

UNOFFICIAL COPY

9525-1467

9-11-1981

3

AMERICAN MAIL TO

FEDERAL HOME
MORTGAGE CORPORATION

DOMESTIC AIR MAIL

STATE OF ILLINOIS

(Please Write This Line For Recording Data)

FHA CASE NO.

123456789

FHA MORTGAGE

9-11-1981

This Mortgage ("Security Instrument") is given on May 11, 1981, by ROSELE CARTER and ROBIN CARTER,

whose address is 4739 N. VALLEY CHICAGO, IL 60625 ("Borrower"). This Security Instrument is given to Market Street Mortgage Corporation, which is organized and existing under the laws of the State of Illinois, and whose address is 200 S. BENTON, CHICAGO, IL 60622 ("Lender"). Borrower owing Lender the principal sum of TWENTY EIGHT THOUSAND SEVEN HUNDRED EIGHTY EIGHT DOLLARS (U.S. \$ 28,788.00) (the debt is evidenced by Borrower's Note dated the same date as the Security Instrument ("Note"), which provides for monthly payments with the full debt to be paid earlier, due and payable on 7/1/1981). This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest and all reasonable attorney fees and disbursements; (b) the payment of all other sums with interest, advanced under Paragraph 6 to protect the validity 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 Cook County, Illinois:

LOT 4 IN BLOCK 2 IN EDWARD T. BOBBAR'S SUBDIVISION, BY THE PASS 1/2 OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 3, TOWNSHIP 00 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN 16 09 419-028

being rerecorded to add arm cldec

9525-1467
7/1/81 12:00 PM 06/20/84 000000
123456789

9525-1467

which has the address of

Borrower
4739 N. VALLEY
(Proprietary)4739 N. VALLEY
(Street)
(Property Address).CHICAGO
(City)

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

BORROWER COVENANTS that Borrower is lawfully owner of the entire hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except by 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.

UNOFFICIAL COPY

Property of Cook County Clerk's Office

UNOFFICIAL COPY

LOAN NO.

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of and interest on the debt incurred by the Borrower and Lender due under the Note.

2. Monthly Payments of Taxes, Insurance and Other Charges. Borrower shall include with each monthly payment to Lender the taxes, rent and interest as set forth in the Note and any late charges, an adjustment of any advances and special assessments levied or to be levied against the Property, (b) household payments or ground rents, and (c) Property and (d) premiums for insurance required by Paragraph 4.

Each monthly installment for items (a), (b) and (c) shall equal one-twelfth of the annual amount as indicated, as may be determined by Lender, plus an amount sufficient to maintain an additional balance of not more than one-half of the estimated amounts. If a full annual amount for each item shall be accumulated by Lender within a period shorter than twelve months, then item would become delinquent. Lender shall hold the amounts collected in trust to pay items (a), (b) and (c) before they become delinquent.

In any year the total of the payments held by Lender for items (a), (b) and (c), together with the late charge, may exceed such sums payable to Lender prior to the due dates of such items, except by more than one-half the estimated amounts of payments required to pay such items when due, and if payments on the Note are current, then Lender shall return the excess over the sum of the estimated payments or credit the due date over one-half of the estimated payments to subsequent payments by Borrower. At the option of Borrower, if the total of the payments held by Borrower for items (a), (b) or (c) is insufficient to pay the amounts due, then Borrower shall pay to Lender any amount due necessary to make up the deficiency, one-half the date the item becomes due.

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

If Borrower fails to send to Lender the full payment of all sums secured by this Security Instrument, Borrower's account shall be credited with the balance remaining for all installments for items (a), (b) and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall immediately release any excess funds to Borrower immediately prior to a foreclosure sale of the Property or as requested by Lender. Borrower's account shall be credited with any balance remaining for all installments for items (a), (b) and (c).

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

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

(SECOND), to any taxes, special assessments, household payments or ground rents, and (b) flood and other hazard insurance premiums, as required;

(THIRD), to interest due under the Note;

(FOURTH), to amortization of the principal of the Note;

(FIFTH), to late charges due under the Note.

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

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

In the event of foreclosure of the Security Instrument or other transfer of title to the Property from either Borrower or Lender, all right, title and interest of Borrower in and to insurance policies in force shall pass to the transferee.

