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PREPARED BY AN UNRECOGNIZED AGENT, INC.

Premier Home Financing, Inc.
1315 W. 23rd St. • Suite 100
Oak Brook, IL 60521

93179015

93664047

***THIS DOCUMENT IS BEING RE-RECORDED TO
REFLECT CORRECTION TO LEGAL DESCRIPTION

More Above This Line Per Recording Date/

MORTGAGE

Loan # 8264580

DEPT-01 RECORDING
7/10/00 FROM 3275 08/20/93 1418100
83412 1 00-93-664047
COOK COUNTY RECORDER

THIS MORTGAGE ("Security Instrument") is given on August 17, 1993. The mortgagor is
JAY G. TREPLUMER AND PRUDY B. TREPLUMER, HIS WIFE

("Borrower"). This Security Instrument is given to
Premier Home Financing, Inc.,

which is organized and existing under the laws of THE STATE OF ILLINOIS, and whose
address is 1315 West 23rd Street Oak Brook, Illinois 60521.

("Lender"). Borrower owes Lender the principal sum of
One Hundred Thousand and no/200

Dollars (\$100,000.00)

This debt is evidenced by Borrower's note dated the same date as this Security instrument ("Note"), which provides for
monthly payment, with the full debt, if not paid earlier, due and payable on August 17, 2008.

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, allowed under paragraph 7 to
protect the security of this Security instrument, and (c) the performance of Borrower's covenants and agreements under this
Security instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following
described property located in ~~W. HULL~~ ~~ILLINOIS~~ County, Illinois:

THE NORTH 1/2 ~~1/2~~ OF LOT 20 IN ROBERT'S FARMS, BEING A
SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION
20, TOWNSHIP 43 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.

03-20-103-007

31⁵⁰-

which has the address of
Borrower
5008 1/2
174th Street

TYPE OF PROPERTY
("Property Address").

INVENTORY

(Check One)

