KAL

Andropensia of Parish one

13.8	2001		PERMIT	to ob and	and the state of testiller in the	医结节 医结节
$\{\psi_i\}\cup_{i\in I}\psi(i)$	ं पेया करें म	Sant 6	i keesti in dagaad	Model Production	tous terroise of transmit at liste	tere and father agreem
100	Te m kimo	S 7910 et.	od Cymosti <mark>k</mark>	wood hard to selven	अप्रभूति व रुख्य अस्तरे क वर्ष कर्म के हैं।	"Bay replant that alk

《日本》。 在任政(1778年 - 1862年) (1878年)

41 - - - - C - 270

in topical him transmitted afternation in memorial plant of the smooth manner than the pass of the

Boar grand valence country in the carrenally in court

Senden gewort

The control spectrum with a closer Americanya for accommon and objection of a CS Section SSS A 1887 for the second section of a control of the control of th

The control of the co

and the state of t

grander de les en de ma hiele newara at grad arretoù y holtmar eo colege. El del te le MAS (3.4 MAS). Pe en el grang a grand maing simbale d'arrett perdud de bange factorie de le la lancere de grand de se se la lance

o been to come to a superference organisary made or be to a roote of 1882 12 120 Peter Peter B. Comment.

Character consider the to expect of the period by the expect of the period by the expectation.

Control of the second control of the second of the second

that has modern an emprice which reserved bear ridged in the Affirm MVARIA, DMARAN MARAMAN AND MARAMAN AND A service of the following present the manufacture of the service of the content of the conten

topomental most of	1 214	all to the said	-11-50	1.	1.	1.0	130	1 1 1 1	S. C. 197

The letter develope in the Carlot of Green's the

G. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, 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 G, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to paragraph 1 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for adultional security only.

If Lender gy es notice of breach to Borrower: (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; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorneys' fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or may judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall re-entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to eyer the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lewler for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Uniform Covenant 7.

Borrower represents and warrants that 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.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Bor ower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lencer. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

I. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender has any of the remedies permitted by the Security Instrument.

BY S Rider.	IGNING BELC	W, Borrower	accepts and agrees	to the terms and	provisions	contained	ia thin t	4 Family
الم		Ali	(Seal)	,				(Scal)
MANUEL,	ROMAN JR		Borrower					Borrower
·			(Seal)					(Soal)
			-Bortower					-Borrower

Form 3170 3/93

^ ~57 NY.04

Page 2 of

WN

ZZZCZCE

The second state of the first transfer that the second of the second second of the first second of the second of t

The second of th

The considerability of the second of the following second in the second of the second

posts of the frequency and states are represented by the context of the agency of the context of

and the second will be morning the more seen bedieves but not not not not a second and the second of the second of

From the first of the countries has the operation from open floring to exclusive which in the countries of the countries of the first of the countries of the c

to the construction of solidar about the all sustained strong only. WENERALISMES PROMESS OF THE CONTROL of the construction of

and the first of a distance or inverse from several self-up comparison or an appearance of the different Control of the contro

		5				
10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 -	en e	Make Line		:		
		gar into prof		1 190	11/9/2019:11	
ip	en e	11.061	•			
1. C. 1. C.		4-803 B				

of the Warry

233 0.35

一人から 中天 日