5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Lease Agreement. Leeship. Borrower shall occupy, establish and use the Property as Borrower's principal residence, unless Lender, within three years after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless the Secretary determines that requirements for avoidance of undue hardship for Borrower, or unless extraordinary circumstances exist which are beyond Borrower's control, Lender shall notify Lenders of any extraordinary circumstances and which are beyond Borrower's control, Lender shall not notify Lenders of any extraordinary circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate reasonably wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall be in default if Borrower, during the loan application process, gave materially false or inaccurate information (statements to Lender, or failure 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 held by a lessor, Borrower shall comply with the provisions of the lease. If Borrower acquires two lots in the Property, the household and tenancy shall not be merged unless Lender agrees to the merger in writing.

6. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all state, county or municipal charges, taxes and impositions that are not included in Paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. Failure to pay would adversely affect the value of the Property. Upon Lender's request, Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by Paragraph 2, or fails to perform any warranty and agreements contained in this Security Instrument, there is a legal proceeding that may result in the effect Lender's rights in the Property (such as a proceeding in bankruptcy, for conversion, etc.) and may cause a legal judgment to be entered which may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in Paragraph 2.

Any amounts disbursed by Lender under this Paragraph shall become an additional debt due Borrower and to be repaid by them. Security instrument. These amounts shall bear interest from the date of disbursement at the rate set forth in the Note and Lender shall be entitled to sue and payables.

7. Condemnation. The expenses of any claim or cause for damages, direct or consequential, arising from any condemnation or other taking, in part, of the Property, or for removal or replacement of any fixtures assigned and shall be paid to Lender to the extent of the full amount of the indemnities that would otherwise have been paid to the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the outstanding debt under the Note and this Security Instrument. And to any delinquent amounts applied in the order referred to in Paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not affect or otherwise affect the due date of the Note.

SCS
4-26-01

UNOFFICIAL COPY

Property of Cook County Clerk's Office

UNOFFICIAL COPY

LOAN NO. 12345

date of the monthly payments which we referred to in Paragraph 7 to change the amount of such payments. Any excess proceeds over amount required by the all outstanding indebtedness under the Note and the Security instrument shall be paid to the entity/borrower named thereto.

8. Fees. Lender may collect fees and charges authorized by the Secretary.

9. Cessation for Acceleration of Debt.

(a) **Default.** Lender may declare unpaid by registrar or issued by the beneficiary on the basis of payment defaults require immediate payment in full of all sums secured by this Security Instrument if:

(i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment; or

(ii) Borrower defaults by failing for a period of thirty days to perform any other obligations contained in this Security Instrument.

(b) **Sale without Credit Approval.** Lender shall if permitted by applicable law and with the prior approval of the Secretary, require immediate payment in full of all the sums secured by this Security Instrument if:

(i) All or part of the Property or a beneficial interest in a trust owning all or part of the Property is sold or otherwise transferred (other than by devise or descent) by the Borrower; and

(ii) The Property is not or is sold by the purchaser or grantee as for his principal residence or the purchaser or grantee does not copy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) **No Waiver.** It is understood and agreed that Lender cannot require immediate payment in full but Lender does not require full payments. Lender does not waive its rights with respect to subsequent events.

(d) **Re-guarantees of HOD Secretary.** In many circumstances regulated herein by the Secretary will have a right to require payment defaults to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) **Mortgage Not Insured.** Borrower agrees that should this Security Instrument and the note secured thereby not be eligible for insurance under the National Housing Act within from the date hereof Lender may, notwithstanding anything in Paragraph D requiring immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(f) **Waiver of Notice.** Borrower agrees that should this Security Instrument and the note secured thereby not be eligible for insurance under the National Housing Act within from the date hereof Lender may, notwithstanding anything in Paragraph D requiring immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

10. **Reinstatement.** If Borrower fails to pay an amount that arises the following is hereby reinstated. This right applies even after Lender has a cause to pay an amount that arises the following is hereby reinstated. This cause shall consist of a single sum of amounts required to bring Borrower's account up to the level they are obligations. If Borrower makes the required payments, the account balance will be reduced and the original amount outstanding, attorney fees and expenses, property taxes related to the original note plus any other amounts due under this Security Instrument and the obligation to pay amounts that remain in arrears as well as the required immediate payment is due. However, Lender is not required to provide reinstatement if: (i) Lender has received non-sufficient funds after the commencement of foreclosure proceedings within two years immediately preceding; (ii) reinstatement would result in the enforcement of a court judgment in the future; or (iii) reinstatement would adversely affect the priority of the lien created by this Security Instrument.