Form 3010-8-90
Amended 8-91
Date JUL 1997

OPTION Single Family Home Mortgage Note SECURITY INSTRUMENT
NOTARIZED FORMS 3010-8-90-1-91-1-92-1-93-1-94-1-95-1-96-1-97-1-98-1-99-1-00-1-01-1-02-1-03-1-04-1-05-1-06-1-07-1-08-1-09-1-10-1-11-1-12-1-13-1-14-1-15-1-16-1-17-1-18-1-19-1-20-1-21-1-22-1-23-1-24-1-25-1-26-1-27-1-28-1-29-1-30-1-31-1-32-1-33-1-34-1-35-1-36-1-37-1-38-1-39-1-40-1-41-1-42-1-43-1-44-1-45-1-46-1-47-1-48-1-49-1-50-1-51-1-52-1-53-1-54-1-55-1-56-1-57-1-58-1-59-1-60-1-61-1-62-1-63-1-64-1-65-1-66-1-67-1-68-1-69-1-70-1-71-1-72-1-73-1-74-1-75-1-76-1-77-1-78-1-79-1-80-1-81-1-82-1-83-1-84-1-85-1-86-1-87-1-88-1-89-1-90-1-91-1-92-1-93-1-94-1-95-1-96-1-97-1-98-1-99-1-00-1-01-1-02-1-03-1-04-1-05-1-06-1-07-1-08-1-09-1-10-1-11-1-12-1-13-1-14-1-15-1-16-1-17-1-18-1-19-1-20-1-21-1-22-1-23-1-24-1-25-1-26-1-27-1-28-1-29-1-30-1-31-1-32-1-33-1-34-1-35-1-36-1-37-1-38-1-39-1-40-1-41-1-42-1-43-1-44-1-45-1-46-1-47-1-48-1-49-1-50-1-51-1-52-1-53-1-54-1-55-1-56-1-57-1-58-1-59-1-60-1-61-1-62-1-63-1-64-1-65-1-66-1-67-1-68-1-69-1-70-1-71-1-72-1-73-1-74-1-75-1-76-1-77-1-78-1-79-1-80-1-81-1-82-1-83-1-84-1-85-1-86-1-87-1-88-1-89-1-90-1-91-1-92-1-93-1-94-1-95-1-96-1-97-1-98-1-99-1-00-1-01-1-02-1-03-1-04-1-05-1-06-1-07-1-08-1-09-1-10-1-11-1-12-1-13-1-14-1-15-1-16-1-17-1-18-1-19-1-20-1-21-1-22-1-23-1-24-1-25-1-26-1-27-1-28-1-29-1-30-1-31-1-32-1-33-1-34-1-35-1-36-1-37-1-38-1-39-1-40-1-41-1-42-1-43-1-44-1-45-1-46-1-47-1-48-1-49-1-50-1-51-1-52-1-53-1-54-1-55-1-56-1-57-1-58-1-59-1-60-1-61-1-62-1-63-1-64-1-65-1-66-1-67-1-68-1-69-1-70-1-71-1-72-1-73-1-74-1-75-1-76-1-77-1-78-1-79-1-80-1-81-1-82-1-83-1-84-1-85-1-86-1-87-1-88-1-89-1-90-1-91-1-92-1-93-1-94-1-95-1-96-1-97-1-98-1-99-1-00-1-01-1-02-1-03-1-04-1-05-1-06-1-07-1-08-1-09-1-10-1-11-1-12-1-13-1-14-1-15-1-16-1-17-1-18-1-19-1-20-1-21-1-22-1-23-1-24-1-25-1-26-1-27-1-28-1-29-1-30-1-31-1-32-1-33-1-34-1-35-1-36-1-37-1-38-1-39-1-40-1-41-1-42-1-43-1-44-1-45-1-46-1-47-1-48-1-49-1-50-1-51-1-52-1-53-1-54-1-55-1-56-1-57-1-58-1-59-1-60-1-61-1-62-1-63-1-64-1-65-1-66-1-67-1-68-1-69-1-70-1-71-1-72-1-73-1-74-1-75-1-76-1-77-1-78-1-79-1-80-1-81-1-82-1-83-1-84-1-85-1-86-1-87-1-88-1-89-1-90-1-91-1-92-1-93-1-94-1-95-1-96-1-97-1-98-1-99-1-00-1-01-1-02-1-03-1-04-1-05-1-06-1-07-1-08-1-09-1-10-1-11-1-12-1-13-1-14-1-15-1-16-1-17-1-18-1-19-1-20-1-21-1-22-1-23-1-24-1-25-1-26-1-27-1-28-1-29-1-30-1-31-1-32-1-33-1-34-1-35-1-36-1-37-1-38-1-39-1-40-1-41-1-42-1-43-1-44-1-45-1-46-1-47-1-48-1-49-1-50-1-51-1-52-1-53-1-54-1-55-1-56-1-57-1-58-1-59-1-60-1-61-1-62-1-63-1-64-1-65-1-66-1-67-1-68-1-69-1-70-1-71-1-72-1-73-1-74-1-75-1-76-1-77-1-78-1-79-1-80-1-81-1-82-1-83-1-84-1-85-1-86-1-87-1-88-1-89-1-90-1-91-1-92-1-93-1-94-1-95-1-96-1-97-1-98-1-99-1-00-1-01-1-02-1-03-1-04-1-05-1-06-1-07-1-08-1-09-1-10-1-11-1-12-1-13-1-14-1-15-1-16-1-17-1-18-1-19-1-20-1-21-1-22-1-23-1-24-1-25-1-26-1-27-1-28-1-29-1-30-1-31-1-32-1-33-1-34-1-35-1-36-1-37-1-38-1-39-1-40-1-41-1-42-1-43-1-44-1-45-1-46-1-47-1-48-1-49-1-50-1-51-1-52-1-53-1-54-1-55-1-56-1-57-1-58-1-59-1-60-1-61-1-62-1-63-1-64-1-65-1-66-1-67-1-68-1-69-1-70-1-71-1-72-1-73-1-74-1-75-1-76-1-77-1-78-1-79-1-80-1-81-1-82-1-83-1-84-1-85-1-86-1-87-1-88-1-89-1-90-1-91-1-92-1-93-1-94-1-95-1-96-1-97-1-98-1-99-1-00-1-01-1-02-1-03-1-04-1-05-1-06-1-07-1-08-1-09-1-10-1-11-1-12-1-13-1-14-1-15-1-16-1-17-1-18-1-19-1-20-1-21-1-22-1-23-1-24-1-25-1-26-1-27-1-28-1-29-1-30-1-31-1-32-1-33-1-34-1-35-1-36-1-37-1-38-1-39-1-40-1-41-1-42-1-43-1-44-1-45-1-46-1-47-1-48-1-49-1-50-1-51-1-52-1-53-1-54-1-55-1-56-1-57-1-58-1-59-1-60-1-61-1-62-1-63-1-64-1-65-1-66-1-67-1-68-1-69-1-70-1-71-1-72-1-73-1-74-1-75-1-76-1-77-1-78-1-79-1-80-1-81-1-82-1-83-1-84-1-85-1-86-1-87-1-88-1-89-1-90-1-91-1-92-1-93-1-94-1-95-1-96-1-97-1-98-1-99-1-00-1-01-1-02-1-03-1-04-1-05-1-06-1-07-1-08-1-09-1-10-1-11-1-12-1-13-1-14-1-15-1-16-1-17-1-18-1-19-1-20-1-21-1-22-1-23-1-24-1-25-1-26-1-27-1-28-1-29-1-30-1-31-1-32-1-33-1-34-1-35-1-36-1-37-1-38-1-39-1-40-1-41-1-42-1-43-1-44-1-45-1-46-1-47-1-48-1-49-1-50-1-51-1-52-1-53-1-54-1-55-1-56-1-57-1-58-1-59-1-60-1-61-1-62-1-63-1-64-1-65-1-66-1-67-1-68-1-69-1-70-1-71-1-72-1-73-1-74-1-75-1-76-1-77-1-78-1-79-1-80-1-81-1-82-1-83-1-84-1-85-1-86-1-87-1-88-1-89-1-90-1-91-1-92-1-93-1-94-1-95-1-96-1-97-1-98-1-99-1-00-1-01-1-02-1-03-1-04-1-05-1-06-1-07-1