11. **Borrower Not Released; Forbearance by Lender Not a Waiver.** Extension of the time of payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence a proceeding against any successor in interest to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument and by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. **Successors and Assigns Bound; Joint and Several Liability; Co-Borrowers.** The covenants and agreements of the Security Instrument shall bind and benefit the successors and assigns of Lender and them are subject to the provisions of Paragraph 9. b. Borrower's covenants and agreements shall be joint and several. Any Co-Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to describe, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument and (c) agrees that Lender can only require Borrower may agree to extend, modify, forgive or make any accommodations with regard to the terms of the Security Instrument or the Note without that Borrower's consent.

13. **Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless otherwise 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 listed herein or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

14. **Governing Law; Severability.** This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

15. **Borrower's Copy.** Borrower shall be given one confirmed copy of the Security Instrument.

16. **Assignment of Rents.** Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and handle all rents as received for the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's making a claim for payment of rents, Borrower shall collect and receive all rents arising out of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and Lender and its assignees are only entitled to the rents.

The above paragraph is agreed to by Borrower. (a) I/P was received by Borrower and he held it. It is my understanding that (b) I/P is held by Lender or Lender's agents and (c) I/P is held by the Property owner prior to Lender's taking possession of the Property. (d) I/P is held by Lender or Lender's agents prior to the rents.

Borrower has read and understood and agrees that the on the date and has read and will not perform any act that would cause the above paragraph to become untrue. See Paragraph 10.

I, the undersigned, do hereby declare that I am the owner of or have an interest in the Property, I am of sound mind, and I am not under the influence of liquor or of any other intoxicating substance, and that I am not under any duress or threat. I, also, do hereby declare that I have not caused or made any default or breached any other right or remedy of Lender. This assignment of rents of the Property and revenues when the debt secured by this Security Instrument is paid off, shall be released.

SC FORM 1201-02

PAGE 1 OF 4

LS
77
a
12
CJ
P
D

UNOFFICIAL COPY

Property of Cook County Clerk's Office

UNOFFICIAL COPY

CLERK NO. 200000000000

16. **RIGHT OF OPEN COURT PLAN** Borrower is entitled to have a hearing and argue his/her case.

17. **Foreclosure Procedure** The trustee may foreclose by proceeding as set forth in Paragraph 18. Lender may sue the Borrower or any other person(s) responsible for the debt. Lender shall be entitled to collect all expenses incurred in prosecuting the foreclosure (including all reasonable attorney's fees, court costs and costs of sale).

18. **Plat** Upon payment of all sums accrued by this Security Instrument, Lender shall release this Security Instrument subject to title to Borrower. Borrower shall pay any reasonable costs.

19. **Waiver of Homestead**. Borrower waives all right of homestead exemption on this Property.

Riders to this Security Instrument. If one or more riders are now filed by Borrower and recorded (together with this Security Instrument) the covenants of each such rider shall be incorporated into and shall amend and supersede the covenants and agreements of this Security Instrument as if the riders were in a part of this Security Instrument. (Check applicable boxes)

Construction Rider

Graduated Payment Rider

Growing Equity Rider

Planned Unit Development Rider

Other (Specify)

BY SIGNING BELOW Borrower accepts and agrees to the terms contained in pages 1 through 4 of this Security Instrument and in any rider(s) attached by Borrower and recorded with it.

Robert Carter
Robert Carter

STATE OF ILLINOIS,

Walt
the Und

THE CLASSIC CARTER AND ROBERT CARTER

County of

A Notary Public in and for said county and state, do hereby certify

personally known to me to be the same persons whose names are written to the foregoing instrument, appeared before me this day in person, and acknowledged that the above named persons executed the said instrument in their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and affixed seal, this 6th day of November, 1987

Robert Carter

My Commission expires:

6th day of November, 1987

Given under my hand and affixed seal, this 6th day of November, 1987

My Commission expires:

6th day of November, 1987

Given under my hand and affixed seal, this 6th day of November, 1987

My Commission expires:

6th day of November, 1987

Given under my hand and affixed seal, this 6th day of November, 1987

My Commission expires:

6th day of November, 1987

Given under my hand and affixed seal, this 6th day of November, 1987

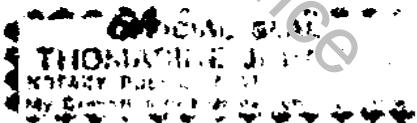
My Commission expires:

6th day of November, 1987

Given under my hand and affixed seal, this 6th day of November, 1987

My Commission expires:

6th day of November, 1987



9195-1541

UNOFFICIAL COPY

Property of Cook County Clerk's Office

1 C.R. BY T.G.T. T.D.
IS FOR OFFICE USE ONLY
92-454534
Suzie White
RECORDED 10-12-92
COOK COUNTY CLERK'S OFFICE

UNOFFICIAL COPY

FHA MULTISTATE ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this 6th day of May, 1994 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note ("Note") to Market Street Mortgage Corporation (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

4209 W. WALTON, CHICAGO, IL 60624

(Property Address)

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

ADDITIONAL COVENANTS. In 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

(A) Change Date

The interest rate may change on the first day of October, 1995, and that day of each succeeding year. "Change Date" means each date on which the interest rate could change.

(B) The Index

Beginning with the first Change Date, the interest rate will be based on an index. "Index" means the weekly average yield on United States Treasury Securities adjusted to a constant maturity of one year, as made available by the Federal Reserve Board. "Current Index" means the most recent index figure available 30 days before the Change Date. If the Index (as defined above) is no longer available, Lender will use as a new index any index prescribed by the Secretary. As used in this Rider, "Secretary" means the Secretary of Housing and Urban Development or his or her designee. Lender will give Borrower notice of the new index.

(C) Calculation of Interest Rate Changes

Before each Change Date, Lender will calculate a new interest rate by adding a margin of Two and One / Half percentage points (2.5000%) to the current index and rounding the sum to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Paragraph (D) of this Rider, this rounded amount will be the new interest rate until the next Change Date.

(D) Limits on Interest Rate Changes

The interest rate will never increase or decrease by more than one percentage point (1.0%) on any single Change Date. The interest rate will never be more than five percentage points (5.0%) higher or lower than the initial interest rate.

(E) Calculation of Payment Change

If the interest rate changes on a Change Date, Lender will calculate the amount of monthly payment of principal and interest which would be necessary to repay the unpaid principal balance in full at the maturity date at the new interest rate through substantially equal payments. In making such calculation, Lender will use the unpaid principal balance which would be owed on the Change Date if there had been no default in payment on the Note, reduced by the amount of any prepayments to principal. The result of this calculation will be the amount of the new monthly payment of principal and interest.

(F) Notice of Changes

Lender will give notice to Borrower of any change in the interest rate and monthly payment amount. The notice must be given at least 25 days before the new monthly payment amount is due, and must set forth (i) the date of the notice, (ii) the Change Date, (iii) the old interest rate, (iv) the new interest rate, (v) the new monthly payment amount, (vi) the Current Index with the date it was published, (vii) the method of calculating the change in monthly payment amount, and (viii) any other information which may be required by law from time to time.

UNOFFICIAL COPY

Property of Cook County Clerk's Office

UNOFFICIAL COPY**(G) Effective Date of Changes**

A new interest rate calculated in accordance with Paragraphs (C) and (D) of this Rider will become effective on the Change Date. Borrower shall make a payment in the new monthly amount beginning on the first payment date which occurs at least 25 days after Lender has given Borrower the notice of changes required by Paragraph (F) of this Rider. Borrower shall have no obligation to pay any increase in the monthly payment amount calculated in accordance with Paragraph (E) of this Rider for any payment date occurring less than 25 days after Lender has given the required notice. If the monthly payment amount calculated in accordance with Paragraph (E) of this Rider decreased, but Lender failed to give timely notice of the decrease and Borrower made any monthly payment amounts exceeding the payment amount which should have been stated in a timely notice, then Borrower has the option to either (i) demand the return to Borrower of any excess payment, with interest thereon at the Note rate (a rate equal to the interest rate which should have been stated in a timely notice), or (ii) request that any excess payment, with interest thereon at the Note rate, be applied as payment of principal. Lender's obligation to return any excess payment with interest on demand is not assignable even if the Note is otherwise assigned before the demand for return is made.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 and 2 of this Adjustable Rate Rider.

(Seal)
Borrower

Lossie Carter

(Seal)
Borrower

(Seal)
Borrower

Robin Carter

(Seal)
Borrower

3525 4467

UNOFFICIAL COPY

95254467

Property of Cook County Clerk's Office
Marker Street Manger
2655 McCormick Dr. Ste 200
Clearwater FL 34614-1035

DEPT-9: RECODING

431 50

NAME: JOHN BROWN 10/18/92 11:43:00

FILE # 11-25-254467

COOK COUNTY RECORDER