-08-1-09-1-10-1-11-1-12-1-13-1-14-1-15-1-16-1-17-1-18-1-19-1-20-1-21-1-22-1-23-1-24-1-25-1-26-1-27-1-28-1-29-1-30-1-31-1-32-1-33-1-34-1-35-1-36-1-37-1-38-1-39-1-40-1-41-1-42-1-43-1-44-1-45-1-46-1-47-1-48-1-49-1-50-1-51-1-52-1-53-1-54-1-55-1-56-1-57-1-58-1-59-1-60-1-61-1-62-1-63-1-64-1-65-1-66-1-67-1-68-1-69-1-70-1-71-1-72-1-73-1-74-1-75-1-76-1-77-1-78-1-79-1-80-1-81-1-82-1-83-1-84-1-85-1-86-1-87-1-88-1-89-1-90-1-91-1-92-1-93-1-94-1-95-1-96-1-97-1-98-1-99-1-00-1-01-1-02-1-03-1-04-1-05-1-06-1-07-1-08-1-09-1-10-1-11-1-12-1-13-1-14-1-15-1-16-1-17-1-18-1-19-1-20-1-21-1-22-1-23-1-24-1-25-1-26-1-27-1-28-1-29-1-30-1-31-1-32-1-33-1-34-1-35-1-36-1-37-1-38-1-39-1-40-1-41-1-42-1-43-1-44-1-45-1-46-1-47-1-48-1-49-1-50-1-51-1-52-1-53-1-54-1-55-1-56-1-57-1-58-1-59-1-60-1-61-1-62-1-63-1-64-1-65-1-66-1-67-1-68-1-69-1-70-1-71-1-72-1-73-1-74-1-75-1-76-1-77-1-78-1-79-1-80-1-81-1-82-1-83-1-84-1-85-1-86-1-87-1-88-1-89-1-90-1-91-1-92-1-93-1-94-1-95-1-96-1-97-1-98-1-99-1-00-1-01-1-02-1-03-1-04-1-05-1-06-1-07-1-08-1-09-1-10-1-11-1-12-1-13-1-14-1-15-1-16-1-17-1-18-1-19-1-20-1-21-1-22-1-23-1-24-1-25-1-26-1-27-1-28-1-29-1-30-1-31-1-32-1-33-1-34-1-35-1-36-1-37-1-38-1-39-1-40-1-41-1-42-1-43-1-44-1-45-1-46-1-47-1-48-1-49-1-50-1-51-1-52-1-53-1-54-1-55-1-56-1-57-1-58-1-59-1-60-1-61-1-62-1-63-1-64-1-65-1-66-1-67-1-68-1-69-1-70-1-71-1-72-1-73-1-74-1-75-1-76-1-77-1-78-1-79-1-80-1-81-1-82-1-83-1-84-1-85-1-86-1-87-1-88-1-89-1-90-1-91-1-92-1-93-1-94-1-95-1-96-1-97-1-98-1-99-1-00-1-01-1-02-1-03-1-04-1-05-1-06-1-07-1-08-1-09-1-10-1-11-1-12-1-13-1-14-1-15-1-16-1-17-1-18-1-19-1-20-1-21-1-22-1-23-1-24-1-25-1-26-1-27-1-28-1-29-1-30-1-31-1-32-1-33-1-34-1-35-1-36-1-37-1-38-1-39-1-40-1-41-1-42-1-43-1-44-1-45-1-46-1-47-1-48-1-49-1-50-1-51-1-52-1-53-1-54-1-55-1-56-1-57-1-58-1-59-1-60-1-61-1-62-1-63-1-64-1-65-1-66-1-67-1-68-1-69-1-70-1-71-1-72-1-73-1-74-1-75-1-76-1-77-1-78-1-79-1-80-1-81-1-82-1-83-1-84-1-85-1-86-1-87-1-88-1-89-1-90-1-91-1-92-1-93-1-94-1-95-1-96-1-97-1-98-1-99-1-00-1-01-1-02-1-03-1-04-1-05-1-06-1-07-1-08-1-09-1-10-1-11-1-12-1-13-1-14-1-15-1-16-1-17-1-18-1-19-1-20-1-21-1-22-1-23-1-24-1-25-1-26-1-27-1-28-1

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all fixtures, 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 seized 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 solely 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 jurisdictions to constitute a uniform security instrument covering real property.

UNIFORM COVENANT 17. Borrower and Lender 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 tax, yearly taxes and assessments which may attach priority over this Security Instrument as a lien on the Property, the yearly household payments or ground rents on the Property, if any, (a) yearly hazard or property insurance premiums, (b) yearly third insurance premiums, if any, (c) yearly mortgage insurance premiums, if any, and (f) any taxes payable by Borrower to Lender, in accordance with the provisions of paragraph 18, in lieu of the payment of hazard and insurance premiums. These items are called "Tax and Taxes." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum annual tender for a federally related mortgage loan as required by 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 lower 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 basis of current and reasonable estimates of expenditures of future Tax and Taxes in accordance with applicable law.

The Funds shall be held in an account whose deposits are insured by a federal agency, notwithstanding, or entity (including Lender), if law or such an institution or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Tax and Taxes. Lender may not charge Borrower for holding and applying the Funds, nor will Lender analyze the inactive account, or verifying the Tax and Taxes, unless Lender pays Borrower interest on the Funds and applies the law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent and timely fee reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires Borrower to be paid, Lender shall not be required to pay Borrower any interest on collections 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 this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall accrue no interest 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 Tax and Taxes when due, Lender may 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 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 payments received by Lender under paragraphs 1 and 2 will be applied first, to any prepayment charges due under the Note, second, to amounts payable under paragraph 7, 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, fees and impositions attributable to the Property which may attach priority over this Security Instrument, and household 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 in one direct to the person used 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, at agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, the contents in good faith the facts 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 attach priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one of more of the actions set forth above within 10 days of the giving of notice.

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payments may no longer be received, in which case Lender, if the applicable law permits, may declare the debt(s) in arrears and/or the debt(s) under the Note(s) due and payable and Lender shall pursue its rights (provided by applicable law) to require Borrower to make such payments. 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 or is cancelled 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 of the time of or prior to an inspection specifying reasonably cause for the inspection.

10. Condemnation. The proceeds of any award in claim for damage, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for costs, are in law 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 sum secured by the Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sum 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 sum secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any excess shall 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 sum 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 same are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condominium owner has made an award or filed 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 in remittance or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

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

11. Borrower Non-Bankard; Non-Borrower; Non-Lender Note & Waiver. Notwithstanding the time for payment or maturity date of amortization of the sums secured by this Security Instrument granted by Lender to any borrower in interest of Borrower shall not operate to release the liability of the original Borrower or to another's successors in interest. Lender shall not be required to commence proceedings against any successor in interest in respect to exceed time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successor 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. Non-Borrower and Non-Bankard Note and Non-Borrower Lender. Creditors. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower subject to the proviso of paragraph 11. Borrower's covenants and agreements shall be joint and several. Any Borrower who ceases this Security Instrument but does not execute the Note (at or signing this Security Instrument only to mortgage, grant and convey their interest in the Property under the terms of this Security Instrument, it 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, reduce 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 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 reduce 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 prior to making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial repayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivery, or by mailing, or 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 stand 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; 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.

Form 2014-000
www.JSTP.org

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14. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of such such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

(Check applicable box(es))

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- VA Rider

- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- Other(s) (specify)

- I & Family Rider
- Diversity Payment Rider
- Second Home Rider

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

Witnesses:

JAY G. TREPENIER (Signature)
DOROTHY A. TREPENIER (Signature)

(Seal) Borrower (Seal) Borrower

STATE OF ILLINOIS, COOK
I, the undersigned, do

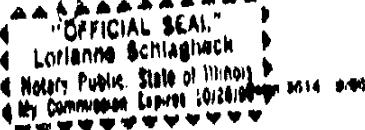
County of
a Notary Public in and for said county and state do hereby certify

JAY G. TREPENIER AND DOROTHY A. TREPENIER, his wife, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal, this 12th day of August, 1991.

My Commission Expires

This instrument was prepared by VIDA ZINNUS
CRS/LS-100-1

Page 1 of 1



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MAR 13 1995

REC'D BY
IS A TITLE & RECORD
OR ENCUMBRANCE
93644047
Barrie White
RECODER OF DEEDS
COOK COUNTY, IL.

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95179345

95179345

RECORDED REFILED 03/17/98 08:30
84462 + F1H 4-95-179
COOK COUNTY RECORDER

R DEPT-01 RECORDING
T80001 TRAN 7406 03/17/98 08:30
84462 + F1H 4-95-179
COOK COUNTY RECORDER

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CERTIFIED COPY

OF A

TO

Document No. _____

Record Book No. _____

Page _____



JESSE WHITE
RECORDER OF DEEDS / REGISTRAR OF TORRENS TITLES
COOK COUNTY, ILLINOIS